



Making New York a better place to age

New York State Senate
Committees on Aging, Housing, and Social Services
Feb 18, 2025

Proposed Legislation to Strengthen the Senior Citizen Rent Increase Exemption (SCRIE)

Introduction

Good morning, my name is Kevin Kiprovski and I am testifying today on behalf of the over 100 members of LiveOn NY and the over 1000 programs they run to keep older New Yorkers healthy and independent in their communities across the state. We are supportive of the SCRIE bills before the legislature and would like to partner with the state to ensure these programs meet the needs of New Yorkers and keep people housed.

- **S.2451**: A measure to **cap out-of-pocket rent at 30% of household income** under SCRIE.
- **S.1457**: Legislation to **index SCRIE’s income eligibility thresholds to annual cost-of-living adjustments (COLAs)**.

Together, these bills respond to persistent rent-burden challenges faced by older New Yorkers—a demographic often living on fixed or limited incomes.

Background

The Role of SCRIE

SCRIE was created to help qualifying older adults remain in their homes by “freezing” their rent at a particular amount, with future increases offset by a property tax credit to the landlord. Despite its importance, however, the **NYC Rent Freeze Ombudspersons’ 2024 Annual Report** reveals a critical shortfall: many seniors who enter SCRIE when they are already paying more than 30% of their income toward rent continue to shoulder unsustainably high housing costs.

Shortfalls in the Current System

1. **Freezing at an Unaffordable Level**



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- **Problem:** If a senior was devoting 40%, 50%, or even more of their income to rent prior to SCRIE, freezing the rent simply prevents *additional* increases but does not reduce that existing burden.
 - **Impact:** Thousands of older adults remain on the edge of housing insecurity.
2. **Static Eligibility Thresholds**
- **Problem:** The current maximum income for SCRIE enrollment is fixed in statute. As cost-of-living rises (reflected in small annual Social Security or pension increases), some seniors cross the income threshold by a few dollars and lose access to the program.
 - **Impact:** Seniors who have minimal increases in benefits risk disqualification and face large rent hikes if they cannot renew SCRIE.

LiveOn NY's Findings

Our housing report released last year entitled “How Long do we Have to Wait” reinforces the Ombudspersons’ conclusions by highlighting widespread rent burdens, low incomes, and the ongoing threat of displacement among older New Yorkers. Our report emphasizes the need for:

- A **true** affordability safeguard that caps senior rent at 30% of income.
- **Automatic, annual indexing** of income eligibility caps, so seniors do not lose benefits due to modest COLA adjustments.

These proposals have gained broad support among senior advocacy organizations because they directly address the two biggest flaws in SCRIE: unaffordable rent freezes for those already cost-burdened, and rigid income ceilings that fail to keep pace with inflation. We have also surveyed our own clients and found that over half of SCRIE recipients are deeply rent burdened under the current system, and the benefit is barely keeping them afloat.

We are on the precipice of a mass homelessness event for older New Yorkers in New York city as rents skyrocket, even in rent regulated buildings. Older Adult homelessness is growing 3 times faster than younger demographics, and our report along with AARP’s research shows that older adult homelessness may triple in only 5 years. A new report from AARP and CUF entitled “The Emerging Financial Security Crisis Facing Older Adults Across New York State” further illustrates the issue as many aging into retirement have no retirement savings or do not have access to social security benefits.

One of my last constituent cases when I worked for an elected official was a 92 year old man who was being evicted because he couldn’t afford both his rent and his cancer medications. We provided all the services we could, but he didn’t qualify for some and new affordable housing takes years to get into. At the end of his case there was nothing we could do to keep him in his home, and nothing we could do to

get him a new one. That case was closed 4 years ago. I do not know what happened to him, but I do know that there was nothing our government could do to help him.

We must amend SCRIE to keep people in their homes, but this conversation must expand rapidly and comprehensively. Without an overhaul of our housing systems to keep folks in their homes and taking action on critical items leading to exploding rents we will preside over the mass de-housing of our older neighbors. And for what reason? Can we not identify the causes that are pushing out people out of their homes? People who have lived in our city for decades without fear of homelessness but now suddenly and without clear cause are at risk of living on the streets?

We support the efforts of the chairs of these committees in taking these issues seriously and working to build the power necessary to make these changes, and we applaud the commitment to expanding services to keep the pillars of our communities in our communities.

Recommendations

1. **Adopt Both Bills Immediately**
 - **S.2451** and **S.1457** address the two most pressing issues in the current SCRIE framework. Passing them together ensures a comprehensive fix: capping seniors' rent at a truly affordable level while making sure eligibility remains current in an evolving economic climate.
2. **Incorporate Ombudspersons' Administrative Reforms**
 - The **NYC Rent Freeze Ombudspersons' 2024 Annual Report** also details improvements needed in 311 call data, appeals processes, and the Tenant Access Portal. These operational upgrades will help ensure smooth implementation of S.2451 and S.1457 once enacted, and some may require further state action to fully implement.
3. **Coordinate with Broader Housing Efforts**
 - Reforms to SCRIE should go hand in hand with policies that increase the supply of affordable senior housing and protect tenants from eviction or harassment. LiveOn NY's advocacy underscores how expanding SCRIE is just one piece of a larger puzzle that includes new development, rent stabilization, and supportive services.
4. **Educate and Engage Stakeholders**
 - Seniors, landlords, and the community-based organizations assisting with SCRIE enrollment must receive clear and timely information about the new rules, once adopted. Outreach efforts by the Department of Finance, in partnership with nonprofits like



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LiveOn NY, will be critical to ensuring eligible New Yorkers can benefit from these reforms.

Thank You for the Opportunity to Testify

I commend this Committee for your ongoing leadership in protecting older adults' housing stability. By enacting S.2451 and S.1457, the City and State will take a powerful step toward ensuring that seniors can remain in their homes without sacrificing other essential needs.

If you have any questions or would like additional information, please feel free to contact me at:

For questions, please email Kevin Kiproviski, Director of Public Policy at LiveOn NY, kkiproviski@liveon-ny.org

LiveOn NY's members provide the core, community-based services that allow older adults to thrive in their communities. With a base of more than 100 community-based organizations serving at least 300,000 older New Yorkers annually. Our members provide services ranging from senior centers, congregate and home-delivered meals, affordable senior housing with services, elder abuse prevention services, caregiver supports, case management, transportation, and NORCs. LiveOn NY advocates for increased funding for these vital services to improve both the solvency of the system and the overall capacity of community-based service providers.

LiveOn NY also administers a citywide outreach program and staffs a hotline that educates, screens and helps with benefit enrollment including SNAP, SCRIE and others, and also administers the Rights and Information for Senior Empowerment (RISE) program to bring critical information directly to seniors on important topics to help them age well in their communities.