NEW YORK STATE OF OPPORTUNITY. | Homes and Community Renewal

New York State **Grandparent Housing Study**

March 31, 2015

ANDREW M. CUOMO, GOVERNOR
DARRYL C. TOWNS, COMMISSIONER

Table of Contents

Executive Summary

The enacted State Budget for SFY 2014-15 included language (A.8558-D, Part K) that directed New York State Homes and Community Renewal (HCR), in consultation with the New York State Office of Children and Family Services (OCFS), the New York State Office of Temporary and Disability Assistance (OTDA), and the New York State Office for the Aging (SOFA), to undertake a study on housing in relation to grandparent and elderly relative caregivers of children under the age of 18.[1]

HCR procured the services of two research institutions, the Urban Institute and the Center for Human Services Research at SUNY Albany, to undertake and complete this study, as required by Part K of Chapter 58 of the Laws of 2014. This report is divided into five sections as follows:

Section 1 defines the term "grandfamilies" as families where a grandparent or other relative 55 years or older lives with and is the adult primarily responsible for their grandchild's or grandchildren's basic needs.[2] It contains a quantitative analysis of grandfamily characteristics in New York State using U.S. Census data and other resources such as geographic mapping to present the "big picture" statewide.

Section 2 examines the affordability of rental and owner-occupied housing for grandfamilies in New York State. It includes an analysis of housing costs as a percentage of household income as well as a market analysis of the availability of affordable, adequate rental housing for grandfamilies. It further looks at the number of grandfamilies that are income eligible for various rental assistance programs.

Section 3 documents the findings of a qualitative study undertaken for this report on the housing and service needs from the perspectives of the caregivers, the children being raised by the caregivers, and key informants with knowledge and expertise regarding kinship and housing issues.

---

[1] The enacting legislation referenced the 2010 United States Census showing 310,876 children under the age of 18 in New York State living in homes headed by grandparent caregivers, and 71,997 children under the age of 18 living in homes headed by a caregiver who is an elderly relative. These 2010 numbers differ from those reported in this study for two reasons. First, these 2010 Census figures include all children who are living with grandparents including those grandparents who are not responsible for their care. This study includes only children in families where their grandparents or other elderly relatives are responsible for their care. Second, this study uses data from the 2008-2012 American Community Survey (ACS) sample, a 5-year dataset that provides the most up-to-date available estimates on the New York State grandfamily population. Unlike the Decennial Census, which is conducted once every 10 years to provide an official count of the entire U.S. population, the ACS is conducted every year on a representative sample of the U.S. population to provide more frequent and up-to-date information. The ACS data are often presented in multi-year files which combine ACS files from multiple sample years into one dataset. Combined ACS files reduce the margin of error associated with sampling and provide more accurate estimates than single year files on smaller geographies, such as counties or Public Use Microdata Areas (PUMAs).

[2] The qualifier "55 years or older" refers only to "other relative". A grandparent may be any age.

Section 4 presents prevalent and best practices in existing multifamily developments for grandfamilies. Research for this section included consultation with national experts familiar with these types of projects in terms of financing, development and operations, and intensive case studies of ten developments.

Section 5 of the report contains a series of potential funding models. Through extensive program reviews and interviews with experienced housing developers, local housing authorities, and program administrators throughout New York State, the section includes potential models for set-asides within existing multifamily developments, developing new or rehabilitated multi-family units, rental assistance, home improvement programs, and homeownership opportunities.

In order to understand the breadth of the diversity of demand and need for grandfamily housing across the New York State, a summary of the report's findings, shown below, gives us a glimpse at the issue statewide.

- 43 percent of grandfamilies (46,300) pay 30 percent or more of their income for housing; and, 22 percent (23,800) live in overcrowded conditions.
- Four out of ten grandfamily caregivers are 60 years old or older, including 50,200 (35 percent) between 60 to 74 and 8,200 (6 percent) 75 years old or older. Another two out of ten – 27,800 (19 percent) are between 55 and 59 years old. And, four out of ten -- 56,500 (40 percent) -- are under 55.
- More than 550,000 people live in grandfamilies; and, nearly 200,000 of them are children under 18 years old, creating demand for upwards of 77,000 apartments with three-to-five bedrooms (depending on the ages and genders of the children).
- Two out of three grandfamilies (72,500) live in 1-to-4 family homes;
- Nearly half (47 percent, 51,100) of the grandfamilies are homeowners (including more than 60 percent of those who live upstate or in the suburban counties around New York City).
- Half of the grandfamily caregivers are employed.
- There are 34,000 grandfamilies -- three out of ten -- where the parents of the grandchildren are absent, where 40,400 grandchildren (8 out of 10) are 6-to-17 years old, where median annual income is only $37,400, and where more than four out of ten of the 18,200 who are renters have incomes below the Federal Poverty Level.

Below is a list of key findings from each section of the report.

Section 1 – Quantitative Analysis of Grandfamily Characteristics

- There are 108,700 grandfamilies in New York State. They are home to 551,000 people, including 142,700 grandparents and other elderly relative caregivers, 91,000 parents, and 199,800 children under 18 years old.
- Twenty-eight percent of all grandfamilies, and 37 percent of renter grandfamilies, have incomes at or below the poverty level.

- Four out of ten grandparents report that they have been responsible for their grandchildren for five years or more.
- Statewide there are 34,000 grandfamilies (31 percent) where the grandchildren's parents are absent: 20,100 downstate and 13,900 upstate. These 34,000 grandfamilies are home to 52,500 grandchildren. These grandfamilies have a median income of $37,400.
- There are 74,700 grandfamilies statewide (69 percent) where one or more of the grandchildren's parents is present but is not the primary caregiver.
- Upstate grandparents who live with their grandchildren are more likely to be their primary caregiver than are downstate grandparents who live with their grandchildren. For example, 54 percent of the grandparents who reside with their grandchildren in Cattaraugus County are responsible for their care compared to 36 percent of those living with grandchildren in New York City.
- Statewide, the median income of all grandfamilies ($51,400) is less than the median income of all New York households ($55,700). The median income of upstate grandfamilies is ($50,400) and the median income of downstate grandfamilies is ($52,000).
- Statewide, roughly half of all grandfamilies are renters (53 percent) and half are homeowners (47 percent). In New York City, 32 percent of grandfamilies are homeowners, compared to 70 percent of the grandfamilies living in other downstate areas and 65 percent of upstate grandfamilies.

Section 2 - Housing Affordability & Availability

- More than 46,000 grandfamilies (43 percent of all grandfamilies) are housing cost-burdened, meaning they spend 30 percent or more of their monthly income on housing (rent or mortgage plus utilities).
- Nearly 24,000 grandfamilies (22 percent) live in overcrowded housing, meaning there are more people in the housing unit than there are rooms and 7,300 (7 percent) live in severely overcrowded housing, with more than 1.5 people per room.
- The housing conditions of grandfamilies vary greatly by location.
- Grandfamily renters face a shortage of affordable and available rental options.
- Grandfamily renters with parents absent are likely to require additional operating subsidies to afford larger apartments in Low Income Housing Tax Credit (LIHTC) developments.

Section 3 - *Qualitative Research on the Housing Needs of Grandfamilies*

- Grandparent and other relative caregivers are raising grandchildren for a number of reasons that include: parental drug addiction and incarceration, parental neglect and abuse, youthful parenthood, and the death of a parent. In our focus groups the grandparents stated they are committed to raising the children to keep their family together, to keep the children safe, to prevent foster care placement, to provide the children with a sense of permanency, and to foster healthy development.

