

**Grandparents and Other Relatives Raising Children:
*An Action Agenda to Create
Affordable Housing Opportunities***

About Generations United (GU)

Generations United (GU) is the national membership organization focused solely on improving the lives of children, youth, and older people through intergenerational strategies, programs, and public policies. GU represents more than 100 national, state, and local organizations and individuals representing more than 70 million Americans. Since 1986, GU has served as a resource for educating policymakers and the public about the economic, social, and personal imperatives of intergenerational cooperation. GU acts as a catalyst for stimulating collaboration between aging, children, and youth organizations providing a forum to explore areas of common ground while celebrating the richness of each generation.

As part of the National Family Caregiver Support Program (NFCSP), GU was awarded two Innovative Grants by the U.S. Department of Health and Human Services, Administration on Aging to establish the National Center on Grandparents and Other Relatives Raising Children (National Center) to support the implementation of the NFCSP and to focus on all issues related to relative-headed families. The GU National Center seeks to improve the quality of life of grandparents and other-relative caregivers and the children they are raising by addressing the unique needs of each generation. It provides a wide variety of resources, technical assistance, and training to service providers and professionals across the country, and educates policymakers on the importance of adopting intergenerational public policies and programs.

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I. Introduction

On January 13–14, 2005 in Chicago, Illinois, Generations United (GU) convened the first national symposium to explore ways to create affordable housing opportunities for grandparents and other relatives and the children they raise. The 36 invited experts included grandparent caregivers, a teenager being raised by her grandmother, and professionals from many fields. Some of the participants' work focused exclusively on helping relative-headed families, while others brought housing expertise to the discussions and were exploring the issues facing these families for the first time. The breadth of backgrounds resulted in a thorough discussion of how best to achieve the goal of creating affordable housing opportunities for grandparents, other relatives, and the children they raise. The participants reached consensus on six strategic arenas of action, along with corresponding projects to implement them. The results of those fruitful two days can be found in this action agenda.

Six months earlier, in July 2004, GU and six co-sponsors convened a more general, comprehensive, national symposium on grandparents and other relatives raising children. Experts at that symposium discussed all the major issues impacting the families and what remains to be done to support each generation. Many recommended action items resulted, several of which concern housing. With the Chicago symposium and this resulting action agenda, we are now accomplishing one of those July 2004 recommended action items:

(11) Hold a Housing Symposium with Key Stakeholders

GU will host a housing symposium with key stakeholders to explore ways to increase

affordable, safe housing for relative caregivers and the children they raise. Key stakeholders will include decision-makers from national, state and local housing developers and funders, public housing authorities, and the U.S. Department of Housing and Urban Development; experts in the issues facing grandparents and other relatives raising children, and, of course, the caregivers and children themselves.

As with the symposium last summer, the participants at the housing symposium intend that their thoughtful work result in tangible accomplishments. As a result, this housing action agenda is intended as a blueprint for a national, collaborative effort to increase affordable, safe housing for grandparents and other relatives and the children they raise, and a call to action to anyone interested in joining the effort.





As of May 2005, work is already underway to act on some of the recommended projects, while others are being discussed and funding possibilities explored. GU is coordinating the national effort to implement this action agenda, so please consult its website (www.gu.org) or staff for information on how to get involved. Contact information is at the beginning and end of this publication.

The symposium in Chicago and this resulting action agenda build on GU's many years of striving to increase affordable housing opportunities for relative-headed families, including working to enact the first federal housing legislation specifically for these families. This agenda begins with a brief celebration of this and other accomplishments to create housing opportunities for relative-headed families. It then sets forth the symposium participants' specific recommendations for arenas of action and corresponding projects. Finally, the document contains extensive background information concerning the families, their housing challenges, how to develop new housing programs for them, the five specific housing programs in existence, and lessons learned.

II. Accomplishments

In 1998, GrandFamilies House in Dorchester, Massachusetts opened its doors as the first housing program specifically for grandparents raising grandchildren. Building on its pioneering work, four more developments around the country have started operations for these families. Many more groups are planning and exploring ways to open additional housing programs too.

GU has been tracking and assisting these housing programs, in addition to working in other ways to create affordable housing opportunities for grandparents and other relatives raising children. In 1998, a year after starting its national initiative to support relative-headed families, GU conducted a survey and discovered that affordable housing was one of the families' most serious concerns.¹ It was then that GU started work to address their housing problems. In 1999 and 2000, GU organized two Capitol Hill housing briefings highlighting housing needs and featuring the former Executive Director of the nonprofit that managed GrandFamilies House. GU also worked with other organizations to successfully enact a change to the federal HOME housing program that effectively allows more revenue to housing developments specifically for older grandparents and other relatives raising children.

GU's early housing work culminated in LEGACY — Living Equitably: Grandparents Aiding Children and Youth — the first federal legislation to create affordable housing opportunities for grandparents and other relatives raising children. LEGACY takes its name from the powerful documentary, *Legacy*, which was nominated for an Academy Award. *Legacy* tells the

compelling story of an inner-city grandmother raising her five grandchildren. Their housing challenges are an integral part of their lives – they move from what was one of the most notorious and dangerous public housing projects in the country to a single-family home that accommodates the children safely and suitably. An outreach campaign around *Legacy*, which was conducted by Outreach Extensions, GU, and others, provided mini-grants to various sites around the country that help the families. The campaign also produced a toolkit publication that raised media and public awareness about relative-headed families and their challenges, including obtaining affordable housing.

Among the work necessary to ensure passage of the LEGACY bill, Children's Defense Fund, AARP, Child Welfare League of America, GU, and the National Committee of Grandparents for Children's Rights collaborated to organize the first GrandRally on Capitol Hill. The 2003 GrandRally to *Leave No Child Behind*[®] was a huge success with more than 850 caregivers and their supporters from 28 states coming to tell federal lawmakers about the challenges they face and how to help them. The caregivers told of the need for affordable housing, and the usefulness of the LEGACY bill. Two months later, LEGACY became law.

Many state GrandRallies around the country have followed this event, and a second national GrandRally is planned for September 2005. This ground work is in place to continue to educate federal and state lawmakers about grandparents and other relatives, the children they raise, and their housing challenges.

III. Arenas of Action & Critical Projects

With these accomplishments in mind, the experts at the Chicago symposium developed six strategic arenas of action, along with corresponding projects, that will create affordable housing opportunities for grandparents, other relatives, and the children they raise:

1. LEGACY – Fund and Implement It

LEGACY, the only federal housing law for grandparents and other relatives raising children should be funded and implemented. Since becoming law well over a year ago, the U.S. Department of Housing and Urban Development (HUD) has failed to take significant steps to implement it. The primary reason they cite is that the law calls for \$10 million, but it does not have a specific appropriation.

In order to encourage HUD to take action, symposium participants agreed on four steps to **launch this project**:

- (1) *Identify key federal legislators and educate them on the importance of obtaining specific funding for LEGACY. National nonprofit organizations will work with grassroots groups to accomplish this step.*
- (2) *Coordinate a letter from the original LEGACY co-sponsors — Senators John Breaux (D-LA), Susan Collins (R-ME), Mike DeWine (R-OH), Mary Landrieu (D-LA), Debbie Stabenow (D-MI), and Representative Michael Capuano (D-MA) — to the relevant U.S. House of Representatives and Senate appropriations subcommittees.*
- (3) *Bring in a grandparent caregiver for a hearing before the appropriations subcommittees and/or a Capitol Hill briefing to bring visibility to the law and its need for funding.*
- (4) *Identify HUD allies and continue dialogues.*

Symposium participants identified three **initial project goals**:

- (1) *Obtain the \$10 million appropriation for LEGACY.*
- (2) *Strengthen the national coalition to implement LEGACY and identify key players. Symposium participants named GU, Volunteers of America, Catholic Charities, Lutheran Services, National Church Residences, and AARP among the key players.*
- (3) *Increase the grassroots efforts.*

2. Advocacy – Develop Advocacy Plan

In addition to advocating for LEGACY, a general advocacy plan is needed to create affordable housing opportunities for grandparents and other relatives and the children they raise.

Symposium participants identified four steps to **launch this project**:

- (1) *Assemble a comprehensive group of stakeholders, which must include the relative caregivers themselves.*
- (2) *Prioritize advocacy action items.*
- (3) *Develop a timeline for action.*
- (4) *Assign roles and responsibilities among the stakeholders.*

Symposium participants identified four **initial project goals**:

- (1) *Develop and disseminate a fact sheet and other outreach materials for grassroots efforts.*
- (2) *Obtain clear written guidance from HUD that grandparents and other relatives are not required to have legal custody of the children in order to obtain suitable housing.*
- (3) *Identify federal, state, and local public officials who have been raised by a relative or are raising related children.*
- (4) *Include provisions in a federal child welfare finance reform bill that will create additional affordable housing opportunities for the families.*

3. Coalition Building – Study Coalition Building

A study on the effectiveness of coalition building is an essential first step in encouraging the use of more coalitions to create affordable housing opportunities for grandparents and other relatives and the children they raise. Symposium participants, including the Executive Director of the Fairhill Center in Cleveland, Ohio, agreed that its planned Kinship² Village would be one of the study subjects. The Kinship Village will consist of 25 units housing relative-headed families, among others, on the Fairhill Center campus.

Symposium participants agreed on four steps to **launch this project**:

- (1) *Identify at least one other housing program in its early development stages.*
- (2) *Evaluate Kinship Village's coalition building progress to date.*
- (3) *Survey existing projects and distill results.*
- (4) *Identify local and national coalition members, and identify relevant existing resources.*

Symposium participants identified five **initial project goals**:

- (1) *Complete Kinship Village assessment.*
- (2) *Survey other existing projects.*
- (3) *Find funding sources for the project.*
- (4) *Document first year progress.*
- (5) *Complete two coalition building plans for a housing program's (a) development phase and (b) supportive services.*

4. Financing – Create Financial Resource Kit

A toolkit must be compiled on financial resources for all phases of providing housing for grandparents and other relatives raising children:

development, management, and supportive services.

Symposium participants agreed on four steps to **launch this project**:

- (1) *Identify and gather information on federal, state, and local funding mechanisms.*
- (2) *Identify and gather information on private financial institutions and philanthropic groups.*
- (3) *Compile and format information.*
- (4) *Develop a dissemination plan.*

Symposium participants identified four **initial project goals**:

- (1) *Publish a financing section in this action agenda.*
- (2) *Solicit information from housing coalition networks regarding private sources of funding for this type of housing.*
- (3) *Identify a key partner to take the lead on writing the toolkit.*
- (4) *Write a work plan to accomplish further objectives.*

5. Research and Analysis – Develop Program Evaluation Strategies

Strategies should be developed concerning how to evaluate an overall housing program for grandparents and other relatives raising children.

