Independent Democratic Conference

Venerable Value:
Investing in New York's Seniors

February 2015

In January, the Independent Democratic Conference released their 2015 policy agenda titled Invest NY-- 15 ways to invest in New Yorkers for the year 2015. The intent of this policy agenda is to develop and implement policies that have long-term value by putting money back into the pockets of hard-working New Yorkers, their neighborhoods and their communities. By investing in a first-rate workforce, educational excellence, vibrant local communities, sensible housing initiatives, and strong New York families, the IDC intends to create immediate programs and policies that promote stability and security for all New Yorkers.

The State of Our Seniors

A fundamental aspect of the Invest NY agenda is its focus on New York's seniors. The current population of New Yorkers age 65 and older is currently estimated at over 2.9 million and is expected to top 4.6 million by the year 2040.[1] Unfortunately, the future might not seem particularly bright for this large and growing segment of the state's population. Many seniors rely on fixed incomes, mostly provided through social security; however, the average monthly social security benefit is only $1,214.99.[2] To make matters worse, the financial challenges facing New York's seniors are only compounded by the aftermath of the recent recession and exacerbated by the high cost of living in New York State.

New York's seniors are faced with difficult choices every day. Roughly 562,000 of New York's seniors live under 150% of the poverty line ($17,235/one person) and more than 814,000 under 200% ($22,980/one person).[3] Sadly, these numbers do not tell the whole story. **In the absence of federal social security benefits, over 42% of New York State's seniors would live below the poverty line right now ($11,490/one person). In New York City the numbers are even worse, with 22% of seniors living at or below the federal poverty line, even with social security.** Such circumstances make it extremely difficult for seniors, and many find themselves picking and choosing between many of life's necessities.

The IDC believes that our seniors should not be forced to make difficult choices about where they are going to live, how they will heat their home, or what to sacrifice when they need to make costly repairs. To this end, the IDC has laid out bold proposals in their 2015 Invest NY agenda that will make the lives of our state's seniors easier and more affordable.

In addition, the IDC is launching its Senior Affordability Survey to go straight to the source and hear directly from New York's seniors about their most pressing issues. The brief, anonymous survey will address the difficulties of living on a fixed income, such as utility costs, rent and homeowner costs, home improvement and repair costs, and senior housing options. The survey can be accessed directly at:

www.IDCInvestNY.com

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[1] New York State Office for the Aging data, available at http://www.aging.ny.gov/ReportsAndData/CountyDataBooks/01NYS.pdf

[2] Social Security Administration, monthly statistical snapshot for December 2014, available at http://www.ssa.gov/policy/docs/quickfacts/stat_snapshot/

[3] New York State Office for the Aging data, available at http://www.aging.ny.gov/ReportsAndData/CountyDataBooks/01NYS.pdf

The 2015 Invest NY Senior Platform

- **A Senior Housing Development Fund that will incentivize the creation of independent housing for middle- and low-income seniors;**
- **An expansion of two programs that fund non-profit supportive services to seniors in Naturally Occurring Retirement Communities (NORCs);**
- **The REPAIR 2015 program, which will create a tax credit for repairs to seniors' homes;**
- **A senior utility circuit breaker to assist New York's seniors with rising utility costs;**
- **The creation of a Utility Consumer Advocate office to give seniors a voice in the utility rate-setting process and guard against unscrupulous rate hikes; and**
- **A DMV Discount, which will give seniors across the state a discount on all of their transactions with the Department of Motor Vehicles.**

Investing in Housing for our Senior Communities Across New York State

While all New Yorkers face problems securing affordable housing, certain populations, including seniors, must often overcome more hurdles than others.