- In this study both grandparents and key informants emphasized the importance of stable, quality, affordable housing and described many challenges associated with securing it. The issue of affordable housing is situated within the broader issue of poverty and financial struggle among this population.
- Grandparents who rent reported they struggle to find safe, affordable housing conducive to their needs and the needs of the children in their care.
- The housing issues of concern to grandparents vary by age and housing status. Older grandparents are more likely to indicate needs for elevators and amenities on one-floor due to physical limitations or illnesses.
- Some grandparents who own their homes reported financial struggles, but earn slightly too much income to be eligible for housing assistance and social services.
- Grandparents living in grandfamily housing, which is housing developed for grandfamilies with on-site support services, were generally more satisfied with housing quality, compared to other affordable housing options in the area.

Section 4 - Prevalent and Best Practices in Existing Multifamily Developments for Grandfamilies

- There are at least 16 existing grandfamily developments in operation today across the country built with the intent to serve grandfamilies. These developments represent a hybrid model of senior, family, and supportive housing, addressing both housing and service needs of older adults and children of all ages. Most are in urban areas, with two in rural or tribal locations.
- Private equity investment raised through the LIHTC program represents the largest total source of capital investment in grandfamily developments.
- Additional operating support is necessary to reach the many grandfamilies earning less than 50 percent of Area Median Income (AMI).
- Permanent, adequate service dollars are hard to find, yet a critical component of both project stability and successfully connecting grandfamilies to the resources, benefits, and activities they need to support their physical and mental health.
- The study found that housing units restricted to grandfamilies generally target grandparents at least 55 years old. While older grandparents can be more vulnerable in terms of age, health, and fixed incomes, two out of every five grandparents in New York State are younger than 55.
- In existing developments, developers partner with social service agencies such as kinship care programs and local public housing authorities to market units to eligible households.
- Affordable homeownership for grandfamilies can have the same stabilizing effects that homeownership has for any family. There are some added benefits to homeownership over assisted rental housing including the grandparent’s ability to age in place and the children’s ability to stay at home until they are ready to support themselves independently.

Section 5 - Identification of Policy, Taxation, and Financing Models for Providing Grandfamily Housing

- Based on the diversity of demand and need for grandfamily housing across the State, a number of development models are needed to meet the needs of various types of grandfamilies. The five program funding models considered include:

    1. Unit set-asides within existing multifamily developments, including public housing and other publicly-assisted developments;
    2. Developing units in new or rehabilitated multi-family buildings, particularly through the LIHTC program;
    3. Using Housing Choice Vouchers and other rental assistance in the private rental market;
    4. Expanding the scope of home improvement programs for both renter- and owner-occupied small homes; and,
    5. Expanding the range of homeownership opportunities.

- Family units may be most appropriate for set-asides within existing subsidized units. There are a number of federal- and state-subsidized units throughout New York State for which grandfamilies may be eligible.
- Developers suggested grandfamilies could be housed best within family housing developments, or within a blend of both family and age-restricted senior housing.
- Developing multifamily units for grandfamilies requires a hybrid model of family and senior housing. Development costs more closely resemble family housing developments due to the larger units and indoor and outdoor amenities, however, modifications important to typical senior housing can add to the overall development cost.
- Competitive *9 percent tax credits* are often necessary upstate while as-of-right *4 percent tax credits* used in conjunction with tax-exempt bonds work more often in NYC and surrounding counties where project sizes are larger and where income limits and rents are higher.
- To meet fair housing standards for marketing units, marketing materials may include the word “grandfamilies” or “grandparent” or “intergenerational housing” depending on the nature and type of the project.
- Housing Choice Vouchers & other rental assistance resources are necessary for grandfamilies with very low and extremely low incomes to afford decent and appropriate housing.
- Home improvement programs such as the NYS HOME Program and Access to Home are available to income eligible grandfamilies.
- For some grandfamilies, homeownership opportunities may be made affordable through construction financing, affordable mortgage programs, or the ability to use a Housing Choice Voucher toward mortgage payments.

Section 1: Quantitative Analysis of Grandfamily Characteristics

Introduction

The term “grandfamilies” in this report refers to families where a grandparent or other relative 55 years or older lives with and is the adult primarily responsible for their grandchild’s or grandchildren’s basic needs.[3] Nationwide, 2.7 million grandparents live with and are the primary caregiver for one or more grandchildren, a 12 percent increase from 2000 (Livingston 2013). Past research has shown that grandfamilies can face legal and programmatic barriers to receiving critical public benefits, health care and educational services; however, little is known regarding the affordable housing challenges faced by grandfamilies (Stowell-Ritter 2004). This section of the report presents data on the prevalence of grandfamilies in New York State and their demographic, social and economic characteristics, as well as on the economic characteristics of grandfamily homeowners and renters (housing tenure).

Methodology

This analysis of the characteristics of New York State grandfamilies is primarily based on a five-year (2008-2012) sample of households’ responses to the American Community Survey (ACS) using the Integrated Public Use Microdata Series (IPUMS) from the Minnesota Population Center.[4] The analysis is presented both for the entire state and for geographic regions. The downstate region is defined as the five counties of New York City (New York County, Kings County, Bronx County, Queens County, Richmond County) as well as Westchester County, Rockland County, Putnam County, Nassau County, and Suffolk County. All other New York counties are defined as Upstate New York.

Key Findings

- There are 108,700 grandfamilies in New York State. They are home to 551,000 people, including 142,700 grandparents and other elderly relative caregivers, 91,000 parents, and 199,800 children under 18 years old.[5]

[3] The qualifier “55 years or older” refers only to “other relative”. A grandparent may be any age.

[4] See Appendix 1.A for a detailed description of data sources and methodology and how they differ from other analyses of New York State grandfamilies.

[5] The other 117,500 people in grandfamily households are anyone who is either above the age of 17 and does not have their own children present with them in the household (for grandparent grandfamilies) or above the age of 17, not the head of household, and does not have their own children in the household (for grandfamilies headed by another relative 55 years or older).

- Only 8,200 grandfamily caregivers (6 percent) are 75 years old or older. Four out of ten grandfamily caregivers - 56,500, 40 percent - are under 55. Another two out of ten – 27,800, 19 percent – are between 55 and 59 years old. And, one out of three – 50,200, 35 percent – is between 60 and 74 years old.

- The majority of grandparents (52 percent) are single grandmothers.

- Twenty-eight percent of all grandfamilies, and 37 percent of renter grandfamilies, have incomes at or below the federal poverty level.

- Four out of ten grandparents report that they have been responsible for their grandchildren for five years or more.

- Statewide there are 34,000 grandfamilies (31 percent) where the grandchildren's parents are absent -- 20,100 downstate and 13,900 upstate. They are home to 52,500 grandchildren, of whom 40,400 -- nearly eight out of ten – are between six to seventeen years old. These grandfamilies have a median family income of $37,400 and 28 percent (12,200) have incomes below the federal poverty-level. The median family income of grandfamily renters is only $23,200 and 43 percent have incomes below the federal poverty level. Caregivers in grandfamilies where parents are absent are less likely to be employed, more likely to be single grandmothers, and more likely to be disabled. A majority (57 percent) of these grandparents report that they have been responsible for their grandchildren for five years or more. Of these 34,100 grandfamilies, 20,100 live downstate and 13,900 live upstate.