Symposium participants agreed on six steps to **launch this project**:

- (1) *Create an evolving template of outcomes to evaluate.*
- (2) *Query existing housing providers for relative-headed families about data they wish they had gathered.*
- (3) *Locate appropriate assessment tools and share them.*



- (4) *Provide individual technical assistance consultation on cost, structure, funding, and design of these housing programs.*
- (5) *Organize additional partners.*
- (6) *Collaborate with local programs.*

Symposium participants identified five **initial project goals:**

- (1) *Analyze additional U.S. Bureau of the Census (Census Bureau) data on housing needs of grandparents and other relatives and the children they raise.*
- (2) *Prepare a list of important outcomes to evaluate.*
- (3) *Compile a list of all current and pending housing programs for these families.*
- (4) *Identify available research, and conduct additional interviews of those running these existing housing programs.*
- (5) *Identify potential funding sources.*

6. Technical Assistance Resource Materials – Create Toolkit and Educate Housing Community

Without duplicating the work of the financial toolkit above, an overall toolkit using the

lessons learned from the existing housing programs for grandparents and other relatives raising children should be developed. Individual technical assistance to the housing community is also a critical component.

Symposium participants agreed on four steps to **launch this project:**

- (1) *Research best practices and lessons learned from the five existing housing programs for relative-headed families, in addition to the other housing programs in the final stages of development.*
- (2) *Develop a knowledgeable pool of legal experts with HUD experience.*
- (3) *Identify additional experts who, along with the legal experts, will provide individual technical assistance and training to the housing community.*
- (4) *Develop mechanisms to network staff and residents from existing and planned housing programs with these experts.*

Symposium participants identified four **initial project goals:**

- (1) *Complete a toolkit of best practices and lessons learned regarding all the steps (except financing) of a housing program for relative-headed families, including development, management, and supportive services.*
- (2) *Disseminate toolkit.*
- (3) *Establish an electronic list serve of key players, including the pool of experts.*
- (4) *Start to provide individual technical assistance and training to the housing community.*

IV. Background

Prior to agreeing on these arenas of action and corresponding projects, symposium participants discussed four background papers they received in advance. Those papers provided an overview of relative caregiver families, housing funding sources, building options, legal issues, housing management, services, and community supports. The papers helped focus and stimulate good discussions and thoughtful ideas, and provide most of the content for this section. We begin with a brief look at the demographics, causal factors, and general issues facing relative-headed families. Next, we explore the families' housing challenges, current housing options, how to develop new housing programs for them, the five specific housing programs in existence, and lessons learned from those programs.

A. *The Families and Their Current Housing Options*

WHO ARE THESE FAMILIES?

Grandparents and other relatives and the children they raise span the racial, ethnic, socioeconomic, and geographic spectrum. However, the children in these families are more likely than other children to be poor, lack health insurance, and have social and behavioral problems due to the circumstances that led to the caregiving relationship. The caregivers themselves face their own likelihood of physical and mental health issues, frequently lack a legal relationship to the children, and consequently have trouble accessing services for the children in their care. As a result of these and other challenges, the families' face unique barriers in finding affordable housing.

- **The Families Are Diverse**

Throughout the United States, about 4.4 million children are living in households headed by grandparents. An

additional 1.5 million children are living in households headed by other relatives, such as aunts or uncles. More than 2.5 million of these children live in grandparent- and other relative-headed households with no parent present.³

Children being raised by grandparents and other relatives are ethnically and racially diverse. Data show that more Whites are being raised by relatives than Blacks, but Black children are more likely to be raised by these caregivers. Unlike the stereotype of the single Black grandmother raising her grandchildren in the inner-city, children in relative-headed families live throughout the United States, and the highest percentages are in the South and in non-metropolitan areas.⁴

As for the caregivers, their race, ethnicity and — of course — where they live mirror that of the children they are raising. Twenty-nine percent of grandparent caregivers are Black; 17 percent are Hispanic; 3 percent are Asian; 2 percent are American Indian and Alaska Native; and 47 percent are non-Hispanic White.⁵

- **The Children Are More Likely to be Poor and Lack Health Insurance**

A child who lives with a grandparent or other relative as head of the household is more likely to be living in poverty than a child whose parent is head of the household. About 16 percent of children whose parent is head of the household live in poverty, whereas approximately 21 percent living with grandparents, and almost 25 percent living with other relatives do.⁶

Moreover, one in three children living in grandparent-maintained homes in 1996 had no health insurance, as compared with one in seven children in the overall child population.⁷ The primary source of insurance coverage for children is through their parents' employers, thus making it more likely for children to be covered when

one or more parents live in the household. Moreover, relative caregivers are often unable to include the children they raise on their private insurance unless they have chosen to adopt.

- **The Caregivers Make a Long-Term Commitment**

The vast majority of these caregivers—71 percent—are under age 60. However, a greater percentage of those aged 60 and over (55 percent) have cared for their grandchildren for 5 years of more, compared with those younger than 60 (32 percent). Despite this difference, the overall time commitment of most grandparent caregivers is over three years. Thirty-nine percent of all grandparent caregivers have raised their grandchildren for five or more years, and another 15 percent have raised their grandchildren for 3 to 4 years.⁸

- **There are Many Causal Factors for this Caregiving Relationship**

The factors causing these caregivers to raise children can happen to anyone, and, for that reason, there is great diversity among the families. Some of the most common factors include parental substance abuse, military deployment, incarceration, death, poverty, HIV/AIDS, teenage pregnancy, and mental illness.

- **Most Families Are Not in the Foster Care System**

The vast majority of relative-headed families are not in foster care in the formal child welfare system. Only about 131,000 of the children being raised by grandparents and other relatives are in foster care.⁹ Although this number represents about one-fourth of all children in foster care, it is only about one-eighteenth of all the children being raised by grandparents and other relatives with no parents in the home. If less than half of the 2.5 million

children being raised by relatives with no parents in the home were to enter foster care, they would completely overwhelm the system. Translated to dollars, if even one million children being raised by relatives (less than half) were to enter foster care, it would cost taxpayers more than \$6.5 billion each year.¹⁰

For those families in foster care, access to services, such as public housing assistance, can be easier than for those not in the formal system. The state generally has legal custody of the children in foster care, so caseworkers and judges ease entry into housing programs, in addition to other services and benefits, such as schools and health insurance. In order to support the caregivers outside the system and their tremendous contributions towards keeping families together, access to affordable housing and other services needs to be improved dramatically.

- **Many Caregivers Lack Legal Relationships and Have Problems Accessing Services**

One of the reasons access issues are prevalent outside of foster care is because many of these children do not have a legal relationship, like legal custody or guardianship, with their caregivers. They lack such a relationship for many reasons. Often their caregivers may have difficulty finding an affordable lawyer or they may not want to go through the expense, delay, and trauma of suing the birth parents for such a relationship. Without a legal relationship, caregivers may have trouble enrolling the children in school, accessing special education services, consenting to medical and mental health treatment, getting financial assistance, obtaining health insurance coverage, and finding affordable housing suitable for the children.

- **The Caregivers and Children Face Health and Mental Health Challenges**

In addition to these access issues, both the caregivers and children in these families face physical and mental health challenges to a greater degree than the general population. Caregivers are frequently stressed because they are caring for children at a time in their lives they did not expect to be and they are often socially isolated from their peers. They may feel a sense of shame and guilt about their own adult children who are unable to parent. Grandparent caregivers have been found to frequently suffer health problems like depression, diabetes, hypertension, insomnia, and gastric distress.¹¹ Furthermore, they are often unable to attend to their own medical needs due to a lack of daycare, respite care or adequate health insurance.

Unlike the several studies concerning relative caregivers, there have been relatively few about the overall well being of children in relative care. The existing findings show that these children exhibit a variety of physical, behavioral, and emotional problems to a greater degree than the general population of children, often due to the difficult situations that caused them to be placed in a grandparent's care. They have frequently been exposed to drugs or alcohol in utero and many of the children have special needs.¹²

Grandparents and other relative caregivers often do not know about the range of supports available through public health insurance programs, such as Medicaid or the Children's Health Insurance Program (CHIP), the mental health system or special education programs available to both preschool and school age children. Even if they do know, they may be intimidated and frustrated by the burdensome requirements attached to these various

service systems. Outreach and education to get caregivers and children the services they need are critical. Supportive services, such as counseling, support groups, and respite care, are also very useful to both the caregivers and children in these families.

- **The Families Have a Compelling Need for Safe and Affordable Housing**

One of the most critical access issues for grandparents and other relatives and the children they raise is the lack of affordable housing. Although housing is an issue for many Americans, grandparent and other relative caregivers face certain unique barriers:

- They frequently take on caregiving responsibilities with absolutely no warning, let alone with 9 months to plan.
- Many of these caregivers live on fixed incomes and/or in small apartments and houses that are not suitable for children.
- They may no longer be able to afford their apartments or houses after assuming the extra expenses of raising children.
- Many caregivers are physically unable to walk stairs with children and strollers.
- If they live in senior housing where children are not allowed, they are often subject to eviction if the children are discovered.
- The presence of additional children may violate their private lease agreements.
- If they do not have legal custody of the children, they are often unable to convince the housing authorities to recognize their need for larger apartments.

While few studies have been completed on the housing issues affecting grand-



parents and other relatives raising children, data extrapolated from the 2000 Census provides the following national statistics on grandparent caregivers who are renters:

- Over 26 percent of grandparent caregivers are renters (617,569)
- 17.4 percent spend at least half of their income on rent
- 48.1 percent spend 30 percent or more of their income on gross rent (includes rent and estimated monthly costs of utilities and fuel paid by renter)
- 28.2 percent live in overcrowded conditions (more than one person per room-Census Bureau definition)
- More than 8,000 are without some essential kitchen or plumbing facilities
- More than 60 percent of qualifying renters are not receiving subsidized housing¹³

Additional data extrapolated from the 2000 Census Supplementary Survey/



American Community Survey show that grandparent caregivers of various races and ethnicities who live below the poverty line spend at least half of their household income on rent, and many lack subsidized housing:

- 52 percent of Non-Hispanic White grandparent caregivers living below the poverty line spend more than 50 percent of their household income on rent. Only 26 percent of all Non-Hispanic White grandparent caregiver renters living below the poverty line receive housing subsidies.
- 41 percent of Hispanic grandparent caregivers living below the poverty line spend more than 50 percent of their household income on rent. Only 28 percent of all Hispanic grandparent caregiver renters living below the poverty line receive housing subsidies.
- 24 percent of American Indian and Alaska Native caregivers living below the poverty line spend more than 50 percent of their household income on rent. Only 72 percent of all American Indian and Alaskan native grandparent caregivers living below the poverty line receive housing subsidies.
- 40 percent of Black grandparent caregivers living below the poverty line spend more than 50 percent of their household income on rent. Only half – 50 percent – of all Black grandparent caregivers living below the poverty line receive housing subsidies.¹⁴

WHAT GOVERNMENT ASSISTED HOUSING OPTIONS EXIST FOR THE FAMILIES?

Currently many grandparent and other relative-headed families qualify for several types of government assisted housing. However, these families face a severe

shortage of safe, affordable housing as do most other low income populations.¹⁵ The lack of reasonably priced, large, three or more bedroom units is an increasing problem as the public housing system increasingly relies on the Section 8 voucher program for the provision of housing to low income people.¹⁶ Furthermore, even when assisted housing is available, often it is not designed with relative-headed families in mind and does not include special features for both older people and children. Available housing rarely has supportive services to help with the multiple barriers relative-headed and other families often encounter.