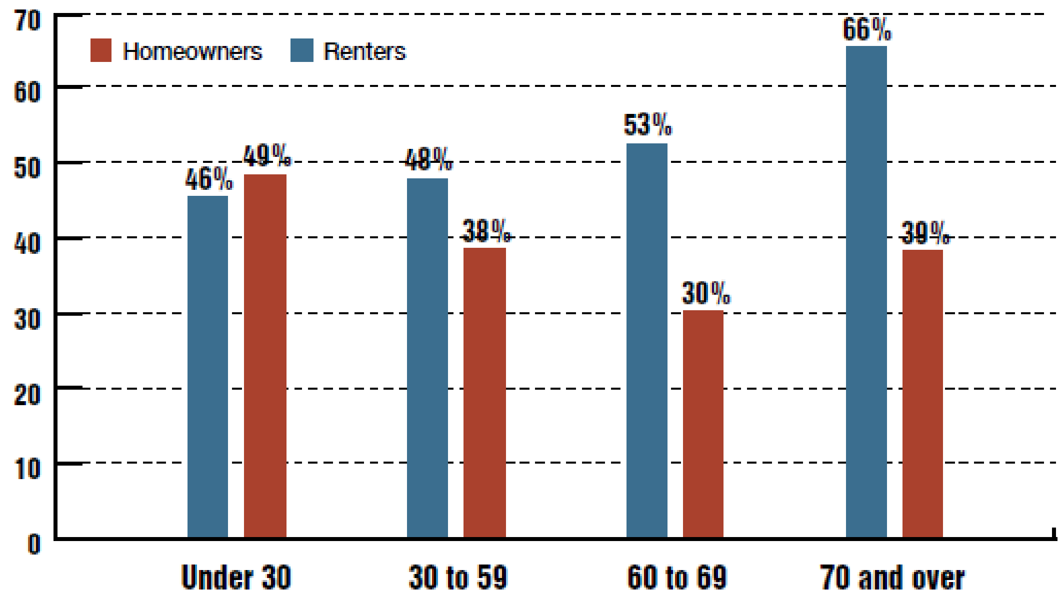
According to the Administration on Aging,[4] the median income for households headed by someone over 65 years old was $48,538; for individuals over 65 claiming income the median was $19,939. Social Security is the main source of income for seniors, with 86% of those over 65 saying they get some income from the program. 37% of all income earned by those over 65 years of age comes from Social Security. For over a third of households over 65, Social Security accounted for over 90% of their income, with this being the case for 46% of senior households where the individual was not married.

According to a 2013 report by the NYC Comptroller's Office, elderly households are the most likely age group to face moderate or severe rent burdens (more than 30% of total income) in New York City, where fully two thirds of renters over 70 years old face burdensome rent costs.[5]

[4] Ibid., pg. 10.
[5] Senior Housing in New York City: The Coming Crisis, New York City Comptroller's Office (May 2013). Report Available at: http://comptroller.nyc.gov/wp-content/uploads/documents/NYC_SeniorHousing.pdf

Renters are not alone, however - senior homeowners also face significant cost issues in New York City: according to the NYC Comptroller's report, almost forty percent of elderly homeowners face some form of housing cost burden. While younger homeowners in NYC are more likely to have a housing cost burden, only 7% of such households are homeowners, while 44% of households in NYC above 70 years old are homeowners.

Chart 3: Percent of Renters and Owners that Spend More than 30 Percent of their Income on Housing Costs by Age Group



Outside of New York City most individuals, including seniors, are homeowners, but they face serious affordability issues as well. In March 2014 the New York State Comptroller's Office put out a report on the affordability of housing in New York State.[6] The Comptroller's office found that by 2012, 33.9% of homeowners had unaffordable housing costs, which include mortgages, property taxes, utilities, and other costs associated with a home. This was an increase from 26.4% of homeowners who had unaffordable housing costs in 2000.

The Invest NY Senior Housing Development Fund

One of the ways that New York State can help attempt to alleviate the problems of unaffordable housing for seniors is to help increase the supply of senior housing. Increasing funding available to developers planning to build units set aside for seniors with rents mandated to be affordable for low, moderate, and middle income households is the most direct way the State can help alleviate unaffordable housing crisis. This will allow the creation of more affordable senior housing to keep pace with rising demand.

Traditionally, the Federal government has been the main provider of funding for senior housing development nationwide. The section 202 program run by Department of Housing and Urban

[6] Housing Affordability in New York State Office of the NYS Comptroller (March 2014). Available at: http://www.osc.state.ny.us/reports/housing/affordable_housing_ny_2014.pdf

Development (HUD) specifically funds the creation and management of housing aimed at low income seniors, which is defined as a senior making under 50% of the Area Median Income (AMI). Since 1991, the program serves as a capital fund source that also includes a project rental assistance contract (PRAC) which provides senior services as well.[7]

However, in the fiscal year (FY) 2013 the Federal government appropriated $374.6 million nationally, though that did not include any funding for new construction. Instead the money was used to renew existing PRACs, pay for service coordinators, and included funds for converting developments into assisted living facilities. In FY 2014 the funding went up slightly to $383.5 million, but again did not include sufficient funding for significant new construction. The proposal for FY 2015 followed suit.

In the last few years, only 4,000 new units of Section 202 housing have been built nationally,[8] which is vastly less than the 10,000 units a year for at least ten years that HUD recommends be built in order to cope with the massive new demand. Further complicating matters, there are discussions in Washington to convert the 202 program into a funding stream for supportive services only, which would be provided in a manner consistent with each State's healthcare priorities,[9] thereby severely limiting senior housing availability in New York State.

Developers looking to build new senior housing have access to other federally funded affordable housing programs, like the Low Income Housing Tax Credit program (the largest affordable housing capital program in the United States), but they must compete with other affordable housing developers. For any developers looking to create senior housing that will be within reach of middle-and low-income seniors, it can be extremely difficult to get their share.