- There are 74,700 grandfamilies statewide (69 percent) where one or more of the grandchildren's parents is present but is not the primary caregiver. Grandfamilies with a parent present tend to have more family members, a higher percentage of children under 6 years old and higher household incomes (eg., $57,300 median income).

- Upstate New York has 30 percent of the State's grandfamilies -- 32,500. Upstate grandparents who live with their grandchildren are more likely to be their primary caregiver than are downstate grandparents who live with their grandchildren. For example, 54 percent of the grandparents who reside with their grandchildren in Cattaraugus County are responsible for their care compared to 36 percent of those living with grandchildren in New York City.[6] Overall, in 42 percent of the upstate families where grandparent and grandchildren live together, the

[6] The Census Bureau classifies families where grandparents live with their grandchildren as "co-resident" households. Appendices 1.A - 1.D provide county-by-county lists of the percentage of grandparents in co-residents households who have primary responsibility for the grandchildren living with them and with or without a parent present.

grandparent has primary responsibility for the young ones compared to 32 percent in the downstate co-resident families.

- Upstate grandfamily caregivers are younger than downstate caregivers, and they are more likely to be raising their grandchildren without the presence of the grandchildren's parents. Parents are absent in 43 percent of upstate grandfamilies compared to 26 percent of downstate grandfamilies. Sixty-five percent of upstate grandfamily caregivers are under 60 years old.

- Statewide, the median income of all grandfamilies ($51,400) is less than the median income of all New York households ($55,700). The median income of upstate grandfamilies is ($50,400) and the median income of downstate grandfamilies is ($52,000).

- Statewide, roughly half of all grandfamilies are renters (57,600, 53 percent) and half are homeowners (51,100, 47 percent). In New York City, 32 percent of grandfamilies are homeowners, compared to 70 percent of the grandfamilies living in other downstate areas and 65 percent of upstate grandfamilies.

Prevalence of Grandfamilies

Table 1.1 shows the prevalence and types of New York State's 108,700 grandfamilies and 142,700 grandfamily caregivers.

The most common type of grandfamilies includes those where the children's parents are present, but the responsible caregiver is either a grandparent or another relative 55 years old or older. There are 74,700 grandfamilies (69 percent) of this type – 70,000 (64 percent) where a grandparent is the responsible caregiver and 4,700 (5 percent) where another older relative is the responsible party.

The other common type of grandfamilies includes those where the children's parents are absent and responsibility rests with either a grandparent or another relative 55 years old or older. There are 34,000 grandfamilies (31 percent) of this type – 28,100 (26 percent) where a grandparent is the responsible caregiver and 5,900 (5 percent) where another older relative is the responsible party.[7]

[7] The available data do not allow us to identify each responsible caregiver in grandfamilies headed by other relatives age 55 or older. Therefore, the number of caregivers for these types is estimated to be equal to the number of grandfamilies.

Table 1.1 Statewide Estimates of the Number of Grandfamily Households/Grandfamily Caregivers

	All Grandfamilies		Grandfamilies by Type: Responsible Grandparent – Parents Absent		Responsible Grandparent – Parent present		Other Relative (55+) – Parents Absent		Other Relative (55+) – Parent present	
	N	%	N	%	N	%	N	%	N	%
Households	108,700	100	28,100	26	70,000	64	5,900	5	4,700	4
Caregivers	142,700	100	38,200	27	93,900	66	5,900	4	4,700	3

Source: 2008-2012 ACS using the IPUMS microdata set from the University of Minnesota Population Center. All numbers have been rounded to the nearest hundred, as a result subtotals may not add up to overall totals.

Table 1.2 shows the distribution of grandfamilies across New York State as compared to the distribution of all households. 76,300 grandfamilies (70 percent) live downstate; 60,200 grandfamilies (55 percent) living in New York City and 16,100 (15 percent) living in Westchester, Rockland, Putnam, Nassau, and Suffolk counties. The other 32,500 grandfamilies (30 percent) live upstate.

The distribution of grandfamilies generally mirrors the distribution of all households. However, grandfamilies are more concentrated in New York City than other household types. New York City has 42 percent of all households and 55 percent of all grandfamilies. In other parts of New York State, the percentages of grandfamilies are less than the percentages of all households.

Figure 1.1's map shows the number of grandfamilies across New York by county. Figure 1.2 shows grandfamilies as a percentage of all households where a grandparent lives together with a grandchild with or without responsibility for his or her care (defined by the Census Bureau as "co-resident households").

Table 1.2 Prevalence of Grandfamilies in New York State Compared to All Households

	All Households		Grandfamilies	
	N	%	N	%
New York State	7,230,700	100	108,700	100
Downstate	4,480,900	62	76,300	70
New York City	3,063,300	42	60,200	55
Balance of Downstate	1,417,000	20	16,100	15
Upstate	2,749,900	38	32,500	30

Source: 2008-2012 ACS using the IPUMS microdata set from the University of Minnesota Population Center. Balance of downstate includes Westchester, Rockland, Putnam, Nassau, and Suffolk counties. All numbers have been rounded to the nearest hundred, as a result subtotals may not add up to overall totals.