The following are commonly identified government-assisted housing programs for which many relative-headed families could qualify:

- **Section 8 Tenant-Based and Project-Based Rental Assistance Programs**

Both HUD's Section 8 tenant-based and project-based voucher programs provide housing assistance to income eligible households. In the tenant-based voucher program, eligible households receive a voucher and shop for housing in the private rental market. For the project-based voucher program, the rental assistance attaches to the building, not the household. For both programs, the housing generally must be below a certain predetermined rent level, called the fair market rent, and must meet minimum housing quality standards. HUD pays the difference between 30 percent of the household's income and the market rent.

The Section 8 tenant-based voucher program, in particular, can be appealing to relative-headed families. In theory, it can accommodate changes in household size; once additional members are approved, the household can shop for a larger housing

unit in the private market. The reality may be that recertification of the household to include the children may take a long time because of overworked local staff and misperceptions that the relatives need legal custody of the children. In addition, available, affordable large units are the most difficult type of housing to locate. Despite these obstacles, however, the tenant-voucher program is still probably the most flexible housing program for this population.

- **Section 202 Housing**

The Section 202 program is the major HUD funding source for nonprofit sponsors working to build subsidized rental housing for the elderly. Rent subsidies are also provided to make the units affordable to very low income households. Households with one member 62 years of age or older are given preference for Section 202 units, however, the program is open to other households as well.

- **ECHO Program**

Much of the housing assistance currently available to grandparent- and other relative-headed families is for families who rent their homes. Little assistance is available for relatives in single-family homes that are too small due to the arrival of children. To address the housing needs of traditional family caregivers, Congress created the Elder Cottage Housing Opportunity Program (ECHO). As the ECHO program is currently configured, funds can be used for the initial purchase and placement costs of small, free-standing, and barrier-free housing units for older persons. The aim of the program is to allow older persons to live near their relatives. Local public housing authorities could adapt this program to allow the addition of bedrooms to small caregiver homes to accommodate children who unexpectedly come into their



care. In order to accomplish this adaptation, local public housing authorities should state in their yearly Consolidated Plans and Action Plans that they will use their HOME funds for this purpose. (For information about HOME, please see pages 28–29.)

- **Housing Programs Specifically for the Families**

In response to the limited housing options for grandparents and other relatives raising children, a few nonprofit developers and public housing authorities have relied on various public and/or private financing sources to specifically design five housing developments for the families. In 1998, the first housing program for grandparents raising grandchildren, known as Grand-Families House, opened in Dorchester, Massachusetts. Since that time, a second facility opened in Dorchester, as did facilities in Baton Rouge, Louisiana, and the South Bronx, New York, and sixteen units in two multifamily housing complexes in Buffalo, New York. Groups in many other parts of the country are also exploring the development of new housing programs. Information concerning these programs can be found later in this background section.

DO THE FAMILIES FACE PROBLEMS ACCESSING THESE HOUSING OPTIONS?

Yes. Although the handful of specific housing programs for these families are an excellent first step in responding to the needs of the families, the vast majority of states in this country do not have such developments available. For those caregivers who do not have access to these developments, many face severe problems accessing government assisted housing. Most of the problems are caused by housing officials who often unwittingly misunderstand or misapply the relevant laws.

- **Housing Authorities' Misunderstanding of Familial Status**

While there are some statutory and policy obstacles facing relative-headed families, most of the real barriers are caused by lack of training and education. Many housing providers fail to understand the needs of these families, and staff often misinterprets HUD policy related to familial status because of notions of what constitutes a family. As a result, otherwise eligible families are frequently turned away by public housing authorities.

Many housing authorities are unlawfully requiring relative caregivers to have legal custody or guardianship of the children in their care in order to qualify for assisted housing. The Federal Fair Housing Act protects individuals and families from discrimination on the basis of race, national origin, color, religion, sex, familial status, and disability in all housing transactions, public or private.¹⁷ Familial status is defined to include grandparents and other relatives raising children with or without legal custody:

Familial status means one or more individuals (who have not attained the age of 18 years) being domiciled with –

- (1) *a parent or another person having legal custody of such individual or individuals; or*
- (2) *the designee of such parent or other person having custody, with the written permission of such parent or other person.*

*The protections afforded against discrimination on the basis of familial status shall apply to any person who is pregnant or in the process of securing legal custody of any individual who has not attained the age of 18 years.*¹⁸

Furthermore, analyses of HUD housing programs by the National Housing Law Project, memos from regional HUD offices, and at least one federal court decision, *Hann v. Housing Authority of Easton*, have found restrictive definitions of family to be in violation of the Fair Housing Act.

The HUD Occupancy Handbook clarifies how family composition can be verified:

- A. *Owners may seek verification of family composition only if the owner has a clear, written policy. Verification is not required.*
- B. *Owners may use a policy to verify family composition to determine whether children reside in the household 50 percent or more of the time, as well as to determine the appropriate unit size for the family ...*
- D. *If an owner determines it necessary to verify family composition, information may be collected from sources listed in Appendix 3.*¹⁹

According to that Appendix, acceptable sources of verification are birth certificates; divorce actions; drivers' licenses; employer records; income tax returns; marriage certificates; school records; social security administration records; social service agency records; support payment records; utility bills; and Veteran Administration records.²⁰

Despite many anecdotes of relative-headed families being denied housing due to the lack of legal custody of the children, the Fair Housing Act makes clear that grandparents and other relatives cannot be required to have legal custody of the children in their care in order to qualify for housing. To explain the policy to local housing actors, local jurisdictions should address legal custody issues in their Public Housing Administrative Plan, Section 8 Administrative Plan, and Consolidated Plan.²¹

The Section 8 Family Unification Program (FUP) is another housing opportunity that is underutilized by relative-headed households because of the interpretation of what constitutes a family. FUP is a program that gives priority Section 8 vouchers to families who are at risk of losing custody of their children because of their housing situation. Currently grandparent- and other relative-headed families are not consistently treated as families who would qualify for this program. Clarification that this program should allow relatives raising children to use these vouchers would help the program continue to meet its goal of preventing children from entering foster care due to the housing conditions of a family member.

Regardless of housing policies, grandparents and other relatives will continue to be unlawfully turned away from existing affordable housing opportunities unless frontline housing staff and the relative caregivers themselves are educated on the legal custody issue as it relates to assisted housing.

• **Misapplied Age Restrictions**

Another common misperception is that children are not allowed in elderly housing. Despite the fact that the Fair Housing Act prohibits discrimination against families because of children, there is widespread

belief, even among housing experts, that children are barred from Section 202 elderly housing. However, the HUD Handbook of Occupancy Requirements of Subsidized Multifamily Housing Programs explicitly states that owners may not exclude otherwise eligible elderly families with children from elderly properties. It further directs that owners cannot exclude families with children or develop policies with the purpose or effect of prohibiting children.²²

The only exception to this policy comes from the Housing for Older Persons Act which allows individual development owners or managers of *privately owned* seniors-only housing buildings to legally exclude families with children in buildings where at least 80 percent of the units are occupied by at least one person who is 55 years of age or older. In such cases owners of these buildings are not required to make them child-free developments, but do have the choice to legally exclude children.²³

Despite the flexibility of HUD's policy related to children in senior housing, grandparents and other relatives raising children continue to face fear of eviction when children come to live with them in senior housing. In essence, many of the barriers related to age restrictions are caused by ignorance of actual policy, rather than HUD policy itself.

- **Occupancy Standards Obstacles**

HUD standards indicate that, as a general rule, an occupancy policy of two persons per bedroom is reasonable; however, the policy allows some flexibility and takes into account special circumstances. Local policies that appear to be aimed at limiting the total number of children rather than the total number of people are suspect.²⁴ Relative caregivers who are foster parents face even stricter occupancy standards due to child welfare requirements. For caregivers living in Section 202

elderly housing, which limits the maximum size of housing units to two bedrooms, it may be difficult to accommodate children in the small units. These families, however, should not be faced with immediate eviction if the children's presence puts them in violation of the occupancy standards. Section 202 regulations indicate that the rental assistance payment with respect to the relevant unit will not be reduced or terminated until the eligible household has been relocated to an appropriate alternate unit.

B. Developing Housing Specifically for the Families

WHAT ARE SOME CONSIDERATIONS IN DEVELOPING NEW HOUSING PROGRAMS FOR THE FAMILIES?

In order to develop new housing programs in response to these housing challenges and limited options, some preliminary actions are critical. Volunteers of America — one of the nation's largest nonprofit providers of quality, affordable housing for formerly homeless and low income individuals and families, the elderly, people with disabilities, and others in need — recommends the following among the first steps in developing a housing program:

- Identify the target population and determine the extent of their need.
- Engage key, interested parties in the planning and development stage. Experts in the field, as well as prospective participants, should be involved in determining how to best meet the needs of the target population.
- Conduct a feasibility analysis to include site selection, building plans, short and long-term financial forecasts (both expenses and revenue), and staffing patterns.

- Develop a plan for the provision and coordination of services.

- **Identify the Target Market and Determine Need**

The first step is identifying the target market of grandparent (and other relative) caregivers, and surveying them concerning their housing preferences. The target market can be identified with the help of local child welfare agencies, caregiver support groups, community- and faith-based organizations, and/or others listed in the key players section below. The target market should then be asked what type of building(s) they prefer and what populations they think the housing should serve.

Many options exist for the type of building(s) that will comprise a housing program for grandparents and other relatives raising children. Some developers may choose to renovate existing housing due to funding limitations or other considerations. Renovations may work well or pose serious challenges to the design of the units and community space. Some programs may build new housing and therefore its developers can examine various possible designs, including high-rises, small buildings, single-family homes or two flats. Options also exist as to whether the development will be limited to grandparent-headed families, include other relative-headed families, or will be mixed with parent-headed families, and/or the elderly.

In addition to what is learned from the prospective tenants, it is of course critical

to be practical to their needs, in addition to the economic and demographic realities of the particular community. For example, a stand-alone project like GrandFamilies House may be more difficult in smaller communities where there may be less concentrated numbers of grandparents raising grandchildren who need housing.

As examples of housing studies of this population, below are results from one in Chicago and another conducted in Boston before building GrandFamilies House.

Chicago Study

In April 2002, Century Place Development Corporation (now Heartland Housing) published *A Study of Grandparents Raising Their Grandchildren in Chicago*.²⁵ Fifty-eight grandparents in Chicago were surveyed in early 2002. The grandparent caregivers were identified with the help of the Illinois Division of Children and Family Services. The survey focused on the social service and housing needs of grandparent-headed families, the health of grandparents and grandchildren in grandparent-headed households, and the interest of grandparents in grandfamily housing.

When asked specifically about grandfamily housing, 60 percent of grandparents surveyed expressed an interest in living in grandfamily housing. The majority of the respondents who expressed an interest in grandparent housing — 54 percent — said they preferred a mixed-housing building comprised of grandparent-headed and parent-headed families.