In order to provide for the growing need for senior housing, the IDC proposes the creation of the **Senior Housing Development Fund.** This fund would provide capital funding in the form of grants, similar to section 202, to developers looking to build housing restricted to individuals over 62 years of age, which is in line with existing federal requirement for section 202. The IDC proposal is to set aside **$40 million** this year into this fund. These funds would be available to developers of low income senior housing. To address the needs of seniors who are classified as having moderate incomes, developers could also apply for capital grants from this program for units affordable to seniors making up to 130% of AMI. Developers of senior housing would be able to use these capital funds in conjunction with other sources of capital construction.

The IDC understands that a crucial aspect of funding senior housing development is making the funding available for providing the services that help make senior housing a success. At the same time, the experience with the section 202 program shows that while the federal government is still willing to provide funding for the services, capital for new construction has become difficult to find. This is particularly true for developments aimed at moderate income seniors. The IDC believes that the State needs to do its part to ensure that we will have sufficient senior housing in the decades to come. This is why we believe it is critical to make a source of capital funding specifically for senior housing available at the state level.

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[7] Waldrum, Alayna, Advocates Guide, National Low Income Housing Coalition. Available at: http://nlihc.org/sites/default/files/2014AG-145.pdf

[8] Ibid, pg. 3

[9] Ibid, pg.

Expand Support for Naturally Occurring Retirement Communities

As made evident in the section above, we have a shortage of senior housing. As a result, more seniors are choosing to age in place rather than relocate to retirement communities. This has lead to the recent phenomenon of Naturally Occurring Retirement Communities (NORCs). A Naturally Occurring Retirement Community is one that was not originally intended for elderly inhabitants, but is now home to a significant population of older residents who have remained in their homes. According to the federal Administration on Aging, an estimated 17% of today's seniors live in these communities.[10] While they do allow seniors to remain independent and age in place, NORCs often do not provide many of the services which improve the quality of life and safety of seniors. To address this, NORC service programs organize and locate a range of coordinated health care, social services and group activities both on-site and in the community.[11]

There are currently two state programs that provide services to Naturally Occurring Retirement Communities --***the NORC Supportive Service Program (NORC-SSP) and Neighborhood NORC (NNORC)***. Both provide funding to not-for-profit organizations which offer supportive services to seniors. NORC-SSP focuses on seniors living in building complexes or apartment buildings, while NNORC addresses their counterparts living in residential communities made up of single-family homes and low-rise buildings.

Only not-for-profit organizations specializing in housing, health or human services are eligible to apply for NORC-SSP or NNORC funding. They must be able to offer supportive services to the community, which include service coordination, case assistance, case management, counseling, health assessment and monitoring, home delivered meals, transportation, socialization services, home care facilitation, and monitoring.

In order to be eligible for NORC-SSP funding, a non-profit must, aside from providing the above services, serve a complex or apartment building that was constructed with government assistance, was not originally constructed for older persons, and does not restrict admission solely to older people. Furthermore, 50 percent of the units must have an occupant who is elderly or 2,500 of the residents must be age 60 or older, and a majority of the residents must be low- to moderate-income, as defined by the US Department of Housing and Urban Development.

The requirements are slightly different for NNORC-eligible programs. Aside from the service provision requirements that apply to both programs, a NNORC provider must serve a residential dwelling or group of dwellings in a geographically defined neighborhood where not more than 2,000 people who are elderly (age 60 and older) reside in 40 percent of the units. Additionally, the neighborhood must be made up of low-rise buildings, not more than six stories in height, and single-family or multi-family homes which were not originally built for elderly inhabitants and do not restrict admission solely to older people.

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[10] Piturro, Marlene NORCs: Some of the Best Retirement Communities Occur Naturally, NextAvenue, December 19, 2014. http://www.nextavenue.org/article/2012-05/norcs-some-best-retirement-communities-occur-naturally

[11] LeadingAge New York, Senior Housing in New York State, Feb. 2013. Available at http://www.leadingageny.org/?LinkServID=1E3B04BD-C423-8037-8A4B9D3C0B783623

In 2014, 20 NORC-SSP and 17 NNORC organizations were awarded $4.05 million across New York State.[12] The most recent data for the program's results, from the 2012-13 fiscal year, shows that these two programs were funded at identical levels and served 19,000 people aged 60 and over.[13] While admirable, this only accounts for less than one percent of the State's senior citizens – far less than the percentage estimated to be living in NORCs.

In order to encourage the proliferation of NORC support programs and the benefits they provide, the IDC proposes an expansion of the NORC-SSP and NNORC programs. By allocating an additional combined **$5 million** to these programs annually – more than double the current funding – New York can drastically increase the number of seniors who have the support that they need to remain in their homes.

The Invest NY REPAIR 2015 Program

Beyond the issue of affordability, New York's housing stock is also the oldest in the nation. The median age of a housing unit in New York State is 57 years,[14] which is greater than the median age of our population. This means that a large portion of our housing units were built when concerns about the accessibility of units for individuals with some form of disability, including disability due to age, was not a major concern. As a result, many older New Yorkers are left with outdated housing that needs to be improved to accommodate senior needs.