Figure 1.1 Number of Grandfamilies

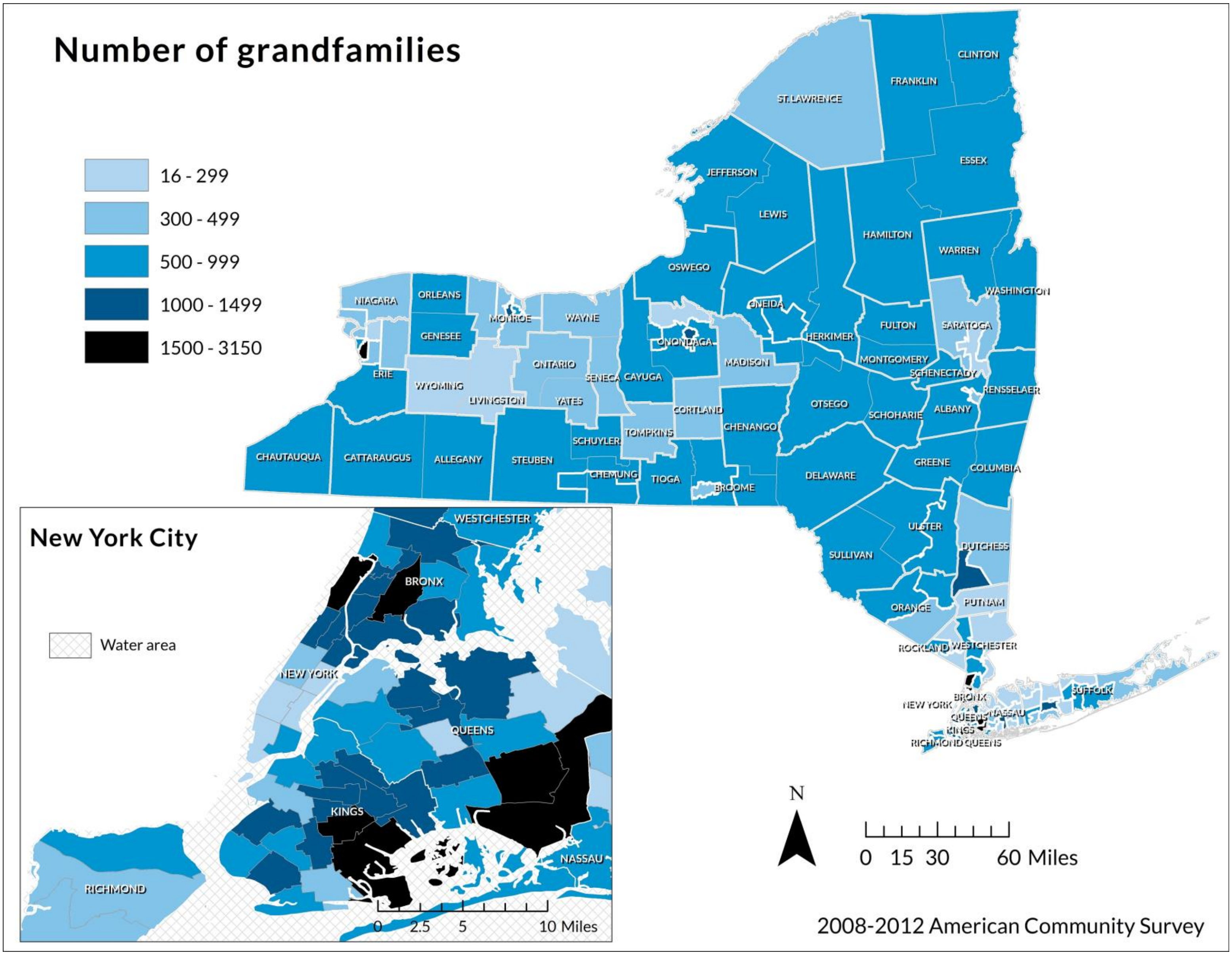


Figure 1.2 Percent of Co-resident Households in which Grandparent is Responsible Party, *i.e.* Grandfamilies

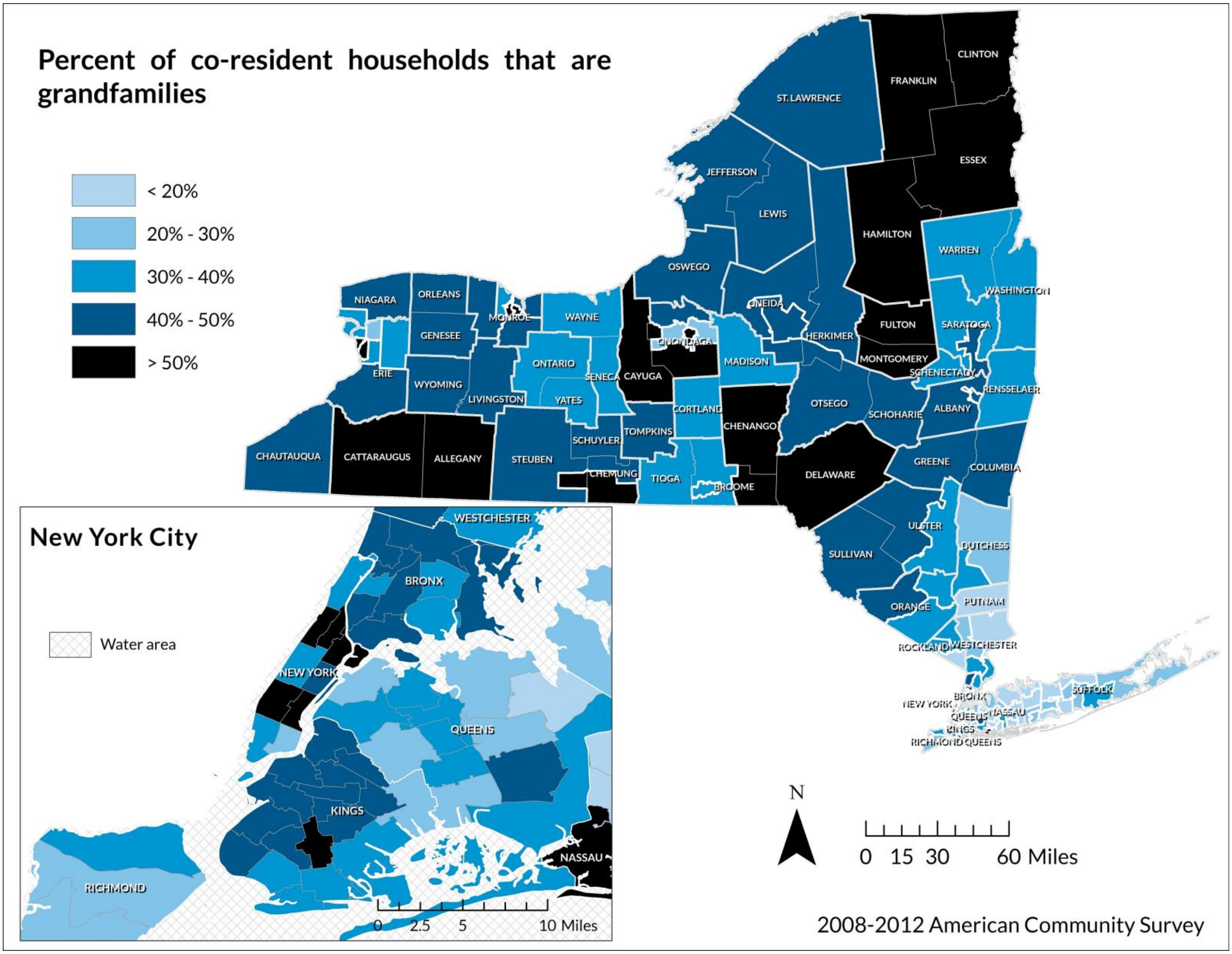


Table 1.3 shows the proportion of all New York residents age 55 or older who live with their grandchildren as well as the percentage who are the responsible caregivers for the grandchildren. Most individuals 55 or older (94 percent) do not live with grandchildren.[8] Of those who do, 4.5 percent are not the responsible caregivers and 1.6 percent are the responsible caregivers.

New York City has the highest percentage of individuals 55 or older who live with their grandchildren but are not the responsible caregiver (6 percent) and upstate has the lowest percentage of these individuals (2.4 percent). New York City also has the highest percentage of 55+ individuals who are responsible caregivers (2.2 percent) while the other downstate counties have the lowest percentage of responsible caregivers (1.1 percent).

Table 1.3. Percent of All Individuals 55 or Older who are Responsible Grandparents

	Not living with grandchildren		Living with grandchildren and not responsible caregiver		Living with grandchildren and responsible caregiver		Total Individuals 55 or older	
	N	%	N	%	N	%	N	%
New York State	4,497,700	93.9	217,000	4.5	75,700	1.6	4,790,300	100
Downstate	2,703,100	92.3	172,400	5.9	52,700	1.8	2,928,200	100
New York City	1,688,700	91.8	110,600	6.0	40,700	2.2	1,840,100	100
Balance of Downstate	1,014,400	93.2	61,800	5.7	12,000	1.1	1,088,100	100
Upstate	1,794,500	96.4	44,600	2.4	23,000	1.2	1,862,100	100

Source: 2008-2012 ACS using the IPUMS microdata set from the University of Minnesota Population Center. All numbers have been rounded to the nearest hundred, as a result subtotals may not add up to overall totals.