Composition of Grandfamily Housing	Number of Grandparents	Percentage
Entirely of grandparent-headed families	8	23 percent
Mix of grandparent-headed and parent-headed families	19	54 percent
Mix of grandparent-headed families and seniors	6	17 percent
Other	1	3 percent
Not Available	2	6 percent

Type of Housing	Number of Grandparents	Percentage
Single family housing or two flat	25	71 percent
Apartment in small building (9 units or less)	9	26 percent
Apartment in a large building (10 units +)	1	3 percent

An overwhelming number of respondents who showed an interest in grandfamily housing preferred either single-family housing or a two flat (71 percent).

Boston Study

In 1994, prior to building GrandFamilies House, its developers conducted a similar housing study of 50 grandparents called *Raising the Next Generation, A Study of Grandparents Raising Grandchildren in Boston*. Seventy-five percent of the grandparents in that study identified housing as a major problem in their lives:

- Some grandparents were being evicted from elderly housing or from small apartments for taking in their grandchildren.
- Many were no longer able to afford their apartments after assuming the extra expenses of raising their grandchildren.
- Many were physically unable to negotiate the stairs with children, strollers, more laundry and groceries.
- Others were unable to convince the housing authorities to recognize their need

for larger apartments because they did not have legal custody, even when they had physical custody for several years.²⁶

Based on the needs identified in this study, GrandFamilies House was developed.

• **Collaborate with Key Players**

An informant in an evaluation of GrandFamilies House may have overstated her point, but it is an important caveat: a program such as GrandFamilies is “the most complex affordable family housing you could conceive of!”²⁷ As a result, “collaboration among agencies with different areas of expertise, sound financial bases, and a strong commitment to serving intergenerational caregiver families is critical.”²⁸

The involvement of the caregivers as key players is particularly important. They should be empowered to take as much ownership in the program as possible. Providers should not assume they know the residents’ needs. Instead, caregivers can direct how they want to be helped. Efforts

to involve residents in planning, building design features, setting and implementing policy must be genuine. A working tenant council is critical. Periodic consumer satisfaction surveys are another helpful tool to ensure that feedback is not just coming from those who are most vocal.

Because the affordable housing is scarce for all populations, additional useful early key players may include disability housing and homeless groups. By informing them of a development for relative-headed families at the initial stages, a program may succeed in avoiding these groups' potential opposition later. This approach worked well for developers of GrandFamilies House.

- **Conduct a Feasibility Study**

After identifying the target market and other key players, a thorough feasibility study must be conducted before proceeding with a housing project. Consideration must be given to site selection, building plans, neighborhood receptivity, characteristics of the target population, program policies and procedures, short and long-term financial forecasts (both expenses and revenue), and staffing patterns.

- **Develop a Service Plan**

The service model generally used by Volunteers of America housing programs is to offer residents individualized case management supplemented with wrap-around supportive services. Through a case management system, the family's needs are assessed, and the staff and participant then work together to develop an individualized service plan that outlines the services to be accessed by the participant. Understanding that the needs of those served will be great, Volunteers of America housing providers work to ensure that all the services that may be needed will be available, provided either directly by the

Key players may include:

- Prominent policymakers, such as the governor, state representatives and senators, the mayor, and councilpersons
- Grandparent (and other relative) caregivers, including those who are also support group leaders and advocates, and the children they raise
- Local nonprofits experienced in providing supportive services to grandparents and other relatives raising children, such as a state office of AARP, a Brookdale Foundation Relatives As Parents Program (RAPP) site²⁹, a GU KinNET site³⁰, a GU/Brookdale behavioral health model site,³¹ and other community- and faith-based organizations
- Local and state health departments and community health clinics
- Legal aid clinics and local law schools with clinical programs
- Public school systems
- Police departments
- The relevant Area Agency(ies) on Aging that may provide supportive services to grandparents and other relatives raising children under the National Family Caregiver Support Program
- The State Unit on Aging
- Local and state social services or human services departments
- Child welfare agencies
- Local Initiatives Support Corporation (LISC) and its affiliate National Equity Fund, Inc., which have done a lot of work for grandparent housing
- Financial institutions
- Housing developers
- The U.S. Department of Housing and Urban Development (HUD)
- Local and state housing authorities
- Media, including local newspapers, and radio and television stations
- Large, national corporations, such as Microsoft, or local businesses that may donate in-kind products or services

housing project staff or indirectly through referral to community- and faith-based organizations. These services may include mental health care, substance abuse treatment, basic needs assistance, legal

assistance, educational/tutoring support, child care, after-school care, transportation, support groups, life skills training, medical/dental care, recreation, and community-building activities.³²

Community Action Agency (CAA) is another nonprofit organization with a long history of providing affordable housing for low income populations. CAAs concur that offering a continuum of supportive services for residents through partnerships with other service providers is critical.³³

The public housing sector, likewise, has figured out that providing affordable housing must involve more than just managing units. Given the multitude of needs facing residents and their isolation from other communities, experts in the field advocate that it is mandatory that public housing providers ensure the provision of supportive services and involve residents in planning and decision-making.³⁴

One of the biggest mistakes of well-intentioned new housing providers is to underestimate the needs of the target population. Established housing providers understand that the needs of those being served will be complex and multi-layered. Therefore, the housing must be “service-rich;” that is, it must ensure that a full complement of supportive services is available to meet the needs of residents. In some cases, the housing provider contracts with another organization to provide the social services. When doing so, it is important that the roles, responsibilities, and relationships be clearly delineated in writing. When taking on the responsibility for social services themselves, effective housing providers have learned to cultivate referral relationships with a myriad of service providers, community-based and faith-based organizations, thereby making a full array of services available to their residents. For new housing providers who

have not yet established partnerships with other service providers, organizations such as United Way, the City/County Department of Human Services, and the Area Agency(ies) on Aging can be helpful in providing a list of local service providers.

Other “best practices” among many providers of affordable housing include:

- The use of a resident manager model, in which a person lives on-site and responds to emergencies at night and on weekends in exchange for free housing and, usually, a small salary. Occasionally, the person works as a case manager or in another staff position at the housing complex. In other instances, it may be a maintenance position.
- Ensure adequate funds will be available for security, maintenance, and contingencies.
- To the fullest extent possible, ensure stability of staff as a means to foster trust and continuity of services with residents.

The experience of professionals who are providing services other than housing for relative caregivers can provide valuable guidance for housing providers. The Casey Family Programs recently conducted a study to determine what resources kinship³⁵ families need to thrive. In addition to a literature review, they visited 14 (non-housing) kinship programs in 8 urban sites [Pittsburgh, Philadelphia, Baltimore, Los Angeles, Atlanta, San Antonio, Baton Rouge, and the Bay Area in California (Walnut Creek)], conducted 33 caregiver interviews, and 20 interviews with children. Among the findings were:

- While *financial assistance* is one of the most critical needs of relative-headed families, they are not maximizing government resources such as Temporary

Assistance to Needy Families (TANF) child-only grants and food stamps, often due to either a lack of awareness of their eligibility for the programs or the stigma associated with applying for them.

- Caregivers and children listed their most pressing service needs as *support groups*, *respite care*, *medical care/assistance*, and *emergency relief*. Regarding support groups, many of the caregivers explained that this service “has been genuinely helpful to them. When they participate in the groups, they no longer feel alone: they can share concerns with others experiencing similar situations and get ideas for handling problems.”³⁶
- Administrators and program staff listed the most important needs of caregivers to be *support groups*, *legal assistance*, and *emergency funds*; they also identified *follow-up services*, *counseling*, *information and referral*, and *advocacy*.
- For children and youth, administrators and program staff named necessary support services to be *recreational and social activities*, *teen support groups*, *cultural events*, *day/summer camps*, *educational tutoring*, *planned social events with birth parents*, *certification for enrollment in managed health care*, and *leadership training*.
- The youth who were interviewed almost unanimously felt safe, secure, and loved by their current caregiver, with 90 percent reporting they felt loved where they are all the time, and 80 percent reporting they felt like part of a family. However, when asked if they wanted their current home to become permanent, only 11 out of 20 (55 percent) said “yes.”³⁷

In a similar 2001 study, The Urban Institute interviewed and made site visits to alternative (non-housing) kinship programs to determine, among other things,



what services are needed by this population.³⁸ In addition to many of the same service needs identified above, this study also noted the following critical services:

- *Mental Health/Emotional Support*: Caregivers identified emotional support for themselves as their most critical long-term need, both to help them deal with the stress of their new role and to relieve their sense of isolation. Similarly, they felt that mental health counseling for the children in their care was important to helping them deal with their transition.
- *Affordable child care and tutoring for children*.
- *Safe and accessible transportation*: This is important to help children and caregivers get to medical appointments and to supportive services. When available, public transportation is often considered by grandparents to be “unsafe” or too taxing physically.
- *Case Management*: This is a helpful tool for organizing services and following-up on

referrals using a strength-based approach.³⁹

The consensus of these studies and a review of other research related to the needs of relative-headed families indicate several key services that potential housing providers should consider providing on-site:

- *Support Groups*: These are seen as extremely beneficial for several purposes: to provide comfort to caregivers by interacting with others in a similar situation; to give respite; and to facilitate important information-sharing opportunities.
- *Mental Health Services*, both for the children and the caregivers.
- *Case Management*
- *Transportation*
- *Educational workshops* on topics such as “teaching grandchildren about sex, HIV and drugs,” “dealing with shame and guilt,” “helping children cope with grief and loss,” “dealing with problem behaviors,” “adjusting to a loss of privacy,” “tax issues,” and “helping children build self-esteem.”

Other supportive services to be provided on-site or through referral should be determined based on the particular needs of the target population.

- **Address Key Challenges**

Several key challenges must be addressed when designing housing with supportive services for grandparents and other relatives raising children:

This is an extremely heterogeneous group.

The population is as diverse as a housing population could possibly be, with caregivers ranging from their 30s to their 80s, and children ranging from

infants to late teens. Not surprisingly, the needs of the population are similarly diverse. For example, younger caregivers may need child care so they can continue to work, while older caregivers may need respite care and medical care for themselves. Toddlers will need safe playground space, while older children and teens will need active indoor/outdoor space, such as basketball courts and a community “gathering” room. Housing providers should assume that the essential services outlined above will need to be provided (i.e., support groups, mental health services, case management, transportation, and educational workshops related to the challenges of raising children); however, other supportive services will have to be tailored to the particular needs of the housing residents.

Services must be designed based on residents' needs and input.

Given the heterogeneous nature of the residents, the array of supportive services will vary greatly from one housing complex to the next. One of the most common themes from the research and from interviews with those working with relative-headed families is that residents absolutely must be involved in determining what services will be provided. This involvement should begin during the housing planning and development stage.

The children and caregivers may have unresolved mental health problems.

Grandparents and other relative caregivers may have mental health problems that need to be addressed, and, with very few exceptions, children of all ages in relative-headed families are going to be dealing with feelings of abandonment. Given the myriad of reasons contributing to children not being raised by their own

parents, children may suffer from feelings of anger, sadness or low self-esteem. The separation they have experienced from their birth parent probably will have taken a psychological toll on the children. This has far-reaching implications for all aspects of program implementation: mental health counseling and support groups should be readily available; problem behaviors must be expected; and continuity of staff is critical to prevent an exacerbation of abandonment issues. This is an especially big challenge in filling front-line positions, which are often high-turnover and entry level. It must be stressed to potential staff candidates how critical this consistency is to the well-being of participants.