While many seniors would see benefits to their health and safety, as well as the accessibility of their home, with the installation of devices such as ramps, handrails, lowered light switches, or widened doorways, they simply cannot afford to pay for it on a fixed income.

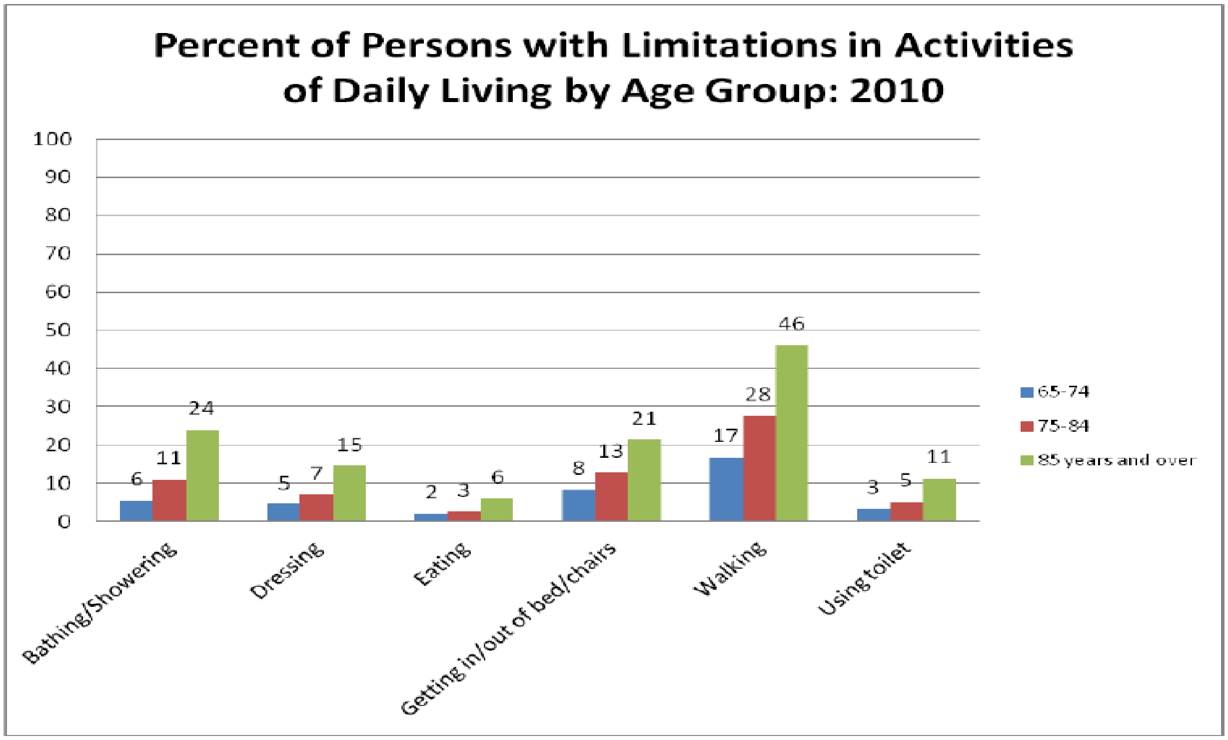
The Activities of Daily Living (ADL) scale was created to measure the ability of individuals to carry out basic daily functions free of assistance. This scale is used to measure the levels of ability or disability that an individual faces. The following chart, from the 2012 Administration on Aging[15] report shows the percentages of individuals with limitations on certain daily activities.

[12] New York State Office for the Aging data, available at http://www.aging.ny.gov/NYSOFA/Programs/CommunityBased/NORC-NNORC.cfm

[13] *Ibid.*

[14] Miller, Josh. "The Age of the Housing Stock by State" (Feb. 5, 2014) Available at: http://eyeonhousing.org/2014/02/the-age-of-the-housing-stock-by-state/

[15] A Profile of Older Americans: 2012 Administration of Aging, Administration for Community Living, U.S. Department of Health and Human Services, pg. 15, Available at: http://www.aoa.gov/Aging_Statistics/Profile/2012/docs/2012profile.pdf



New York State currently offers the Residential Emergency Services to Offer (Home) Repairs to the Elderly (RESTORE) program to assist seniors in paying for expensive, necessary repairs. The program provides funding to not-for-profits to make emergency repairs to a senior's home to eliminate hazardous conditions when the homeowner cannot afford to make the repairs in a timely fashion. Such repairs may include, but are not limited to, replacing a hot water heater, roof repairs, or improving the health of the senior or safety of the home through improvements such as ramps or handrails. Not-for-profit corporations and municipalities are eligible to apply for funding, and must provide a plan for the administration of local RESTORE programs. This must include detail on selection of eligible recipients, construction monitoring, and ensuring compliance with program requirements. Eligible applicants are permitted to design programs as grants, loans, or both.[16]

However, there are significant limitations on RESTORE funds. No individual building can receive more than $5,000 in RESTORE funding, even if it is approved for multiple projects. Funds must be used for 1-4 unit dwellings whose homeowners must be 60 years of age or older and whose household income does not exceed 80% of the AMI.