Table 1.4 shows the percentage of all co-resident households who are grandfamilies. Statewide,of the 286,400 co-resident grandfamilies, 98,200 (34 percent) are grandfamilies. Downstate there are 215,700 co-resident households, 68,000 of which are grandfamilies (32 percent), while upstate there are 71,800 co-resident households and 30,200 (42 percent) of them are grandfamilies.

Table 1.4 Percent of Co-resident Households that are Grandfamilies

	Co-resident households	Grandfamilies	Percent of Co-resident Households that are Grandfamilies
	N	N	%
New York State	286,400	98,200	34
Downstate	215,700	68,000	32
New York City	150,500	53,600	36
Balance of Downstate	65,200	14,400	22
Upstate	71,800	30,200	42

Source: 2008-2012 ACS using the IPUMS microdata set from the University of Minnesota Population Center. All numbers have been rounded to the nearest hundred, as a result subtotals may not add up to overall totals. These data do not include the 10,600 grandfamilies headed by a non-grandparent, relative 55 years old or older.

[8] The ACS data do not allow researchers to distinguish between people who have no grandchildren and people who have grandchildren but do not live with them.

Characteristics of Grandfamilies

This subsection describes the household characteristics of grandfamilies, including the presence or absence of the children's parents, the number of people in grandfamilies, and the presence of either or both grandparents.

As shown in table 1.5, statewide one or more of the children's parents is present, but is not responsible for the care of the children in 74,700 grandfamilies (69 percent). The children's parents are absent from 34,000 grandfamilies (31 percent). Downstate, one or more parents is present in 56,200 grandfamilies (74 percent), compared to 18,600 grandfamilies (58 percent) upstate. Conversely, both parents are absent from 20,100 grandfamilies (26 percent) downstate and 13,900 grandfamilies (42 percent) upstate.

Table 1.5 Presence or Absence of Grandchildren's Parents in Grandfamilies

	One or more parent present		Parents absent		All Grandfamilies	
	N	%	N	%	N	%
New York State	74,700	69	34,000	31	108,700	100
Downstate	56,200	74	20,100	26	76,300	100
New York City	44,000	73	16,200	27	60,200	100
Balance of Downstate	12,200	75	3,900	25	16,100	100
Upstate	18,600	58	13,900	42	32,500	100

Source: 2008-2012 ACS using the IPUMS microdata set from the University of Minnesota Population Center. All numbers have been rounded to the nearest hundred, as a result subtotals may not add up to overall totals.

Only 7,000 grandfamilies (7 percent) have two family members: one child and a grandparent or other relative caregiver. Another 23,100 (21 percent) have 3 people, 25,800 (24 percent) have 4 people, 21,900 (20 percent) have 5 people, and 31,000 (29 percent) have 6 or more people (Table 1.6). Upstate grandfamilies typically have fewer people than downstate grandfamilies. Roughly one-third of downstate grandfamilies (32 percent) have 6 or more people compared to one-fifth (21 percent) of upstate grandfamilies.

Table 1.6 Grandfamily Size

	Grandfamilies by Number of Family Members											
	Two		Three		Four		Five		Six or more		Total	
	N	%	N	%	N	%	N	%	N	%	N	%
NYState	7,000	7	23,100	21	25,800	24	21,900	20	31,000	29	108,700	100
Downstate	3,900	5	14,900	19	17,400	23	15,900	21	24,200	32	76,300	100
Upstate	3,100	10	8,200	25	8,400	26	5,900	18	6,900	21	35,500	100

Source: 2008-2012 ACS using the IPUMS microdata set from the University of Minnesota Population Center. All numbers have been rounded to the nearest hundred, as a result subtotals may not add up to overall totals.

Downstate's larger grandfamilies are at least partially the result of the greater likelihood of parental presence. As shown in Table 1.7, 59 percent of grandfamilies with a parent present have 5 or more people compared to 26 percent of grandfamilies without a parent present.

Table 1.7 Grandfamilies with Five or More People by Presence of Children's Parents

	N	%
Parent Present	43,900	59
Parents Absent	8,900	26

Source: 2008-2012 ACS using the IPUMS microdata set from the University of Minnesota Population Center

There are 199,800 children living in grandfamilies across New York State. Some 147,300 (74 percent) of them live in grandfamilies with a parent present. The other 52,500 (26 percent) live with just a grandparent (Table 1.8). The average grandfamily has 1.8 children. Grandfamilies where a parent is present average 1.9 children compared to the 1.5 average in grandfamilies where parents are absent (1.5).

Table 1.8 Children in Grandfamilies

	Number of Children	%	Average Number per Grandfamily
All Grandfamilies	199,800	100	1.8
Parent present	147,300	74	1.9
Parent absent	52,500	26	1.5

Data Source: 2008-2012 ACS using the IPUMS microdata set from the University of Minnesota Population Center

Characteristics of Children in Grandfamilies

Children under 6 years old are proportionately more widespread in grandfamilies (40 percent) than they are among children as a whole in New York State (32 percent) (Table 1.9). In grandfamilies where a parent is present, children tend to be much younger than those in grandfamilies where parents are absent. Forty-six percent (67,800) of the 147,300 children in grandfamilies where a parent is present are under 6 years old compared to 23 percent (12,100) of the 52,500 children in grandfamilies without a parent present.

Nearly 80 percent (40,400) of the 52,500 children in grandfamilies without a parent present are between 6 and 17 years old, including 19,400 (37 percent) between 13 and 17. Eligibility for housing and social programs may become an issue as they approach 18 years old.

Table 1.9 Age Distribution of Children in Grandfamilies Compared to All Children in NYS

	All Children		Under 6		6 to 12		13 to 17	
	N	%	N	%	N	%	N	%
All NYS Children	4,292,000	100	1,373,400	32	1,631,000	38	1,287,600	30
Grandfamilies	199,800	100	79,900	40	65,900	33	55,900	28
Parent Present	147,300	100	67,800	46	44,200	30	35,400	24
Parent Absent	52,500	100	12,100	23	21,000	40	19,400	37

Data Source: 2008-2012 ACS using the IPUMS microdata set from the University of Minnesota Population Center. All numbers have been rounded to the nearest hundred, as a result subtotals may not add up to overall totals.

Economic Characteristics of Grandfamilies

The statewide median household income for grandfamilies is $51,400, which is 92 percent of the $55,700 statewide median income for all New York households (Table 1.10). The $37,400 median household income of grandfamilies where parents are absent is 67 percent of the $55,700 statewide median household income. The $57,300 median household income of grandfamilies where a parent is present is 102 percent of the $55,700 statewide median household income.

Median household incomes in the downstate suburban counties around New York City -- $82,000 for all grandfamilies, $88,300 for those with a parent present, and $68,000 for those without a parent present -- are significantly higher than those in New York City and upstate. In New York City, the corresponding median household incomes are $45,100 for all grandfamilies, $49,500 for those with a parent, and $32,700 for those without a parent. Upstate, the corresponding median household incomes are $50,400 for all grandfamilies, $60,200 for those with a parent, and $37,600 for those without a parent.

Upstate, the $37,600 median household income of grandfamilies with parents absent is 74 percent of the $50,800 median income for all upstate households. Downstate in the New York suburban counties, the $68,000 median household income of grandfamilies with parents absent is 79 percent of the $85,700 median income for all county households. And in New York City, the $32,700 median household income of grandfamilies with parents absent is 65 percent of the $50,100 median income for all City households.

Appendix 2.A shows the median income of New York grandfamilies by county.