Grandparents have generally already raised one or more children.

While this fact should be considered a strength in many respects, it also creates staffing and programming challenges since the professionals running the housing and supportive services may have less parenting experience—at least in quantitative terms—than many of the caregivers. Thus, it is essential that the caregivers be acknowledged for their years of parenting experience and shown respect for the sacrifices they are making to embark on parenthood again. Careful attention must be given to how educational workshops are presented so that caregivers do not perceive staff to be condescending. For example, instead of offering “parenting classes,” the provider could identify the classes by topic, e.g., “understanding today’s teen,” “talking with your grandchildren about sex, HIV and drugs” and “effective discipline.”

A general social services “best practices” approach is to ensure that the composition of the staff reflects the population being

served. For example, some programs have found it effective to hire staff, particularly case managers, who are relative caregivers that share socioeconomic and demographic characteristics with participants. This practice helps to promote empathy and trust. Having access to interpreters to address language barriers may also be important.

ARE THERE ANY HELPFUL LAWS SUPPORTING THIS HOUSING?

Yes. There are a couple of helpful laws.

• **HOME Rent Waivers**

GU and others worked to educate Congress about the need for a change to existing federal housing law that would support GrandFamilies House, in addition to new housing programs for elderly grandparents and other relatives raising children.⁴⁰ In 2000, Congress enacted the change into law. It allows a project owner to apply for a waiver so rents can rise to fair market value for (1) eligible families who live in units supported by Section 8 subsidies (2) within a housing program that also receives HOME funds. (For information about HOME, please see pages 28–29.) In order to be eligible, a dwelling unit must house at least one elderly person who is the head of the household and is raising grandchildren, great grandchildren, great nieces, and/or great nephews; the unit cannot include any parents of these children. Please note that the rent increase is paid by the government, not by the tenants.

The problem prior to passage of this law was that although tenant-based Section 8 vouchers allow rents to be fair market value, if the property also received HOME funds, rents were restricted to HOME levels, which are often lower. This decrease in revenue was a serious challenge to

GrandFamilies House. It was experiencing an annual operating deficit of approximately \$38,000, which was jeopardizing its long-term sustainability. The feasibility of developing additional housing programs for grandparents and other relatives raising children was also a challenge. The waiver allowed GrandFamilies House to obtain fair market value for its rents, which at the time the law was enacted, meant roughly \$54,000 a year in revenue.

- **LEGACY**

In response to the identified need for affordable housing assistance for grandparents and other relatives raising children, GU worked with a team of experts to develop language and promote federal housing legislation for relatives raising children called LEGACY-Living Equitably: Grandparents Aiding Children and Youth. The legislation included five major provisions to assist with housing needs, three of which were passed and signed into law in December 2003 as part of the American Dream Downpayment Act.

The provisions that became law call for HUD to:

- (1) develop and distribute grants for demonstration projects to create housing for grandparents and other relatives raising children;
- (2) provide training to housing officials on issues facing relatives raising children; and
- (3) work with the Census Bureau to conduct a national study of the housing needs of grandparents and other relatives raising children and make recommendations based on the study.

The passage of this law represents a significant milestone for advocates of housing for relative-headed families and presents an opportunity for federal support for such housing. However, despite the fact that the LEGACY housing provisions were signed into law well over a year ago, HUD has failed to take significant steps toward their implementation. Co-sponsors of the bill have written HUD to urge prompt implementation, but more advocacy will be needed to ensure HUD takes action and funds are secured for LEGACY demonstrations.

ARE THERE ANY LEGAL BARRIERS TO DEVELOPING AND MANAGING THIS HOUSING?

Yes. There are some barriers to be overcome.

- **Fair Housing Act**

Although the Fair Housing Act prohibits discrimination on the basis of familial status, thereby allowing grandparent- and other relative-headed families to access housing, it can also provide challenges to housing programs specifically for these families. Fair housing can raise the issue of how do you target relative-headed families without renting to parent-headed families who apply? Or, how do you prioritize the



elderly for these projects? For some programs, these issues have not come up. For others, they are barriers that were overcome. And, for one program in New Jersey, fair housing concerns were reportedly serious enough to cancel their plans to build housing for grandparent-headed families.

In building GrandFamilies House, the developers encountered difficulties with their plans to target the specific population by age and family type – elderly grandparent-headed families — under general fair housing, affirmative marketing, and tenant selection laws.⁴¹ HUD, like the Massachusetts Department of Housing and Community Development, was concerned about potential lawsuits from other families and age groups. Despite concerns, the State eventually allowed the GrandFamilies House program to go forward without requiring the developers to seek a waiver from HUD to target these specific families by age. No lawsuits have ever been threatened or filed, so the concerns did not materialize.

GrandFamilies House ended up targeting first to elders aged 62 and over and second to near-elders 50–61. The various governmental agencies involved defined elderly differently: the State defined it as 60; the City of Boston as 55; and HUD as 62. None of these agencies defined near-elderly, so the developers defined this term to suit their objective of serving older grandparents raising grandchildren who are not quite “elderly.” By putting an age limit, they hoped to focus on those grandparents who may have a greater need for supportive services than those in their 30s or 40s.

Like GrandFamilies House, the issues of targeting by age and family type also arose for a new housing program for grandparent caregivers just opened in the

South Bronx, New York. HUD and the New York Division of Housing and Community Renewal were concerned about targeting. The developers had originally wanted to target grandparents aged 60 and older, but the attorneys involved did not approve this age limit. They changed it to HUD’s definition of the elderly — 62 and older. HUD implicitly approved the limit, and the state was satisfied.

For the Bronx project, the more serious concerns about targeting by age and family were raised when the developers sought Low Income Housing Tax Credits. Fortunately, the independent attorney issuing the opinion letter concluded that the targets were permissible under the Fair Housing Act. He made his conclusion based upon the precedent of housing programs specifically for individuals with AIDs. It is interesting to note that when GrandFamilies sought Low Income Housing Tax Credits, the targeting issues did not arise again.

Like most problems in business and government, these types of issues are very dependent on the players involved, their flexibility, and knowledge of the relevant rules and regulations. What may be a problem for one housing program may never arise for another.

• **Tenant Rules and Procedures**

Insufficient tenant rules and procedures can pose a serious challenge to a successful housing program for relatives raising children. Therefore, written rules and procedures must be developed and well-communicated to tenants. They should address tenant violations, including failure to pay rent and whether parents may live in the unit. Procedures need to be clear about where to transition grandparents, other relatives, and/or children when they no longer qualify for the housing program, and how to handle

family crises, such as a relative's sickness, hospitalization or death. Tenant rules and regulations must also address the legal question of whether providers can require residents to participate in case management and other supportive services as a condition of residency. This has been a cause of concern for some housing providers who have found that, while they can state in the program policies that participation in supportive services is a requirement of residency, residents cannot actually be evicted for failure to participate in these services.

Management staff at GrandFamilies House have reported problems due to insufficient rules and procedures:

Some [tenants] have allowed people who were not on the lease, such as their grandchildren's parents or other adult family members, to live with them. Illegal tenants have dislocated grandchildren from their own bedrooms, with the result that children are sleeping in living rooms. Some residents have allowed guests to bring illegal substances into units.⁴²

The South Bronx program has developed thorough rules and procedures, which will undoubtedly contribute to its success. These include procedures for allowing another caregiver (not the grandchildren's parents) to assume the lease if the grandparent dies, and allowing parents to visit the grandchildren, provided they are not in violation of any court orders. Management plans to have an active resident council and to keep track of the family situations involved, and the applicable court orders for visitation, etc.

WHAT ARE THE FUNDING SOURCES FOR THIS HOUSING?

Like most resources for affordable housing, potential funding for building or renovating housing for grandparents and

other relatives raising children does not match the demand. The demand for housing for these families has increased dramatically over the years and will continue to rise. However, there is only one federal housing program specifically directed to grandparent and other relative-headed families—LEGACY—and it has not yet received an appropriation. This does not mean that existing federal, state, and local programs cannot be tapped or tailored toward meeting this demand with a little hard work. This section explores the array of potential sources of funding for housing production and operations, including sources of rental assistance and gap financing.

- **Section 202 Housing**

The Section 202 Supportive Housing for the Elderly program was established in 1959 and remains the only direct financing resource for construction of housing for the elderly. Today's Section 202 grant program provides capital advance funds to nonprofit organizations, as well as rental assistance to subsidize the operating expenses of the developments.

There are more than 300,000 Section 202 units in over 3,500 developments across the United States.⁴³ According to AARP, there are currently more than nine seniors on waiting lists for each available Section 202 unit.⁴⁴ The loss of many federally-subsidized housing units, including the early Section 8 developments, has meant a significant decline in the number of units affordable to low income seniors.

Qualified tenants generally must be at least 62 years old and have incomes less than 50 percent of their area median (i.e., be very low income). Some facilities have a percentage of units designed to be accessible to non-elderly persons with mobility impairments or may serve other targeted

disabilities. While primarily considered a program for the elderly, grandparents and other relatives who are raising children are eligible residents if there are two bedroom units in the property.

- **LEGACY**

The LEGACY Act is the only federal program solely devoted to the development of housing for grandparents and other relatives raising children. The LEGACY Act program is a small demonstration within the Section 202 program, which authorizes \$10 million and allows the HUD Secretary to grant nonprofit organizations the ability to develop housing for relative-headed families within or near Section 202 developments. Not less than two and no more than four such projects are authorized by the law. It ends the demonstration after five years.

- **Tenant-Based Rental Assistance**

HUD's Section 8 tenant-based voucher program provides housing assistance to income eligible households. Households that receive a voucher shop for housing in the private rental market. Generally, this housing must be below a certain predetermined rent level, called the fair market rent, and must meet minimum housing quality standards. HUD pays the difference between 30 percent of the household's income and the market rent.

- **Project-Based Rental Assistance**

Though not technically funding for construction or development, Section 8 project-based vouchers are the principal subsidy that supports the acquisition and/or rehabilitation of affordable housing. Lenders view the rental assistance, which like tenant-based vouchers pays the difference between 30 percent of a family's income and the actual rent for an apartment, as security for any loan and for investors in tax credit deals. The rental subsidy stays

with the project whether or not the original tenant remains in the project.

From the 1960s through the early 1980s, the federal government signed contracts with private owners of real estate to provide rental subsidies, which were attached to the property, to help pay the cost of operating affordable housing for low income families. Hundreds of thousands of affordable housing units were built. Property owners guaranteed that the apartments would remain affordable to low income families and seniors for a period of time outlined in their contracts, usually between 20 and 40 years. These Section 8 contracts began expiring in the mid-1990s. When they expire, property owners may choose to discontinue (or "opt out") of their contracts or to renew their contracts on a yearly basis, although some longer-term contracts are possible. Since the mid-1990s, more than 200,000 units of housing with project-based assistance have been lost from the overall portfolio as owners have prepaid their mortgages and have opted out of their contracts.⁴⁵ In areas with tight and expensive rental markets, owners may receive higher rents than they would receive from HUD once they are not constrained by the requirements of subsidized mortgages and Section 8 contracts.