Once again, middle-income seniors are left behind by programs that could help them. Furthermore, the funding goes to not-for-profits or municipalities, which then determine which seniors are served by the repairs. The IDC seeks to create an expansion of the RESTORE program which would target the homeowners directly and allow both low- and middle-income seniors to share in the benefits. Applicants aged 60 and older with incomes of

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[16] New York State Homes and Community Renewal project, accessible at http://www.nyshcr.org/Programs/RESTORE/

up to 130% of the AMI would be eligible to apply for a tax credit of up to $7,500 available directly for seniors. The IDC would fund the REPAIR 2015 program at **$5 million** and make it available in 2016, allowing those filing tax returns in the next cycle to take immediate advantage.

Such repairs may include, but are not limited to:

- The installation of ramps
- The installation of bathroom and household grab bars
- The widening of doorways
- The lowering of light switches
- Other modifications that would make a home wheelchair-accessible or otherwise enable a senior to be able to remain in their home

In addition the program would work in tandem with other sources of revenue such as the RESTORE program, to help those seniors who must make extremely costly repairs or modifications to their home.

Providing access to safe and affordable housing is a critical component of our State's policy for ensuring that our seniors are able to age with dignity. The IDC proposals outlined here are key to making sure we provide that ability. Increasing the supply of affordable housing units set aside for seniors will ensure that as the population ages they can find housing that is both affordable and provides the features and services that help ensure their safety and comfort. By providing assistance for safety upgrades for those seniors who chose to stay in their homes we expand the usefulness of our existing housing stock for seniors. Increasing funding for programs that help finance services at Naturally Occurring Retirement Communities allows more seniors to have direct access to those services they require while allowing them to stay in the communities they have lived in for decades.

Combating Rising Costs on a Fixed Income

Based on 2014 data from the United States Energy Information Administration, New Yorkers currently pay the second-highest electric bills in the continental United States and the fourth-highest in the nation.[17] This is significantly more than the national average, with New York's residential energy costs 54% higher than average and commercial energy costs 46% higher.[18] The greater New York City area in particular faces energy high prices – 47.8% higher than the national average in November 2014.[19] Since 2010, the New York City area average has exceeded the nationwide average by at least 45 percent each year.

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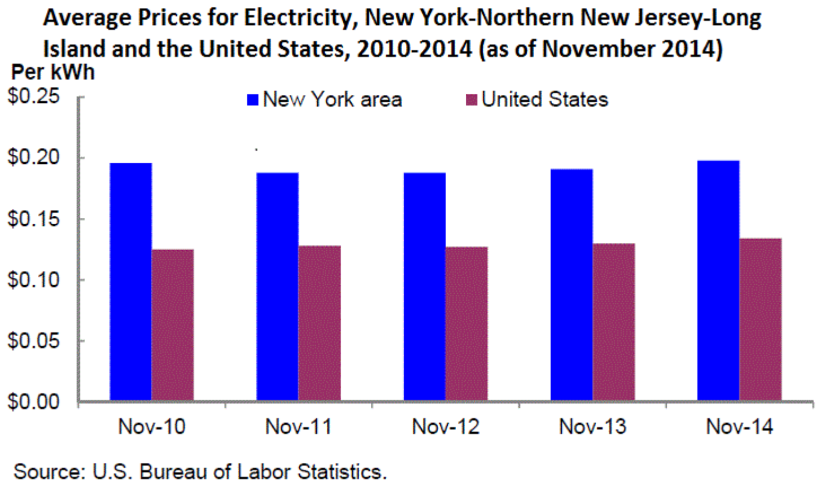
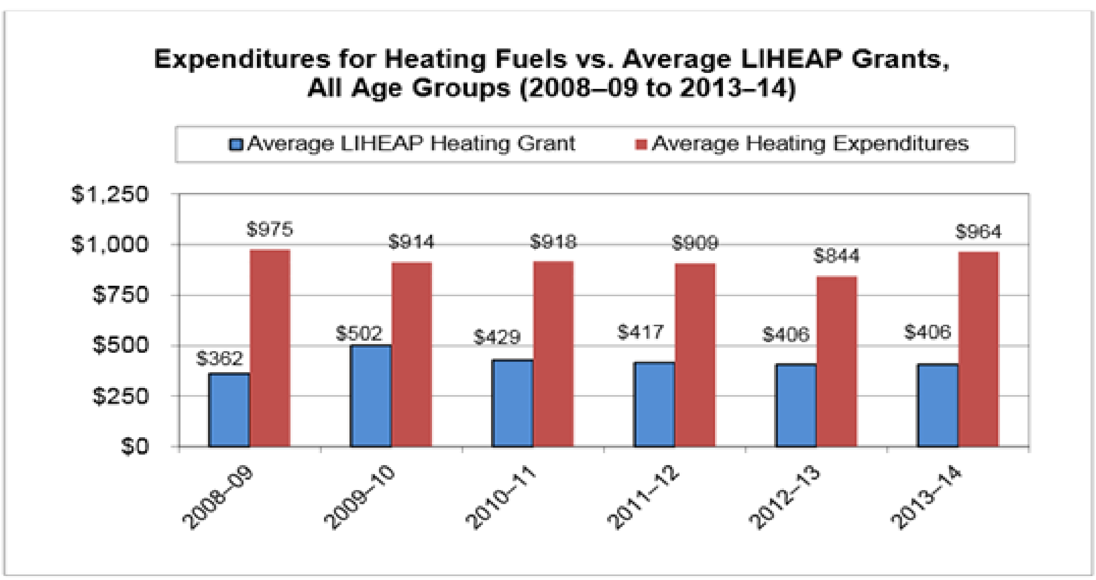
[17] US Energy Information Administration data, available at http://www.eia.gov/state/rankings/?sid=NY#series/31
[18] US Energy Information Administration data, available at http://www.eia.gov/state/?sid=NY#tabs-5
[19] US Bureau of Labor Statistics data, available at http://www.bls.gov/regions/new-york-new-jersey/news-release/averageenergyprices_newyorkarea.htm



