**New York City Council Committees on Aging, Disabilities, and Finance**
**Oversight Hearing on SCRIE and DRIE — September 18, 2026**

***Written Testimony by Brianna McKinney, Chief Advancement Officer at Project Guardianship***

Good morning, Chair Zhuang and members of the Committees on Aging, Disabilities, and Finance. My name is Brianna McKinney, and I am the Chief Advancement Officer at Project Guardianship. We are a New York City nonprofit that provides guardianship services under Article 81 for New Yorkers with severe cognitive impairments, serious mental illness, or often both, who a court has found unable to manage some or all of their own affairs, and who frequently face additional systemic barriers, including poverty, homelessness, and lack of family support. We advocate for the least restrictive arrangement possible so people retain as much independence as they can. Thank you for the opportunity to testify at today's oversight hearing.

Project Guardianship's clients are among the most marginalized New Yorkers in the guardianship system, lacking family or friends to serve as their guardian or the funds to pay for a private-practicing guardian. Last year, 88% of our clients received Social Security income, and 33% received Supplemental Security Income (SSI). Nearly all rely on some form of fixed, modest income that leaves little room for financial disruption. Because our clients have been found by a court to lack the capacity to manage some or all of their own affairs, the responsibility for maintaining their benefits — completing renewals, responding to recertification notices, filing appeals — falls to Project Guardianship staff acting as their court-appointed guardian.

This hands-on management of benefits is central to how we help our clients remain stably housed in their own homes and communities, rather than in more restrictive settings. When a benefit threshold is too rigid, or a housing option doesn't exist, the consequence isn't abstract: it can mean a client loses a rent freeze, falls behind on rent, or is displaced into a setting more restrictive than they need.

We support Intro 978-A and Intro 1010, which would raise the income thresholds for SCRIE, DRIE, SCHE, and DHE. This change matters in a particular way for people under guardianship. Most of our clients' underlying conditions are stable or progressively declining, not improving. An annual cost-of-living adjustment to their Social Security or SSI income reflects no real change in their circumstances or needs. Yet that adjustment alone can push a client over the current income threshold and put a benefit they depend on for housing stability at risk.

Consider the kind of case we see regularly: a client in her late 70s with a progressive neurocognitive condition has lived in the same rent-stabilized apartment for over thirty years. She receives SCRIE, which freezes her rent at a level she can sustain on a fixed income. Her care

needs have increased over time, and she now requires in-home aides and more frequent medical visits. But her income has not meaningfully changed, aside from small annual COLA increases. One of those increases pushed her a few hundred dollars over the SCRIE income threshold. Losing the rent freeze would have meant an increase she could not absorb, and likely a forced move away from the home health aides, neighbors, and pharmacy she has relied on for decades and toward a less familiar and more restrictive environment at a point in her life when stability matters most. Her guardian caught the redetermination notice, filed an appeal, and preserved her benefit, but only because someone was actively monitoring her case. Many people without a dedicated guardian in this situation would not have that safety net.

Raising the SCRIE, DRIE, SCHE, and DHE thresholds would reduce how often this kind of unintended, paperwork-driven crisis occurs for our clients and for the many other New Yorkers navigating these programs without the benefit of a guardian actively tracking their case. Intro 1010 also matters for a smaller subset of our clients: homeowners in multi-family homes, where rental income from tenants can push them over the current limit even though that income is often what allows them to remain in their homes at all.

We would also note that for our clients, benefits like SCRIE and DRIE rarely operate in isolation. Many rely on several forms of assistance simultaneously — a rent freeze alongside SSI, Medicaid, or a home care program, each supporting a different piece of the same fragile stability. The loss of any one benefit can destabilize the others, with ripple effects that are far more disruptive for someone who cannot independently manage the response.

We also support Resolution 431. Locating affordable housing for our clients remains one of the most persistent challenges our staff face. Many clients have extremely limited income and cannot secure an apartment without a rental subsidy, and senior housing waitlists in New York City remain extremely long. When our clients cannot find or afford housing in the community, the alternative is often a more restrictive care setting than they actually need — the opposite of what Article 81 guardianship is meant to achieve. Expanding affordable housing options and shortening wait times for older adults and people experiencing homelessness would give guardians a genuine path to keeping clients in the least restrictive setting possible, rather than defaulting to institutional care for lack of any other option.

We appreciate the Committees' ongoing work to make these benefits more accessible and effective for the New Yorkers who depend on them. This matters not only for our individual clients, but for the strength of our communities as a whole. When older adults and people with disabilities can remain safely and stably housed, the neighborhoods and support systems around them stay intact too. We urge the Council to pass Intro 978-A, Intro 1010, and Resolution 431, and we thank the Committees for the opportunity to share our perspective.