Among the many positive aspects of apartment ownership (rather than renting) are long-term stability and long-term occupancy. Long a city of mostly renters, New York City has transitioned into more and more a city of owners over the past 40 years with the advent and success of the co-op and condominium boom, both in the conversion of existing properties and the construction of new ones. One of the results of this shifting model is the evolution of Naturally Occurring Retirement Communities – or NORCs, for short.

According to the website of Goddard-Riverside Community Center, located on
Manhattan’s Upper West Side, “The NORC model emerged in the mid-1980s to provide support to people aging in place along with their neighbors. NORCs tap into the combined power of public and private funding, housing partnerships, philanthropies, corporations, community stakeholders and residents to offer the services tenants need. Without this support, many older adults would have to move into assisted living or nursing home facilities before it’s necessary.”

What is a NORC?

NORC is a term used to describe a community that has a large proportion of residents over 60, but was not specifically planned or designed to meet the needs of seniors living independently in their homes. The term was coined in the 1980s by Michael Hunt, a professor of Urban Planning at the University of Wisconsin-Madison. He defined NORCS as neighborhoods and housing developments originally built for young families, in which 50 percent of the residents are 60 years or older and have aged in place. Over time, this threshold definition has been adjusted by communities and policymakers to reflect local residential patterns. Accordingly, the term NORC can apply to either a specific building or HOA, or an entire neighborhood, designating more than one apartment building in New York as a member of the category.

In order to be considered a NORC, New York City requires that a given community must have heads of household 60 years old or older in at least 45 percent of their units, and a minimum count of at least 250 seniors, or that there be at least 500 older adults who are 60 years old or older living in the community, regardless of what percentage of housing units they comprise.

Jennifer Unser is the Aging Services Program Coordinator for The New York State Office for Aging. “NORCs go back decades,” she says. “In the late 1980s a program was established at Penn South in Manhattan on its own, without state funding.”

Penn South Houses is a co-op complex developed by the International Ladies
Garment Workers Union in 1962. The property contains approximately 2,800 units. “Many older residents needed services, and the building stepped in to help them stay independent,” says Unser. “In 1994 the program was written into New York State Elder Law.”

Aging in Place

As mentioned, the shift to home ownership from rental is one of the factors that has promoted the development in NORCs here in New York City. Because they don’t have to go through the long, involved process of selling their unit if they choose to move out, renters may have an easier time transitioning out of long-term residences than owners – but that’s not to say that renters don’t have significant emotional attachment to their homes. Tragically, with the erosion of rent-regulated units, many seniors on fixed incomes have no choice but to leave their long-term homes when the cost of that rent exceeds what they can afford. The ability of landlords to terminate leases on very short notice compounds the vulnerability of older renters as well. (It’s not entirely bleak, however; the city’s SCRIE program protects seniors aged 62 and over, in rent regulated apartments from market insensitivities.)

Many owners enjoy a more controlled financial picture (monthly maintenance fees rise at a much slower and lower rate than rents, and in many cases long-term owners have paid off their co-op and condo mortgages long ago), and may choose to stay in their residences into their senior years. The relative stability of co-op and condo owners can lead naturally to a general aging of the population in co-op and condo buildings making them ripe to become naturally occurring retirement communities. Short of medical or financial reasons to leave one’s apartment and the relative stability of monthly costs, why would they choose to leave?

Notable NORCs in NYC

“It’s important to note that these buildings are not 55+ communities,” says Unser. “NORCs happen naturally.” The first NORC in New York City – and perhaps the most famous – is Penn Houses, mentioned above. It received its NORC designation in
1986. Another notable NORC is located in the Amsterdam Houses on the Upper West Side of Manhattan, administered by the Goddard Riverside Community Organization.

Lincoln Towers, a community of high-rise apartment buildings built in the 1960s on the north and west fringes of the Lincoln Center hub, is rapidly approaching NORC status, according to a recent article in the New York Times. As recently as 2013, some 40% of the residents were over 60, many living in the same small starter units they purchased when the buildings were converted to cooperative ownership in 1987.

Another notable property with a NORC history is the Belnord, the 100-year-old, Renaissance revival building occupying the full block from West 86th to West 87th Streets between Amsterdam Avenue and Broadway. A rental building since construction, and one of only a handful of properties with a private interior courtyard exclusively for the use of residents, the property was purchased by investor groups in 1994 and then again in 2015, with plans for conversion to condominium ownership.