Furthermore, despite a favorable change in fuel costs this winter, AARP expects heating costs to remain unaffordable for low-income older households. Their analysis found that 27 percent of older households with family incomes of less than $20,000 typically experience the greatest energy burden, and older low-income households (less than $10,000) heating with fuel oil are estimated to spend almost one-fifth of household income on heating costs.[20]

In addition, while many older low-income households manage to heat their homes with the help of the Federal Low Income Home Energy Assistance Program (LIHEAP), LIHEAP grants have remained consistently well below average heating costs faced by older consumers, and Forbes has reported that only about 20% of eligible LIHEAP applicants receive help.[21]



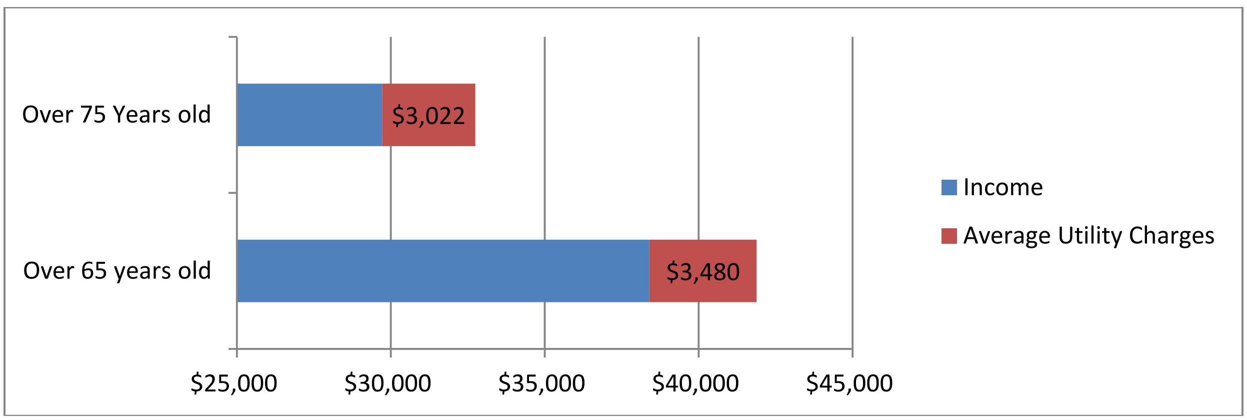
[20] Jackson, Ann Baby It's Cold Outside, Thinking Policy, AARP, 12/23/14 http://blog.aarp.org/2014/12/23/baby-its-cold-outside/

[21] Clemente, Jude Five Electricity Graphics All Americans Should See, Forbes, 10/6/14 http://www.forbes.com/sites/judeclemente/2014/10/16/five-electricity-graphics-all-americans-should-see/

These circumstances are problematic for all New Yorkers, but especially so for New York's seniors, who largely live on a limited fixed income. To address these issues, the IDC will champion initiatives to combat the high costs faced by our seniors today.

