

A Guide to Housing Options for an Aging City

By [Amy Zimmer](#) on October 2, 2013 7:15am | Updated on October 2, 2013 7:15am

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MANHATTAN — New York City's population is turning gray: Soon there will be more older adults here than school-age children, according to city demographers.

What's more, older New Yorkers are choosing to stay in the city after retirement, while a growing number of empty nesters are returning from the suburbs — and many want to live independently. The over-60s set is expected to account for 20 percent of New York's residents by 2030, [experts say](#).

Affordability, mobility, connection to communities and cultural life are of crucial importance to this expanding demographic. It's no wonder that city officials — and real estate agents — are getting ready.

"We find that there's a trend of people moving to areas with greater walkability," said Dorian Block, of [Age-Friendly New York City](#), a collaboration between the city and New York Academy of Medicine focused on improving the urban environment for older adults. "Sometimes you can be in Florida and still be stranded."

The initiative is piloting "[Aging Improvement Districts](#)," where, for instance in East Harlem, it's added sidewalk benches to encourage people to walk more or created senior swimming hours at public pools.

"We always say the best place to age is the place you've always been," Block said. "People tend to do best when they're in a place where they know people."

Aging in Place: Naturally Occurring Retirement Communities

From Flushing's [Clearview Gardens](#) to Brooklyn's [Spring Creek Towers](#) (aka Starrett City), the city is home to more than 40 NORCs — [naturally occurring retirement communities](#). These housing developments were not originally built for seniors but are now home to such a significant number of older people that they qualify for publicly funded supportive services, according to Fredda Vladeck, director of the [United Hospital Fund's Aging in Place Initiative](#).

The first official NORC was [Penn South, a co-op complex in Chelsea](#). It has an on-site nurse giving weekly blood pressure clinics, weekly meditation groups, case management services and a jam-packed roster of classes offering instruction in Italian, bridge, improv comedy and tai chi.

Residents from some Upper West Side block associations liked the NORC model so much they organized themselves to provide similar services after neighbors shared stories about being lonely, [Bloomingdale Aging in Place](#) president David Reich said.

"Our purpose is to get people to know that their neighbors are friendly and helpful," he said of the volunteer-run group, "and to ask for help when they need it."

Affordable Housing Lotteries

Some 73 percent of the city's older adult renters live in housing that is stabilized, controlled, subsidized or part of the public housing system, according to a report from Age-Friendly New York City.

As the older population increases, so too will the demand for affordable housing, city officials said.

The main funding stream for senior housing, however, is about to dry up, according to Jessica Katz, assistant commissioner for special needs housing at the city's [Department of Housing Preservation and Development](#).

A program funded by the U.S. Department of Housing and Urban Development that has helped the city build more than 1,100 units of senior housing in the past five years "zeroed out," Katz said.

The city is stretching out the remaining funds from the program to build three more buildings for seniors with 186 units, she said.

"For fiscal year 2014 and 2015, there is a question of what resources will be available for senior housing," Katz said.

The need remains: The odds of winning a unit in senior affordable housing are roughly 25 to 1, Katz said.

The city also has a ["Senior Citizen Rent Increase Exemption"](#) that freezes rent for residents who are older than 62, earn less than \$29,000 a year and live in rent-regulated housing.

"Craigslist" for Seniors

Many older New Yorkers live in apartments that may be too big for them, but they might feel stuck because it's rent-regulated and they wouldn't be able to find an equally affordable home, according to Age Friendly New York City.

The average number of residents per room is .64 citywide; for older adults it's .45, the report found.

To help those fill their big apartments with appropriate roommates, the [New York Foundation for Senior Citizens hosts a free "matchmaking" service](#). The program's social work staff screen candidates and check references.

Empty Nesters Returning to the City

As soon as their kids were off to college, a couple from the ritzy bedroom community of Chappaqua, N.Y., recently sold their car and "massive" house for a two-bedroom on East 86th Street, said Robin Raines, a [Rutenberg Realty](#) agent who also lives in the Westchester town.

Many are moving back to the city even before they retire, prompting Raines to capitalize on this momentum by meeting people at a local tavern on Friday nights to tell them about New York City housing opportunities.

"They leave the city and put the kids in good schools. And then when their kids are grown, they wonder, 'Why are we paying these taxes?'" Raines said. "A lot of these people say 'I miss the city.'"

Annette Holmgren, of [BOND New York](#), recently helped a widow in her 70s, who works at the Smithsonian in Washington, D.C., find a \$7,000-a-month rental in Chelsea.

"She came to me with her sneakers on and backpack, ready to find an apartment," Holmgren said of the woman, who lived on the Upper West Side nearly half a century ago.

"It was so long since she had been in the city, so she wanted to rent to get a feel since it had changed so much."