

The Public Ought to Know: Nolan, Carrozza bills would keep seniors afloat

By Corey Bearak

02/19/2004



Corey Bearak

With both parents in many families working and dedicating what little volunteer time they can scratch out for their own kids, we rely on our senior citizens to take on leadership roles and stabilize our communities. That's why a modest investment in our elderly residents pays back many times over as our communities gain from the spirit, engagement and commitment of seniors who stay in the community longer.

But these vital members of society are facing financial constraints due to incomes that are insufficient in keeping pace with rising housing costs, and seniors are increasingly falling below the poverty line. This trend will continue unless our elderly population gets aid in the form of governmental backing of Assembly-sponsored bills that aim to lessen the burden.

Seniors pay almost one-half of their median income on housing, and the poverty rate among those age 65 and over has increased in New York City from 16.5 percent in 1990 to 17.8 percent in 2000, the city Department for the Aging's annual plan summary reports.

The Queens Civic Congress platform's economic development section, viewable on the Internet at www.queensciviccongress.org/platform/platform-2002-2003.php, includes recommendations that bills proposed by state Assembly members Ann-Margaret Carrozza (D-Bayside) and Catherine Nolan (D-Ridgewood) would implement. And that makes sense when you realize how seniors often provide the glue that holds neighborhoods together.

In my own Bellerose community, it was seniors such as Frank Ujlaky, the late Joe Paradise, Joe's wife, Anna, and Marge Muster who helped maintain our civic association, which thrives under the graffiti-busting couple, Bruno and Lucy De Franceschi.

The Nolan and Carrozza bills help address the compelling connection among housing costs, malnutrition and poverty as related to our seniors.

Based on income levels written into law and increased sporadically more on political whim rather than real need, the Senior Citizen Rent Increase Exemption and Senior Citizens Homeowner Exemption provide needed help for senior citizens by reducing property tax burdens or holding rents constant.

As seniors' income increases due to inflation, they become ineligible for these programs even though their real income adjusted for inflation has remained the same or decreased.

Senior homeowners 65 or older with annual incomes below \$24,000 qualify for the maximum 50 percent senior homeowner exemption, which also provides a graduated 5 percent exemption in 5 percent increments to seniors earning more than \$24,000 up to the \$32,400 maximum. More than 30,000 seniors participate in this program.

The senior rent exemption assists those who rent rather than own. Seniors 62 or older with gross income less than \$24,000 and who pay more than a third of their income on rent are eligible to have their rent frozen. This benefit provides the same apartment's owner a real estate tax abatement commensurate with the exempted increase. About 45,000 senior households participate in this program.

The Nolan bill, first introduced in 1999, takes politics out of the setting of income eligibility limits for these two programs that help keep homes and apartments affordable for seniors. If A.06538 gets enacted, advocates for seniors would no longer need to prevail upon the state Legislature and governor to authorize New York City to increase income limits to prevent seniors living on fixed incomes from losing benefits when they get a modest cost-of-living adjustment in their pension or Social Security.

And, of course, the state is only the first step. The City Council and mayor must pass the actual new higher income level.

Does it not make sense for senior citizens, who qualify for lower rent increases and lower property taxes, not to face losing their benefit because of inflation? Nolan's bill, introduced on behalf of former Bronx Borough President Fernando Ferrer, would apply an annual cost-of-living adjustment to the existing income eligibility limits for the senior homeowner and rent exemptions. Queens Assemblywoman Audrey Pheffer (D-Rockaways) has a similar bill, A.05107, but it applies only to the rent-increase exemption.

I remember Carrozza's announcing her bill at Clearview Senior Center in September 2000, joined by Ferrer; he announced the proposal earlier that year, also in Queens, at the first water rate increase hearing that spring.

Carrozza's A.06495/S.111 would provide relief to senior citizens — homeowners, tenants and co-op owners — who face escalating water bills by reducing rent increases for senior tenants and taxes for senior homeowners. It would do this by extending the rent-increase and homeowner exemptions to cover water and sewer rate increases. Water rates increased four-fold over the last two decades.

Call, write or e-mail your state assemblyman, state senator and the governor. Call 311 and urge the mayor to support these measures and include both in City Hall's Albany agenda. You might also attend senior advocacy forums such as Legislative Forum sponsored by citywide and local groups at the Samuel Field Y on March 21 at 9:30 a.m. For more information, visit www.northeastqueensjewish.org/Calendar/events_5761.htm or call 718-225-6750, Ext. 247.

Corey Bearak is an attorney and adviser on government, community and public affairs. He is also active in Queens civic and political circles.

©Times Ledger 2004