The InvestNY Senior Utility Circuit Breaker

According to the Bureau of Labor Statistics (BLS),[22] the average person over 65 years of age spends $3,480 a year on utilities, fuels, and public charges. This category of includes expenses such as electricity, phone service, water and sewer charges, and fuels such as natural gas or heavy fuel oil which are used for heating or cooking. According to the BLS, the average person over 65 has an income of $41,885 before taxes. This means that they spend 8.3% of their income on utilities. As people age, the percentage of their income that is taken up by utility charges increases. According to the survey, the average consumer over 75 years of age spends $3,022 in utilities, fuels, and public charges. At the same time, the average income for a consumer over 75 years of age is $32,744. This means that their percentage of income spent on utilities has increased to 9.2%.



A circuit breaker is meant to provide relief that is based on the income burden a household faces. **The IDC's senior utility circuit breaker would deliver relief to any senior household that pays more than seven percent of their annual income in utilities in the form of a refundable tax credit. This proposal would provide a senior household with relief equal to half of their expenses above the seven percent threshold. For the purposes of this proposal, covered expenses would include electricity charges, gas, heating charges, including the costs of any fuels, water and sewer charges, internet, and telephone charges excluding cell phone service.**

If the average consumer over 65 years old paying the average on utilities applied for the IDC's circuit breaker credit, they would receive $274 in relief. That amount is half the amount, which is $548, above seven percent of that person's income, which would be $2,931.95. For the

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[22] Consumer Expenditure Survey . Table 1300, U.S. Bureau of Labor Statistics. September 2014. Data Available at: http://www.bls.gov/cex/2013/combined/age.pdf

average 75 year old consumer, the relief would equal $365, which is half of $730, above seven percent of that person's income, which is $2,292.

The numbers above are all based on national estimates but we know that New York is a cold weather state with high electricity costs. This means that many seniors here in New York face utility expenses significantly higher than the national average. In addition, many seniors here in New York have much lower incomes. According to the NYC Comptroller's report, the median income for renters over 70 years old in NYC is just $15,000, which is less than half the average median income of renters, which was calculated as $38,000. Homeowners over 70 years old had a higher median income, at $34,000, but again this was less than half the median income for all homeowners, which was $79,000.[23] According to the Administration for Aging,[24] the median income for individuals over 65 years old reporting income is $19,939.

Based on these numbers and data from the NYC Housing Vacancy Survey, in New York City, under the IDC Utility Circuit Breaker proposal, the average benefit to eligible seniors would be $931, and approximately 47,000 senior would be eligible.

The following tables show how income and utility expenses interact for the purposes of this proposal:

Income	Utility Expenses	Credit Amount
$15,000	$3,000	**$975**
$15,000	$3,500	**$1,225**
$15,000	$4,000	**$1,475**
$20,000	$3,000	**$800**
$20,000	$3,500	**$1,050**
$20,000	$4,000	**$1,300**
$25,000	$3,000	**$625**
$25,000	$3,500	**$875**
$25,000	$4,000	**$1,125**
$30,000	$3,000	**$450**
$30,000	$3,500	**$700**
$30,000	$4,000	**$950**

Income	Utility Expenses	Credit Amount
$35,000	$3,000	**$275**
$35,000	$3,500	**$525**
$35,000	$4,000	**$775**
$40,000	$3,000	**$100**
$40,000	$3,500	**$350**
$40,000	$4,000	**$600**
$45,000	$3,000	**$0**
$45,000	$3,500	**$175**
$45,000	$4,000	**$425**
$50,000	$3,000	**$0**
$50,000	$3,500	**$0**
$50,000	$4,000	**$250**

[23] Senior Housing in New York City: The Coming Crisis, New York City Comptroller's Office (May 2013). Pg. 5. Report Available at: http://comptroller.nyc.gov/wp-content/uploads/documents/NYC_SeniorHousing.pdf.
[24] A Profile of Older Americans: 2012 Administration of Aging, Administration for Community Living, U.S. Department of Health and Human Services, pg. 10, Available at: http://www.aoa.gov/Aging_Statistics/Profile/2012/docs/2012profile.pdf

The Creation of A Utility Consumer Advocate

The other utility rate safeguard in the IDC agenda is the creation of a an independent statewide Utility Consumer Advocate, charged with ensuring that the public, including our struggling seniors, receives the consideration it deserves from New York's utility-rate-setting bodies.

The State's support of advocacy for utility customers has substantially dwindled over the last decade so that New York's consumers, who pay some of the highest utility rates in the nation, lack full and independent representation in major matters affecting the reliability and affordability of essential utility services.