Table 1.10 Median Household Incomes of Grandfamilies Compared to Other Households

	All Households	All Grandfamilies	Grandfamilies parents absent	Grandfamilies parent present
New York State	$55,700	$51,400	$37,400	$57,300
Downstate	$60,700	$52,000	$37,600	$56,900
New York City	$50,100	$45,100	$32,700	$49,500
Balance of Downstate	$85,700	$82,000	$68,000	$88,300
Upstate	$50,800	$50,400	$37,600	$60,200

Data Source: 2008-2012 ACS using the IPUMS microdata set from the University of Minnesota Population Center

More than 32,000 grandfamily caregivers -- 23 percent of all 142,700 grandfamily caregivers statewide -- have family incomes below the Federal Poverty Level (Table 1.11).[9] Statewide more grandfamily caregivers with a parent present live below the poverty level (20,000) than do grandfamily caregivers where parents are absent (12,200); however, the percentage of grandfamily caregivers living in poverty is higher among those with parents absent (28 percent) than among those with a parent present (20 percent). Regionally, the greatest percentage of grandfamily caregivers living in poverty is in New York City (28 percent), followed by upstate (19 percent), and those in the downstate counties around New York City (12 percent).

Table 1.11 Grandfamily Caregivers with Incomes at or Below the Federal Poverty Level

	Parents Absent			Parents Present			All Caregivers		
	Below Poverty Level		Total	Below Poverty Level		Total	Below Poverty Level		Total
	N	%	N	N	%	N	N	%	N
New York State	12,200	28	44,100	20,000	20	98,600	32,100	23	142,700
Downstate	8,000	32	24,500	15,800	22	72,700	23,700	24	97,200
New York City	6,900	35	19,500	14,200	25	55,800	21,100	28	75,300
Balance of Downstate	1,000	20	5,000	1,600	9	16,900	2,600	12	21,900
Upstate	4,300	22	19,500	4,200	16	26,000	8,400	19	45,500

Data Source: 2008-2012 ACS using the IPUMS microdata set from the University of Minnesota Population Center. Poverty level is based on 2012 federal guidelines. All numbers have been rounded to the nearest hundred, as a result subtotals may not add up to overall totals.

Characteristics of Grandfamily Caregivers

This subsection shifts from describing the characteristics of grandfamily *households* to describing the characteristics of the grandparents and other relatives who are the responsible caregivers in grandfamilies.

Although the term “grandfamilies” may be associated with an image of aging caregivers on fixed incomes, grandfamilies are generally not headed by aging adults. Only 8,200 grandfamily caregivers (6 percent) are 75 years old or older (Table 1.12). Four out of ten grandfamiliy caregivers – 56,500, 40 percent – are under 55. Another two out of ten – 27,800, 19 percent – are between 55 and 59 years old. And, one out of three – 50,200, 35 percent – is between 60 and 74 years old.

[9] Poverty in IPUMS is determined by the size, income, and composition of an individual’s family unit. IPUMS independently calculates the poverty estimate for each distinct family unit within a household unit. This means each member within a family unit receives the same poverty estimate and multiple families residing within the same household may not necessarily have the same poverty estimate. As a result, poverty estimates produced from IPUMS are at the individual-level (e.g. number of grandfamily caregivers in poverty), not the household level. The poverty tables in this report provide individual-level grandparent or other elderly relative caregiver poverty estimates by the housing tenure of the household in which the caregiver resides.

The age distribution suggests that the majority of grandfamily caregivers are not eligible for many programs and services specifically targeted to older people. For example, grandfamily caregivers who are under 62 years old are not eligible for HUD's Section 202 Supportive Housing for the Elderly Program.

Caregivers in upstate New York are slightly younger than caregivers downstate. Sixty-four percent (61,700) of caregivers downstate are under 62 years old compared to 71 percent (32,400) of grandfamily caregivers upstate. As shown in Figure 1.3, grandfamily caregivers in parts of Queens as well as the western and northern parts of the State, such as Niagara County and Seneca County, are more likely to be under 55 years old.

Table 1.12 Age of Grandfamily Caregivers

	Under 55		56 to 59		60 to 61		62 to 74		75 or older		Total	
	#	%	#	%	#	%	#	%	#	%	#	%
New York State	56,500	40	27,800	19	9,800	7	40,400	28	8,200	6	142,700	100
Downstate	36,200	37	18,800	19	6,700	7	29,300	30	6,200	6	97,200	100
New York City	28,000	37	14,300	19	5,300	7	22,700	30	5,000	7	75,300	100
Balance of Downstate	8,200	37	4,500	21	1,400	6	6,600	30	1,200	5	21,900	100
Upstate	20,300	45	9,100	20	3,000	7	11,200	25	2,000	6	45,600	100

Data Source: 2008-2012 ACS using the IPUMS microdata set from the University of Minnesota Population Center. All numbers have been rounded to the nearest hundred, as a result subtotals may not add up to overall totals.