Despite these losses, more than 1.4 million households remain subsidized with project-based Section 8 assistance. Two-thirds of these households include persons who are elderly or disabled.⁴⁶ Many of the properties may now be de facto housing for relatives raising children. HUD has a number of tools that help preserve this housing stock and protect residents from exorbitant rent hikes. These tools include providing tenants with "enhanced" market rate vouchers when rents increase because owners prepay the

mortgage or leave the Section 8 program.⁴⁷ The enhanced vouchers pay the difference between 30 percent of the tenants' income and the new rent, even if that rent is higher than the payment standard. The enhanced vouchers permit current tenants to remain in place, although the enhanced assistance is lost if the tenant moves.

- **Recent Project-Based Rental Assistance**

In the 2001 HUD appropriations bill, public housing authorities (PHAs) were given the authority (but are not required) to project-base up to 20 percent of their total Section 8 rental assistance voucher allocations. Like the old Section 8 project based contracts, these project-based vouchers remain attached to the structure and cannot move with the tenants. Also, like the other forms of Section 8 assistance, these vouchers pay the difference between 30 percent of a family's income and the rent on the unit.

While project-based vouchers awarded to family projects may not exceed 25 percent of the units, these vouchers may cover 100 percent of the units for projects specifically designed for seniors. The initial term of the contract is 10 years, subject to annual appropriations, and the PHA can agree to renew the contract to achieve long-term affordability of the housing. Project-based Section 8 assistance may be one answer to providing affordable housing for grandparents and other relatives raising children.

- **HOPE VI**

Since 1993, HOPE VI has been the engine driving the revitalization of the nation's most distressed public housing developments. It provides PHAs with grants to address the housing and social service needs of public housing residents. Grants are available to housing authorities that

generally enter into partnerships with developers and sponsors of affordable housing to revitalize public housing. This housing is now home to many very low income grandparents and other relatives raising children. Key objectives of the program include: (1) changing the physical shape and isolation of "distressed" public housing developments and integrating them into surrounding neighborhoods; (2) reducing concentrations of poverty by creating mixed-income communities where new public housing and market-rate housing exist side-by-side; (3) establishing support services—such as education and training programs, childcare, and transportation services—to address the many challenges faced by those residing in distressed communities; and (4) forging partnerships that involve public housing residents, state and local government officials, the private sector, nonprofit groups, and the community at large in planning and implementing improvements in public housing developments and surrounding communities.

- **HUD FHA Multifamily Insurance-Section 221(d)(4)**

The mainstay of multifamily development is the FHA insurance program, specifically the Section 221(d)(4) multifamily mortgage insurance program. The FHA guarantees or enhances a mortgage that is obtained from the private sector lending or mortgage banking communities. With FHA insurance, lenders are protected against loss of repayment in the event of default and typically provide more affordable financing terms in exchange for the guarantee.

- **Low Income Housing Tax Credit**

One source of equity capital for building senior housing is the Low Income Housing Tax Credit program. The credit is

available over a ten year period for owners and investors to offset against their federal tax liability and as such are attractive investments. The sale of tax credits to willing investors like Enterprise Social Investment Corporation, Fannie Mae, Freddie Mac, and others generate equity capital, which nonprofit sponsors can put back into the property. The credits can be allocated to new construction, acquisition, or rehabilitation and can be particularly beneficial in the refinancing of Section 202 properties.

Each state designs its own allocation plan, the “Qualified Allocation Plan”, for awarding its tax credits to eligible sponsors and their projects. The Plan sets priorities and criteria for allocating the credits and establishes timetables for competitive rounds. Competition for the credits in virtually every state is stiff. The good news is that each state must award 10 percent of the credits to nonprofit sponsors; the bad news is that the competition for service-enriched housing for the elderly, under which housing for relatives raising children would fall, is particularly fierce.

Housing built under the tax credit program is required to target a minimum of either 20 percent of the units to residents with incomes that are less than 50 percent of the area median or 40 percent of the units to residents with incomes that are less than 60 percent of the area median. Projects with deeper targeting, such as housing that serves very low income elderly like the Section 202 program or housing with project-based Section 8 assistance, may receive a competitive advantage.

Although debt financing is not available under the program and sponsors are required to seek other financing, this equity financing can fill the gaps that so often occur in building quality service

enriched senior housing, like that suitable for relatives raising children.

- **State Housing Finance Agencies (HFAs)**

Nearly every state has established its own housing finance agency (HFA) to provide debt financing for single and multifamily housing. Typically the agencies are state-chartered authorities established to help meet the affordable housing needs of the residents of their states. Although they vary widely in characteristics, such as their relationship to state government, most HFAs are independent entities that operate under the direction of a board of directors appointed by each state’s governor. They administer a wide array of single and multifamily housing finance programs with capital raised through the sale of bonds. HFAs also administer federal housing programs, such as the HOME program, homeless assistance programs, and market to market programs. They also often serve as Section 8 contract administrators who are crucial to preservation efforts. Many serve as the



state allocating agency for the Low Income Housing Tax Credits described above.

- **State and Local Programs**

Some states and localities have established their own housing programs through trust or other housing funds, often funds with a dedicated stream of income from transfer taxes. In some instances, localities have requirements for building affordable housing units as part of subdivisions or new multifamily developments. In return, the developer receives certain zoning concessions, such as density bonuses. In lieu of building the affordable units, the developer can pay into a local fund to be used for affordable housing, according to a system of payments defined by the locality. Potentially, housing for relatives raising children could be financed or gap financing made available from these funds.

- **Rural Housing and Economic Development Program (RHED)**

The Rural Housing and Economic Development (RHED) Program provides capacity building support to rural local and state organizations. These groups are vital for the survival of affordable housing in rural areas. This grant program, which was authorized in 1999, funds innovative activities for established organizations and seed support for new programs, like housing for grandparents and other relatives raising children. Grants have supported micro-enterprise development, affordable housing construction, small business incubators, staff development, and computer software. Nonprofit organizations, Native American tribes, Community Development Corporations, state housing finance agencies, and state community and/or economic development agencies are eligible for funding under this program. Rooted in their communities and

increasingly experienced in responding to community housing needs, these groups have taken on a central role in providing housing for lower income families.

- **Gap Financing Programs:**

- **Community Development Block Grants (CDBG)**

Now in its thirtieth year, the Community Development Block Grant (CDBG) program is administered by local governments or by states in rural areas or communities with fewer than 50,000 in population. Each community is awarded funding by formula that is available for eligible activities. These activities include the development of affordable housing, both new and rehabilitation for nonprofit sponsors; community infrastructure like water, sewer, street lights, sidewalks; and public services, such as supportive services for seniors and children. Each CDBG program is tailor-made for its community's needs, which has a different timetable and plan for awarding grants. CDBG funds may be available to sponsors of housing for relatives raising children in order to meet financing gaps for construction, modernization or rehabilitation or to help pay for supportive service programs.

- **The HOME Investment Partnerships Program**

The HOME Investment Partnerships Program is a federal block grant that provides resources and flexibility to states and local governments to meet what they determine are their most pressing low income housing needs. Participating jurisdictions—the states, localities, and consortia of local governments that administer the program—apply HOME funds to a wide variety of innovative programs, including rental production and rehabilitation, down payment and other home buyer assistance, homeowner

rehabilitation, and rental assistance for low income families. For every federal HOME dollar provided to communities, states and localities leverage over three dollars in private and public funds.

HOME funds may be available to nonprofit housing sponsors to meet financing gaps for the construction, modernization or rehabilitation of qualified affordable rental housing. The HOME program is either administered by the local government or by the state for rural areas or communities that do not meet certain formula funding thresholds. Each participating jurisdiction is awarded funding by formula. Like CDBG, each HOME participating jurisdiction outlines a plan for the expenditure of HOME funds in their annual Consolidated Plan and Action Plan. Each community has a different timetable, application process, and plan for awarding grants.

- **Federal Home Loan Bank Programs**

Each year the twelve banks of the Federal Home Loan Bank System (FHLB) make available grants and low interest loans through member local lenders to sponsors of affordable housing. Such loans and grants may be a good source of gap financing for housing projects for relatives raising children, whatever the source of other debt financing. The banks hold regional competitions for two separate FHLB programs, the Affordable Housing Program (AHP) and the Community Investment Program (CIP).

The AHP funds rental housing proposals in which at least 20 percent of the units will be occupied by very low income families or seniors (below 50 percent of the area median). In 2002, the AHP provided nearly \$286 million as grants and low interest loans assisting 48,628 affordable housing units, both owner-occupied

and rental housing. Of that total, 10,372 units serve the elderly and 31,015 were rental housing units.⁴⁸ Each proposal must comply with eight basic eligibility criteria and are rated on a 100 point scoring system. Each bank may add requirements such as subsidy limits or locations or devise their own weighting to meet certain local needs. Often the banks prefer to provide funding to projects that target very low income residents, such as the elderly, who reside in HUD subsidized housing.

The CIP is a lending program for member banks to borrow funds at discounted rates that they re-lend to housing borrowers at discounted rates to fund the purchase, construction, rehabilitation, refinancing or predevelopment financing of rental housing where 51 percent of the units are affordable to families earning at or below 115 percent of the area median. Although the rates are discounted, debt financing may not be feasible as gap financing for a housing project for relative-headed families that has cobbled together sources of debt financing. The AHP, more often than the CIP, has been accessed by Section 202 housing sponsors to provide the last piece of funding needed to complete their projects.

- **Address Key Challenges**

The challenges facing advocates of housing for grandparents and other relatives and the children they raise are varied — from lack of awareness of the issues facing the families to having no dedicated stream of financing for such projects.

Awareness

The greatest and most basic challenge for advocates of housing for grandparents and other relatives raising children is the housing communities' awareness of the issues surrounding these families and their needs. They are a relatively unknown

quantity among lenders, federal, state and local governments and agencies. Once potential funders are aware of the issues, they can adjust their funding plans and priorities accordingly. State housing finance agencies will then know to include such projects in Qualified Allocation Plans, thus making proposals competitive for Low Income Housing Tax Credits. Local and state governmental agencies that administer the HOME and CDBG programs can include housing for relatives raising children in their yearly Consolidated Plans and Action Plans as priorities for eligible types of housing to be assisted. Lenders who are involved in the Federal Home Loan Banks' AHP can include special criteria for housing for relatives raising children in their plans. No source of funding will include criteria that encourage housing for grandparents and other relatives raising children unless the funders know about the families.

Technical Assistance

Advocates for housing for relatives raising children are not typically housing sponsors. So, developing an understanding of the housing development and finance business before embarking on efforts to create or partner with others to develop this housing presents a challenge.

Reliable Funding Stream

Identifying a reliable funding stream for either permanent or gap financing and rental subsidies is the most difficult challenge facing advocates of affordable housing for relatives raising children. The budget deficit and competing interests in the appropriations bill that funds all HUD programs, including veterans' health care, NASA, and the Environmental Protection Agency, presents particular challenges. Programs that have generally been immune to budget cuts, including the Section 202

Program, the CDBG Program, and the HOME program, took budget cuts in 2005 and will in all likelihood face additional budget cuts in the next Congress. Funding for the HOPE VI program has been cut in half the last couple of years. This makes getting support for a set-aside of funding from the Section 202 program for LEGACY, the one program for housing for relatives raising children, unlikely.