By 1994, the property – once home to literary giant Isaac Bashevis Singer – had become, for all intents and purposes, a NORC. Its residents were elderly, and many infirm, having aged in place to keep their rent controlled leases. In the ensuing 23 years though, many of those original, long-time renters have died, decreasing the percentage of residents over 62 required for official NORC designation. This poses an interesting question: can a building be ‘de-NORCed’? “It hasn’t happened yet,” says Unser. “Though there are some participants who have withdrawn from the program for various reasons, the state has never taken away a designation.”

What’s Involved?

Both New York State and New York City, as well as several private non-profit and charitable organizations, provide funding and programming for NORCs, whether they be a single building, a complex of buildings or a neighborhood. It is important to understand that New York State does not go out and seek communities for NORC
designation. Rather, applicants come to the State Department for Aging to apply for status. Currently there are 29 NORCs in New York State. Sixteen of them are classic vertical NORCs (one building, or complex of buildings) and 13 are horizontal, or neighborhood NORCs.

According to Unser, “Programming is unique to the community, though there are core services we require that they provide. That includes case management, information and assistance providing referrals, helping folks with different entitlement and benefit applications, and health care management. Health care management is not a medical model program, but rather can provide some assistance with monitoring chronic conditions and answering health questions. Other services are unique to their needs. It's essential that they do some sort of needs assessment to determine what the gap in services is for their community.”

A Personal Experience

Lo-Yi Chang is an 85-year-old retired architect who has lived on the Upper West Side for decades. The building he lives in on 105th street is a condominium, although he is a holdover rental tenant. He is a both a member of and an organizer for the Bloomingdale Aging-in-Place (AIP) NORC. Bloomingdale AIP is a ‘horizontal NORC’ meaning it covers a relatively large area. Its boundaries are defined as West 96th Street on the south, West 110th Street on the north, Central Park on the east and Riverside Park on the west.

The Bloomingdale NORC is approximately 12 years old, and is the successor to an earlier NORC organization that was set up through the 103rd Street and 104th Street block associations for the blocks between Broadway and Riverside Drive. Those organizations, set up in the 1980s to provide security in the evening for those blocks, saw the need for more services for their constituents who were aging in place.

“My wife had a series of medical problems,” says Chang. “When she came back from
the hospital, she needed help, but our children lived far away, so it was only me. I found I couldn't leave her; it was a 24-hour, seven-day situation. I turned to Bloomingdale for help, and they referred me to a home health aide. Afterwards, I became involved. I joined a walking group. Then I suggested to some of my walking companions that we should have a tennis group, and they said, sure – form it! So I did. That was three years ago. Now we have over 30 players.”

Chang explains that age-in-place groups are more common in suburbs. “You pay an annual fee that can be as much as $1,000,” he says. “The AIP group provides help with transportation and maintenance. They get you to your doctor appointments, concerts, programs, etc. and help around the house. An AIP located in a dense city is different. Because our buildings have supers, we don't require help changing light bulbs or doing other minor chores. We also have a great public transportation system, so we don’t require as much transport. Our organization is about social contacts, to alleviate the isolation that older city dwellers can experience when their friends die off and their children move away. We get people together, and we do that through activities. We have more than 70 activity groups; book groups, exercise groups, walking groups—even for people with walkers. We have excursion groups, restaurant groups and even social services groups. It’s to get people to create community. It’s made a real difference in my life.”

Legal Considerations

As with everything and anything related to co-op and condo ownership, there are legal considerations for any board, association and/or cooperative corporation considering NORC designation. Deborah Koplovitz is a co-op and condominium attorney with Anderson Kill, a law firm located in Manhattan. According to her, “The NORC designation and the types of government funding that may be available do involve meeting certain legal and factual criteria. A board needs to ensure that the co-op or condo’s governing documents allow the board to take the steps that are necessary to obtain NORC designation, for any expenditures involved, to be able to provide the services involved, and to be able to make modifications to the building’s
common areas.”

Additionally, she cautions that “The board should check with its insurance broker to confirm that its current insurance will protect the board and building in the event of an accident or other claim relating to the services that are being provided on-site. Also, a board should expect that requests for ‘reasonable accommodations’, will increase as the resident population ages. That being said, from a practical standpoint, it seems that there are a lot of benefits to the residents themselves in a NORC, not just the older residents, but for the younger ones as well, who get the benefit of living in a diverse, vibrant community.”


*A J Sidransky is a staff writer/reporter with The Cooperator, and a published novelist.*

Could not connect to the reCAPTCHA service. Please check your internet connection and reload to get a reCAPTCHA challenge.