Figure 1.3 Grandfamily Caregivers under Age 55

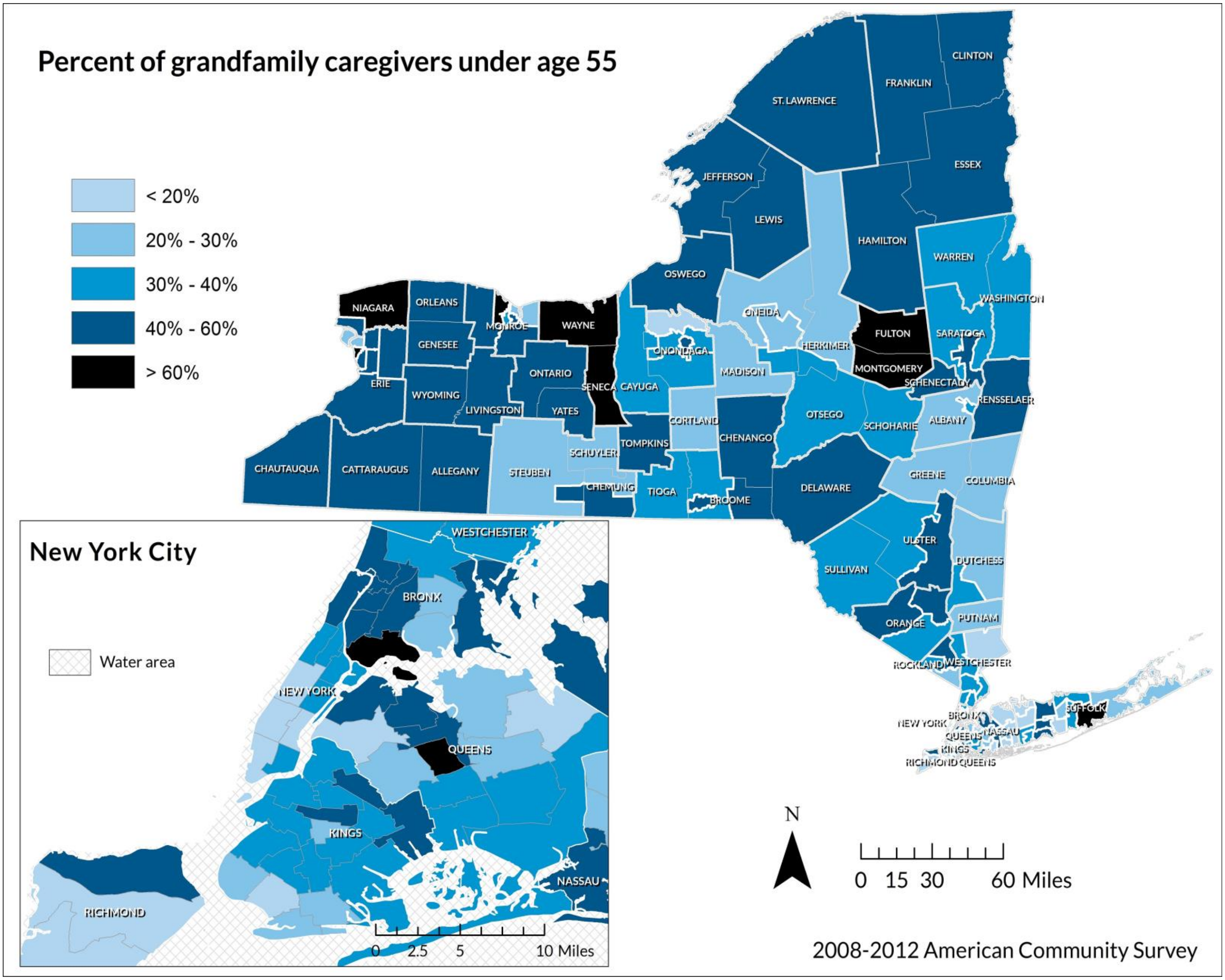


Table 1.13 shows the length of time grandparents have been responsible for their grandchildren in grandfamilies with and without the presence of grandchildren's parents in different parts of the State.

Only 27,200 grandparents (21 percent) have been responsible for their grandchildren for less than a year (Table 1.13); 28,600 (22 percent) for 1 to 2 years; 22,800 (17 percent) for 3 to 4 years; and, fully 53,500 (40 percent) for 5 years or more.

Among the 93,900 grandparents in grandfamilies with a parent present, nearly half (48 percent) report that they have been caring for their grandchildren for less than three years – 24 percent for less than a year and 24 percent for 1 to 2 years. One out of three grandparents (34 percent) report that they have been responsible for their grandchildren for 5 years or more (Table 1.13).

By contrast, among the 38,200 grandparents in grandfamilies without a parent present one out of four grandparents (27 percent) report that they have been responsible for their grandchildren for less than three years, – 12 percent for less than a year and 15 percent for 1 to 2 years. Nearly six out of ten grandparents in grandfamilies without a parent (57 percent) report that they have been responsible for 5 years or more.

Downstate, forty-two percent (37,500) of the 88,900 grandparents have been responsible for their grandchildren for 5 years or more; upstate, 37 percent (16,000) of the 43,000 grandparents have been responsible for that long as well.

Table 1.13 Length of Time Grandparents Have Been Responsible for Grandchildren

	< 1 year		1 to 2 years		3 to 4 years		5 years or more		All Grandparents	
	N	%	N	%	N	%	N	%	N	%
All grandparents	27,200	21	28,600	22	22,800	17	53,500	40	132,200	100
By presence or absence of children's parents										
Parent Present	22,500	24	22,900	24	16,900	18	31,700	34	93,900	100
Parents Absent	4,700	12	5,700	15	6,000	16	21,800	57	38,200	100
By region										
Downstate	17,100	19	19,200	22	15,000	17	37,500	42	88,900	100
New York City	13,300	19	15,200	22	10,900	16	29,300	43	68,800	100
Balance of Downstate	3,800	19	4,000	20	4,100	20	8,200	41	20,100	100
Upstate	10,100	23	9,400	22	7,800	18	16,000	37	43,000	100

Data Source: 2008-2012 ACS using the IPUMS microdata set from the University of Minnesota Population Center. The ACS question about length of time as a primary caregiver is only asked of grandparents and not of other relatives caring for children. All numbers have been rounded to the nearest hundred, as a result subtotals may not add up to overall totals.

The majority of responsible grandparents in grandfamilies are single grandmothers.[10] Single grandmothers are on their own in 50,900 (52 percent) of the 98,200 grandparent-

[10] Our methodology only allowed us to identify one head of household, and not spouses/partners, for grandfamilies headed by another relative 55 years or older.

headed grandfamilies statewide (Table 1.14).[11] Both grandparents are present in 41,300 grandfamilies (42 percent), and single grandfathers in 6,000 (6 percent).

Downstate, single grandmothers are responsible for 37,900 grandfamilies (56 percent). Both grandparents are present in 26,200 grandfamilies (38 percent). Upstate, both grandparents are present in half the grandfamilies (15,100, 50 percent); single grandmothers are on their own in 13,000 (43 percent).

Table 1.14 Presence of Grandmothers and Grandfathers in Grandfamilies

	Both Grandparents		Grandmother Only		Grandfather Only		Grandfamilies Headed by Grandparents	
	N	%	N	%	N	%	N	%
New York State	41,300	42	50,900	52	6,000	6	98,200	100
Downstate	26,200	38	37,800	56	3,900	6	68,000	100
New York City	18,900	35	31,600	59	3,100	6	53,600	100
Balance of Downstate	7,300	50	6,300	43	800	7	14,400	100
Upstate	15,100	50	13,000	43	2,100	7	30,200	100

Source: 2008-2012 ACS using the IPUMS microdata set from the University of Minnesota Population Center. All numbers have been rounded to the nearest hundred, as a result subtotals may not add up to overall totals.

Table 1.15 shows the race and ethnicity of the heads of household in grandfamilies (*i.e.*, the responsible caregivers).

Statewide, there is a nearly equal distribution of grandfamily heads of households among Blacks (35,100, 32 percent), Whites (34,100, 31 percent) and Hispanics (29,800, 27 percent) (Table 1.15). Proportionately, the percentage of Black heads of household in grandfamilies (32 percent statewide) is more than double the percentage of Black heads of households in New York (14 percent). Similarly, the percentage of Hispanic heads of household in grandfamilies (27 percent statewide) is nearly double the percentage of Hispanic heads of households in New York State (14 percent).

Upstate, Whites account for 22,600 (70 percent) of the heads of households in grandfamilies; and, Blacks and Hispanics together, for 27 percent (8,500) (Table 1.15). In the suburban counties around New York City, 35 percent of grandfamilies (5,700) have a White head of household, and 58 percent (9,400) have a Black or Hispanic head of household. In New York City, nine percent of grandfamilies have a White head of household, and 79 percent have a Black or Hispanic head of household.

[11] Statewide, single grandmothers account for 47 percent of all 108,700 grandfamilies. The available data does not allow us to determine the marital status of other relatives 55 or older caring for grandchildren.

Table 1.15 Race and Ethnicity of Grandfamily Heads of Household

	Race								Ethnicity	
	White, non-Hispanic		Black , non-Hispanic		Asian, non-Hispanic		Other, non-Hispanic		Hispanic	
	#	%	#	%	#	%	#	%	#	%
All New York Households	4,646,200	64	991,000	14	450,900	6	116,700	2	1,025,900	14
Grandfamily Households										
New York State	34,100	31	35,100	32	7,500	7	2,200	2	29,800	27
Downstate	11,500	15	28,700	38	7,100	9	1,400	2	27,600	36
New York City	5,300	9	24,600	41	6,500	11	1,000	2	22,900	38
Balance of Downstate	5,700	35	4,100	25	600	4	400	2	5,300	33
Upstate	22,600	70	6,300	20	400	1	800	2	2,200	7

Source: 2008-2012 ACS using the IPUMS microdata set from the University of Minnesota Population Center. All numbers have been rounded to the nearest hundred, as a result subtotals may not add up to overall totals.