As a result of these budget cuts, competition for appropriated funds becomes even fiercer each time HUD announces a Notification of Funding Availability.

Although Low Income Housing Tax Credit allocations are available on a per capita basis and can be predicted state by state, they are always competitive and therefore not reliable.

Section 8 funding is also not necessarily reliable as HUD has been tinkering with the conditions and allocations for renewals of project-based voucher contracts. PHAs may also be hesitant to enter into new contracts given the uncertainty of funding for the Section 8 tenant-based voucher program.

Finally, while not technically a funding stream, there is a lack of available tools to preserve affordable housing that could be used for relatives raising children. In many instances, because of adverse tax consequences upon sale, owners of these properties are reluctant to transfer properties to those willing to maintain them as affordable housing.

C. The Existing Housing Programs for the Families

WHAT ARE THE EXISTING HOUSING PROGRAMS SPECIFICALLY FOR THESE FAMILIES?

Using these limited funding sources, in addition to private loans and grants, five



GrandFamilies House in Dorchester, Massachusetts

housing programs specifically designed for this population are now serving the families.

- **GrandFamilies House**

The first housing specifically for grandparents raising grandchildren is a redevelopment and expansion of an abandoned nursing home building. Two local nonprofits developed the building – Boston Aging Concerns-Young and Old United (BAC-YOU) and the Women’s Institute for Housing and Economic Development — at a cost of \$4.1 million. They used equity from the Low Income Housing Tax Credit Program, the Federal Home Loan Bank AHP, and foundation grants. They also have loans from HOME, CDBG, and Massachusetts Housing Innovation Funds; a construction loan from Boston Private Bank and Trust Company; and a permanent loan from the Massachusetts Housing Partnership. The developers further

obtained 100 Section 8 tenant-based vouchers specifically for grandparents raising grandchildren, 50 each from the Massachusetts Department of Housing and Community Development and the Boston Housing Authority. BAC-YOU managed the building for over four years, and Nuestra Comunidad, another local nonprofit, is now running the program.

GrandFamilies House is a stand-alone, four-story building consisting of 26 two, three, and four bedroom units with safety features for elderly (age 62 and older) and near-elderly (age 50 to 61) grandparents and the grandchildren they raise. The grandparents must have permanent, but not legal, custody of the grandchildren. The developers defined permanent custody to mean full-time physical custody of the grandchildren for at least the past two years, or since birth for those under age two, which is expected to continue in the foreseeable



Grandparent's House in Baton Rouge, Louisiana

future. Parents of the grandchildren are not supposed to be members of the household.

GrandFamilies House currently provides a Resident Services Coordinator to provide information, emotional support, and coordinate educational and recreational activities for residents. Other staffing includes a resident House Manager to respond to emergencies and minor problems; contracted security on evenings and week-ends; a contracted maintenance service; and an AmeriCorps volunteer to work with the youth. Parents' and Children's Services, a local non-profit agency, provides an on-site social worker three days per week to conduct case management and short-term counseling. And, child psychology and psychiatric services are available on-site as needed. The YWCA Boston leases approximately 4,000 square feet of program space in the basement to operate an on-site preschool and after-school program for resident and neighborhood children, an on-site computer learning center, a summer day camp, and educational/recreational activities for grandparents. Additional program space, not leased to the YWCA, is limited due to the fact that the costs of that space had to be included in the per unit costs, which were capped at \$150,000 per unit.

- **Baton Rouge, Louisiana**

In November 2004, a local nonprofit — the Urban Restoration Enhancement Corporation — opened Grandparent's House, a renovation of an existing facility. The facility was bought and renovated with a mixture of funds, including HOME and CDBG. The facility also has tenant-based Section 8 vouchers.

Grandparent's House consists of three buildings — each two-story with 10 units — that are not part of a larger family or elderly complex. The units are two-bedroom, one-bath. Grandparents of any age are allowed and they are not required to have a legal relationship to the grandchildren. Other caregivers, such as aunts or uncles, may lease an apartment, but grandparents have first priority.

There is 750 square feet of community space. The Grandparents Raising Grandchildren Information Center is located on-site and services are provided at the House. Other partners who will work with the program to provide comprehensive supportive services include Serve Baton Rouge, Americorp, VISTA, Delta Service Corp, Southern University, and Louisiana State University. Although there is currently no outside space, the developers have acquired the neighboring lot and will be building a playground and recreational area.

- **Boston, Massachusetts
Housing Authority**

Sixteen of 46 units within an elderly housing facility in Dorchester, Massachusetts are designated for grandparents raising grandchildren. The facility is funded in part through state funds and Section 8 tenant-based vouchers.

Vacant units within the facility were renovated as two bedroom duplex apartments. Those age 60 and over and/or disabled with legal custody of one or two grandchildren of the same gender are

eligible to apply. No parents of the grandchildren may be members of the household.⁴⁹ The facility has a large community room available for events, landscaped grounds, and gardening space.

Focus groups and surveys of the target population were used to determine what the needs were and what services should be provided. Among the supportive services provided by the Boston Housing Authority (through a sub-contract with a social service agency) are health care, case management, after-school programs, child-care, support groups, transportation, translation services, and socialization activities for grandparents with their grandchildren. About 150 yards from this development is a family complex of 386 apartments ranging in size from one to five bedrooms.

- **Buffalo, New York Housing Authority**

Sixteen units in two multifamily housing complexes were rehabilitated for grandparents raising grandchildren. The “granny units” are part of a HOPE VI development.

The units are within townhouses with porches and outdoor space. Some of these units have modifications for people with disabilities, and all units have a washer, dryer, and dishwasher. For this program, the housing authority re-housed people who were already in their system, and did not have to prepare tenant selection plans and waiting lists. Grandparents can be of any age, but must have legal documentation proving that they have guardianship, temporary custody or have adopted the grandchildren. Many of the grandparents, whose average age is around 60, are still in the work force and are reportedly serving as role models to parent-headed families within the developments.

No services are provided on site, but there are case managers. Many services are available within a couple of blocks.

- **South Bronx, New York:**

In May 2005, Presbyterian Senior Services and West Side Federation for Senior and Supportive Housing opened GrandParent Family Apartments, the first new construction project for these families. The land for the project was leased from the New York City Housing Authority (NYCHA) for a renewable term of 99 years at one dollar a year. The project, which cost \$12.8 million, was financed with a mix of public and private monies, including an AHP loan and city and state funds. Rental subsidies from the NYCHA are available, which limit qualified tenant's rent obligation to 30 percent of their income.

GrandParent Family Apartments has 50 apartments (40 two-bedroom and 10 three-bedroom) in a six-story, 66,470 square-foot building. The apartments are designed for older adults (preference for over age 62) who are raising minor children. Each apartment is equipped with an emergency bell/buzzer system in the bathrooms and master bedroom, as well as an intercom system. There are handrails in the bathrooms and hallways, and shower thermostats to keep the water from getting too hot.

An on-site resource center for resident caregivers and those in the surrounding community offers case management, counseling, children's and youth activities, support groups, after-school education, and tutoring. Twenty-four hour front door security and outdoor green space are also provided.

- **More Programs Are Being Planned**

Efforts are underway across the country to create more housing specifically designed to serve grandparent- and other relative-headed families. Groups in over 15 areas around the country have reported that they are in various stages of pursuing the production of such specialized housing.



Some housing facilities that are being planned for the near future include:

- **Detroit, Michigan:** Church of the Messiah Housing Corporation is developing Islandview Village Phase III, which will consist of 71 units, 30 of which will be designated for relative caregivers. Most of the units will be 3 bedrooms with 2 bathrooms. The housing complex will include a community center with a daycare center, playground, large gathering space, smaller community rooms, and a commercial retail space.
- **Phoenix, Arizona:** Representative Leah Landrum's office has spearheaded a 4-year planning project to develop Phoenix Grandfamilies Place, a 100 to 115-unit complex for grandparents with legal guardianship of their grandchildren. If the current funding plan materializes, this facility could be built within the next year. Playgrounds will be placed throughout the property, and a community center and mini-YMCA will be provided on-site. Services to be

provided at the complex include case management and counseling.

- **Hartford, Connecticut:** Grandparents Program of the City of Hartford Health and Human Service Department is planning to develop a 24-unit, child-proofed housing facility with 2-, 3-, and 4-bedroom units for grandparents raising grandchildren. On-site social services will include counseling, case management, intergenerational programs, peer leadership programs for children and grandparents, and parenting education. Open space will be provided for social activities.
- **Chicago, Illinois:** The Chicago Department on Aging, in collaboration with the Departments of Housing and Children and Youth Services, is building a 10-unit facility with a child care and senior center on the property. GRANDFamilies Program of Chicago, a community-based Grandparent Resource and Support Center, will assist the City of Chicago in providing services. The projected completion date is 2006. The Chicago Department on Aging is also using Empowerment Zone, Enterprise Community funds to purchase single-family housing and will deed them to social service agencies to rent to relative-headed families.
- **Cleveland, Ohio:** Fairhill Center is planning a 25 unit housing development on its campus, which houses 30 nonprofit organizations. The new development, to be known as "Kinship Village," will target relative-headed families, senior volunteers, and campus employees. Twenty-four hour security will be provided.

The growing interest in housing for relative-headed families presents a unique opportunity for groups across the country

to come together, share what they have learned, and gain expertise from one another. Some groups also report that because this housing is so unique and innovative, it helps attract new and potential funding sources.

ARE THERE LESSONS TO BE LEARNED FROM THE EXISTING PROGRAMS?

Yes. Two evaluations conducted of GrandFamilies House shed light on the housing concerns of grandparents and other relatives and the children they raise. Security concerns, in particular, are mentioned in these evaluations and are cited by the other existing housing programs.

- **GrandFamilies House Evaluations**

There are lessons to be learned from the pioneer of housing for grandparents raising grandchildren: GrandFamilies House. Because of its longevity and innovativeness, two independent evaluations were conducted of GrandFamilies House after it was built. These evaluations may help others interested in building similar housing, by showing the types of concerns residents and key players have with the benefit of hindsight.

Six months after GrandFamilies House opened, 20 of the 26 grandparents living in that building were asked questions about their experiences by independent evaluators from the University of Massachusetts in



Boston. The purpose of the study was to document the grandparents' initial experiences as a baseline for a four year study of the program. Based on the study's many findings, the evaluators recommended that in the future, program sponsors may want to cluster smaller units, instead of having a large congregate building. They also concluded that these smaller units "might best be intermingled with other types of housing to maintain mixed neighborhoods (with respect to age, economic status, and ethnicity)."⁵⁰

The four year evaluation findings and conclusions were similar, although the study was more extensive. Not only were 10 representative grandparents asked to evaluate the program, so were 11 key informants such as individuals involved with the GrandFamilies development, front-line staff, and administrators from collaborating agencies. The evaluators also conducted a focus group of resident teenagers to get their thoughts. The grandparents and key informants suggested that future grandfamily housing should consist of smaller buildings, a mixture of residents, and better community space:

GrandFamilies housing should provide adequate, flexible community space that can accommodate varying uses and changing needs. A model composed of small clusters of units rather than multi-unit buildings may more easily provide greater autonomy for the residents. Intergenerational housing might be more financially feasible and successful if it includes a mixture of family types (income, composition, and intensity of needs).⁵¹

The key informants elaborated on specific challenges associated with the building itself. The politics in Massachusetts at the time the building was being contemplated favored rehabilitation to new construction.