New York once had stronger consumer advocates who participated in the rate-setting process, but the office was abolished in the mid-1990s and its replacement agency, the Utility Intervention Unit, is currently understaffed and lacking the independence and legal recourses necessary to make an impactful difference. It is also significant to note that the Governor's Moreland Commission on Utility Storm Preparation and Response reported in June 2013 that ratepayers are not fairly represented before the Public Service Commission (PSC) and, therefore, that the State should create a Citizen's Utility Board that is independent, controlled by ratepayers, adequately funded, and not subject to political interference.[25] Furthermore, it is worth noting that the residents of 40 states, as well as the District of Columbia, enjoy the protection of a freestanding Utility Consumer Advocate.[26]

The IDC proposal, embodied in Senator Diane Savino's Senate bill 3356, is meant to give New Yorkers a seat at the table when regulated utilities ask to raise rates. This legislation would establish the State Office of the Utility Consumer Advocate, an independent office that would advocate and appear on behalf of residential utility customers in New York State.

A Utility Consumer Advocate would be appointed by the Governor for a 6-year term. The Advocate will be charged with directing the Office, and hire necessary staff. To ensure political independence, the Advocate may not be removed for cause, or for exercising independent judgment in advocating on behalf of customers. The Advocate may only be removed due to permanent disability, malfeasance, a felony, or similar conduct. Furthermore, if removed, notice and the opportunity to be heard must be given.

The Office is given the power to do the following:

> (a) initiate, intervene in, or participate on behalf of customers in any proceeding before the Public Service Commission; FERC; FCC; administrative and regulatory agencies; and state and federal courts on issues substantially affecting utility customers. These include rate changes; charges; terms and conditions of service; adoption of rules, regulations, orders, standards; or any activity deemed appropriate by the Advocate.
>
> (b) represent customers before federal, state, and local administrative and regulatory agencies involving energy, telecommunications, water, and other utility services.

[25] See Moreland Commission on Utility Storm Preparedness and Response, Final Report, June 22 2013, available at http://utilitystormmanagement.moreland.ny.gov/sites/default/files/MACfinalreportjune22.pdf

[26] National Association of Utility Consumer Advocates, available at http://nasuca.org/about-us/

(c) Represent customers before state and federal courts in actions to review utilities, or orders of utility regulatory agencies. The Office of Utility Consumer Advocate may join with customers in bringing an action.

(d) Empowers the Office to initiate proceedings if in their judgment it is necessary for any matter involving the actions or regulation of utility companies.

(e) to request and receive from any state or local authority, agency, or department assistance, personnel, information, books, records, and other documents necessary to perform its duties.

The proposed Office must also annually submit a report documenting all proceedings the Office participated in and their outcomes; estimated savings to utility customers from such interventions; and any recommendations to improve efficiency of the Office.
The ability to join customers bringing an action against utilities or the PSC is the most significant addition to current law. Previously, the Consumer Protection Board held this power to sue. However, when the Utility Intervention Unit was created, this ability was removed.

Based on evidence from other states, such an office will, in fact, save ratepayers money with regard to their utility bills. Neighboring Connecticut's Utility Consumer Advocate saved ratepayers $730 million in Fiscal Year 2012. **At a cost of only $3 million, that is more than $243 in savings for every dollar spent. California's Advocate delivered a 153-1 return on investment on behalf of residential consumers in that same year.**[27]

Department of Motor Vehicles Discount

The final plank of the IDC senior support agenda is to discount unavoidable costs at the Department of Motor Vehicles (DMV). In order to drive in New York State, an individual must register their vehicle with the DMV and then re-register the car on a regular eight-year cycle. Those are just some of the many fees that individuals have to pay when they go to the DMV. During the last financial crisis New York increased the fees charged to drivers for registrations and re-registrations by 25%, with additional surcharges for seniors living in the MTA region. Fees for registration and re-registration are based on vehicle weight and can vary with the average being $55, with a $25 MTA surcharge per year.

Those increasing costs hit seniors, many of whom who live on fixed incomes or who lost retirement savings during the financial crisis, especially hard. In order to provide seniors with some form of relief Senator Tony Avella has introduced Senate bill 899, which would provide a **10% discount to senior citizens** for registration fees. Sen. Avella and the rest of the IDC support lowering costs for seniors whenever possible to show its support, and one way the State can do that is lower the costs for seniors of those mandatory fees that it imposes. An IDC fiscal

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[27] Katz, Stacey Con Ed Consumers Get Rate Shock – Pay More Than Double US City Average, AARP New York, 6/21/13, available at http://states.aarp.org/coned-electric-customers-get-rate-shock-pay-more-than-double-u-scity-average/

analysis projects that this would cost the state **$500,000** in 2015 and 2016, but would increase to $3 million in the ensuing outyears.

Conclusion

With these initiatives, the IDC is fighting to help New York's struggling seniors, who have spent years making New York the Empire State. Our mothers, fathers, aunts, uncles, brothers, sisters, and friends patrolled our streets, paved our roads, and educated our children, but now they are faced with a high cost of living that forces them to make difficult choices about where they are going to live, how they are going to make necessary repairs to their homes, and how they will afford to keep the lights on and the house warm. By putting these policies in place, New York can give them a helping hand and repay them for all of their hard work.