GrandFamilies House developers would not have received Low Income Housing Tax Credits for new construction. As a result, they were required to rehabilitate an existing two-story nursing home. The evaluation findings show that this rehabilitation was not cost-saving:

The original structure constrained the design of GFH [GrandFamilies House] to a narrow, central hallway with apartments on either side. This design compromised family privacy and limited natural lighting (none in the hallways and only on one side of each apartment unit).

Minimum living space requirements per number of bedrooms and per-unit-cost constraints for the entire building necessitated placing apartments in the basement and resulted in insufficient community space. Consequently, the first-floor community room is small, and there is no storage space for bicycles or outdoor equipment.

Rehabbing the older building also contributed to costly structural problems that... [have] been required to address subsequently: water and sewage problems that resulted in basement flooding, significant wall cracks, and inadequate ventilation.⁵²

The grandparents also provided specific concerns with the building, in addition to their individual apartments:

Some mentioned shortcomings to their personal apartments: Lack of soundproofing, inadequate light, lack of individual porches, and problems with the basement apartments. The majority mentioned the need for major repairs to the building, most due to problems with initial construction (flooding, cracks, ventilation). Some were concerned about the impact of the building and maintenance on their health problems (mold, carpeting, cleaning materials). Despite the fact that the

*building meets fire code, several residents expressed concerns about inadequate escape options in case of fire. They mentioned that external fire escapes and two exits per apartment would make them feel safer.*⁵³

The desire for outdoor space was repeated throughout the findings and recommendations. The teenage grandchildren, in addition to some of their grandparents, expressed a preference for individual porches (only one of the 26 units has a porch).⁵⁴ Some grandparents also mentioned wanting individual yards or private outdoor space of some type.⁵⁵ Like their grandparents, the teenagers expressed concerns with fire safety issues, such as their grandparents' abilities to get down the stairs.

Major "replication considerations" resulting from the four year evaluation were:

- *"Developers must articulate clearly the goals of the program – in terms of whom the program will serve and the balance between providing low cost housing and comprehensive supportive housing. . . .*
- *Policies and procedures should be well articulated and in place before opening the housing. Policies should address tenant screening, residency regulations, procedures for non-compliance, contingency plans for unforeseen emergencies, and transition plans for grandchildren aging out of the program or caregivers aging-in-place. . . .*
- *Preparatory work . . . is critical. Potential developers should do an in-depth study of the neighborhood proposed for housing . . . and the prospective resident population. . . .*
- *The program should have an operating budget that can cover costs of intensive security, resident programs (especially for youth), support services, maintenance, and contingency funds. Programs should seek creative ways to supplement the operating budget. . . .*
- *Grandfamilies housing should provide adequate, flexible community space that can accommodate varying uses and changing needs. . . .*
- *Front-line staff should have experience with intergenerational families (elders, children, adolescents) and families presenting multiple social and emotional problems. . . .*
- *Programs should incorporate case management to address changing family service and emotional support needs."*⁵⁶

• **Security Considerations Are Very Important**

As noted above, the operating budget should cover the costs of intensive security. The existing housing programs find that security is a critical issue that must be addressed on several different levels. First, young children must be ensured safety, both in terms of childproofing the housing units and in designing play areas that are "stranger- and danger-proof." Second, families must be ensured safety in their general living environment. Affordable housing complexes are notorious for the crime, drug, and inappropriate sexual activity that too often run rampant in and around them. Measures must be put in place to screen residents and to safeguard against intrusions from outsiders (both those uninvited and those invited by residents). Likewise, clear policies and procedures must be established to prohibit and monitor illegal and inappropriate behavior, and to evict residents who are involved in such activities. Finally, security must be designed to ensure that older children and teenagers are prohibited from leaving their housing units after a curfew and from engaging in inappropriate activity due to a lack of supervision. Failure to adequately address these security issues could result in harm to residents, as well as liability for the housing provider.

V. Conclusion

One of our clients, a woman of 60, sought our help to relocate from her studio apartment. Eight years earlier, she had taken in her three grandchildren and since that time they had all lived together in that one room. Although the studio was subsidized, she had been unable to convince the housing oversight authorities to allow her to transfer to a multi-bedroom apartment because they did not recognize the children as her family. Her case, while dramatic, was not alone.

July 2000 Congressional Briefing Testimony of Janet Van Zandt, then Executive Director of Boston Aging Concerns-Young and Old United



This caregiver's situation is illustrative of the unique housing challenges facing many grandparents and other relatives raising children across the country. With the Chicago symposium and this resulting action agenda, we are building on existing work and responding to these challenges with a national plan to create affordable housing opportunities for the families. The six strategic arenas of action and corresponding projects in this agenda will collect and disseminate research, best practices, and lessons learned to educate lawmakers, housing developers, service providers, and others who can help respond to this housing crisis. Please consider joining us. For ideas on how you can make a difference for grandparents, other relatives, and the children they raise, visit GU's website at www.gu.org or contact gu@gu.org or (202) 289-3979.

Endnotes

- ¹ Beltran, A. (2000). *Grandparents and other relatives raising children: Grassroots concerns and solutions from across the United States*. Washington, D.C.: Generations United.
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- ¹⁶ Sand P. (2001). *Generations united under one roof: A briefing paper on housing barriers for grandparents raising grandchildren*. Unpublished paper.
- ¹⁷ 42 U.S.C. section 3601 et. seq.
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- ¹⁹ U.S. Department of Housing and Urban Development. (2003). Handbook 4350.3 Rev-1: Occupancy Requirements of Subsidized Multifamily Housing Programs. Washington, D.C.: HUD. pp. 59, 64-65.
- ²⁰ *Ibid.*
- ²¹ Sand, P.
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- ²⁴ Sand, P.
- ²⁵ Century Place Development Corporation. (2002). A study of grandparents raising grandchildren in Chicago. Unpublished.
- ²⁶ Van Zandt, J. (2000). Testimony of Janet Van Zandt, executive director, Boston Aging Concerns-Young and Old United for Congressional Staff Briefing on grandparents raising grandchildren housing issues sponsored by Representative Michael Capuano and Generations United. Unpublished.
- ²⁷ *Ibid.*, p ix

- ²⁸ *Ibid.*
- ²⁹ The Brookdale Foundation Group, the pioneer in support groups for relatives raising children, has 145 sites in 43 states. (27 sites were funded through collaborations with GU.)
- ³⁰ GU's KinNET is the first national network of support groups for relatives caring for children in the formal foster care system, created in collaboration with Brookdale. KinNET has 31 sites throughout the country, which offer support groups and other services tailored to this population.
- ³¹ GU and Brookdale have put RAPPs in ten mental health centers where the families can access family and individual counseling, respite care, and other types of behavioral health services.
- ³² Burgan, L. (2004). *Guidebook on how to apply for the department of veterans affairs homeless providers grant and per diem program*. Volunteers of America. Unpublished Paper.
- ³³ National Association of Community Action Agencies. (2001). *Meeting the housing needs of people in poverty*. Washington, D.C.: page 14.
- ³⁴ Lane, V. (1995). Best management practices in U.S. public housing. Fannie Mae Foundation. *Housing Policy Debate* 6:4, pp. 867-868.
- ³⁵ Jones, E. (2003). *The kinship report: Assessing the needs of relative caregivers and the children in their care*. Seattle: Casey Family Programs, page 11. The report defines kinship care as "any living arrangement that involves the care of a child or children by the following: an individual who is related to the child by blood or marriage, through the third degree, or through close family relationships that are acknowledged by the birth or adoptive parents. These relationships can include godparents, close friends, or other, more distant relatives. Living arrangements made by a child welfare agency or a court are considered formal."
- ³⁶ *Ibid.*, p. 17.
- ³⁷ *Ibid.*, p. 37.
- ³⁸ Geen, R., et. al. (2001). *On their own terms: Supporting kinship care outside of TANF and foster care*. Washington, D.C.: The Urban Institute.
- The report states that "[e]xtended family members have long played a role in caring for children when their parents were unavailable or unable to do so — a practice commonly referred to as 'kinship care.'"
- ³⁹ *Ibid.*
- ⁴⁰ 42 U.S.C. section 12745.
- ⁴¹ Van Zandt, J. (1999). Testimony of Janet Van Zandt, executive director, Boston Aging Concerns-Young and Old United for Congressional Staff Briefing on grandparents raising grandchildren housing issues sponsored by Senators John D. Rockefeller IV and Charles E. Grassley, Representatives Constance Morella and Matthew Martinez and by Generations United. Unpublished.
- ⁴² *Ibid.*, p. 13.
- ⁴³ AARP. (1999). *The 1999 National Survey of Section 202 Elderly Housing #2001-02*. Washington, D.C.: AARP.
- ⁴⁴ *Ibid.*
- ⁴⁵ National Housing Trust. (2003). *Data clearinghouse — Prepayment and opt-out data*. Retrieved April 10, 2005, from <http://www.nhtinc.org/data.asp>.
- ⁴⁶ National Low Income Housing Coalition. (2004). *Project-based rental assistance. In Advocates' guide to housing and community development policy*.
- ⁴⁷ *Ibid.* The rents often increase dramatically. The average increase is more than 40 percent.
- ⁴⁸ Federal Housing Finance Board. (2002). *Chart — AHP active and completed projects as of year-end 2002 and cumulative 1990-2002*. Retrieved April 10, 2005, from http://www.fhfb.gov/fhfb/fhfbp_housing_stats_2002.htm
- ⁴⁹ The housing authority decided to require grandparents to have legal custody of the grandchildren, with no parents present in the home, based on discussions with the previous management of GrandFamilies House. They wanted to avoid problems with parents returning, challenging the grandparent caregivers' authority, and disrupting the lives of the grandchildren. Thus far, the parents of the grandchildren have reportedly not posed any problems to the development as a whole or to the individual families.

⁵⁰ Gottlieb, A., Silverstein, N., Bruner-Canhoto, L., and Montgomery, S. (2000). *Life at GrandFamilies House: the first six months*. Gerontology Institute: University of Massachusetts, Boston. p. 19.

⁵¹ Gottlieb, A. and Silverstein, N. (2003). *Growing pains and challenges: GrandFamilies House four-year follow-up evaluation*.

Gerontology Institute: University of Massachusetts, Boston. p. ix.

⁵² *Ibid.*, p. 11.

⁵³ *Ibid.*, p. 20.

⁵⁴ *Ibid.*, pp. 22 and 24.

⁵⁵ *Ibid.*, p. 22.

⁵⁶ *Ibid.*, pp. viii and ix.

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Grandparents and Other Relatives Raising Children: *An Action Agenda to Create Affordable Housing Opportunities*



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