Statewide, nearly 72,000 grandfamily caregivers (50 percent) are employed; 6,800 (5 percent) are unemployed, meaning they are not working but actively looking for work; and the remaining 64,000 (45 percent) were not in the labor force, meaning they were not working or actively looking for work (Table 1.16). Grandfamily caregivers are more likely to work when a parent is present in the household. In grandfamilies where a parent is present, half the caregivers (53 percent, 52,300) are employed, 5,100 (5 percent) are unemployed, and 41,200 (42 percent) are not in the labor force. In grandfamilies without a parent present, 44 percent of caregivers (19,500) are employed, 1,700 (4 percent) are unemployed, and 22,800 (52 percent) are not in the labor force.

Half of upstate caregivers (24,000, 53 percent) are employed, 2,100 (5 percent) are unemployed, and 19,400 (42 percent) are not in the labor force. Downstate, 35,000 (46 percent) grandfamily caregivers are employed, 4,800 (5 percent) are unemployed, and 47,800 (49 percent) are not in the labor force.

Table 1.16 Employment Status of Grandfamily Caregivers

	Employed		Unemployed		Not in Labor Force		All Caregivers	
	N	%	N	%	N	%	N	%
All Grandfamilies	71,900	50	6,800	5	64,000	45	142,700	100
By presence or absence of children's parents								
Present	52,300	53	5,100	5	41,200	42	98,600	100
Absent	19,500	44	1,700	4	22,800	52	44,000	100
By region								
Downstate	47,800	49	4,800	5	44,600	46	97,200	100
New York City	35,000	46	3,700	5	36,600	49	75,300	100
Balance of Downstate	12,800	58	1,100	5	8,000	37	21,900	100
Upstate	24,000	53	2,100	5	19,400	42	45,500	100

Data Source: 2008-2012 ACS using the IPUMS microdata set from the University of Minnesota Population Center. All numbers have been rounded to the nearest hundred, as a result subtotals may not add up to overall totals.

Aside from earned income, Social Security is the most common source of income for grandfamilies (Table 1.17). 38,600 grandfamily caregivers (27 percent) receive Social Security. 18,800 (13 percent) also receive retirement benefits; almost 10,000 (7 percent) receive SSI benefits; and, 9,100 (6 percent) receive public assistance.

Table 1.17 Other Income Sources for Grandfamily Caregivers

	N	%
Social Security	38,600	27
Retirement	18,800	13
Supplemental Security Income (SSI)	9,800	7
Public Assistance	9,100	6

Data Source: 2008-2012 ACS using the IPUMS microdata set from the University of Minnesota Population Center

Statewide, 22 percent of all grandfamily caregivers, 31,500 caregivers in all, have some kind of disabling condition (Table 1.18). Upstate grandfamily caregivers are slightly more likely to have a disability (25 percent) than downstate grandfamily caregivers (21 percent)

Table 1.18 Number and Percent of Grandfamily Caregivers with a Disability

	Disabled Caregivers	Total Caregivers	% with a Disability
New York State	31,500	142,700	22
Downstate	20,000	97,200	21
New York City	16,500	75,300	22
Balance of Downstate	3,500	21,900	16
Upstate	11,500	45,500	25

Data Source: 2008-2012 ACS using the IPUMS microdata set from the University of Minnesota Population Center. Disability was defined as any caregiver who reported having difficulties in one or more of the following areas: hearing or vision difficulty, self-care, independent living, cognitive, or ambulatory.

In grandfamilies where the children's parents are absent, 11,900 grandfamily caregivers (27 percent) have a disabling condition compared to 19,600 grandfamily caregivers (20 percent) in grandfamilies where a parent is present (Table 1.19). Nearly one-third (31 percent) of upstate grandfamily caregivers where parents are absent have a disability.

Table 1.19 Number and Percent of Grandfamily Caregivers with a Disability by Presence or Absence of Parents

	Parent present			Parents absent		
	Disabled Caregivers	Total Caregivers	% with a Disability	Disabled Caregivers	Total Caregivers	% with a Disability
New York State	19,600	98,600	20	11,900	44,100	27
Downstate	14,000	72,700	19	5,900	24,500	24
New York City	11,500	55,800	21	5,000	19,500	26
Balance of Downstate	2,500	16,900	15	900	5,000	18
Upstate	5,600	25,900	22	6,000	19,600	31

Data Source: 2008-2012 ACS using the IPUMS microdata set from the University of Minnesota Population Center. Disability was defined as any caregiver who reported having difficulties in one or more of the following areas: hearing or vision difficulty, self-care, independent living, cognitive, or ambulatory. All numbers have been rounded to the nearest hundred, as a result subtotals may not add up to overall totals.

Housing Tenure of Grandfamilies

Statewide, roughly half of New York's 108,700 grandfamilies are renters (57,600, 53 percent) and half are homeowners (51,000, 47 percent) (Table 1.20). Upstate, 65 percent (21,100) of the grandfamilies own their own homes. Similarly, in the downstate counties surrounding New York City, 70 percent (11,200) of the grandfamilies are homeowners. It is in New York City where grandfamily renters predominate – 32 percent (19,300) of New York City grandfamilies are homeowners and 68 percent (40,900) are renters.

Table 1.20 Housing Tenure of Grandfamilies

	Renter		Owner		Total	
	N	%	N	%	N	%
Statewide	57,600	53	51,100	47	108,700	100
Downstate	45,800	60	30,500	40	76,300	100
New York City	40,900	68	19,300	32	60,200	100
Balance of Downstate	4,900	30	11,200	70	16,100	100
Upstate	11,400	35	21,000	65	32,400	100

Data Source: 2008-2012 ACS using the IPUMS microdata set from the University of Minnesota Population Center. All numbers have been rounded to the nearest hundred, as a result subtotals may not add up to overall totals.

The homeownership rate among grandfamilies where a parent is present is 48 percent (Table 1.21). In New York City roughly one in three grandfamilies (33 percent; 14,500 grandfamilies) where a parent is present are homeowners. By contrast 71 percent of grandfamilies in the downstate counties surrounding New York City (8,700 grandfamilies) and 68 percent of grandfamilies in upstate counties (12,500 grandfamilies) are homeowners.

Table 1.21 Housing Tenure of Grandfamilies Where a Parent is Present

	Renter		Owner		Total	
	N	%	N	%	N	%
Statewide	39,000	52	35,700	48	74,700	100
Downstate	33,000	58	23,200	42	56,200	100
New York City	29,500	67	14,500	33	44,000	100
Balance of Downstate	3,500	29	8,700	71	12,200	100
Upstate	6,000	32	12,500	68	18,500	100

Data Source: 2008-2012 ACS using the IPUMS microdata set from the University of Minnesota Population Center. All numbers have been rounded to the nearest hundred, as a result subtotals may not add up to overall totals.

The homeownership rate among grandfamilies where parents are absent is 46 percent (Table 1.22). In New York City, just 29 percent of these grandfamilies (4,900 grandfamilies) are homeowners and 71 percent (11,500 grandfamilies) are renters. In the downstate counties surrounding New York City, 64 percent of these grandfamilies (2,500) are homeowners and in upstate counties the homeownership rate is 62 percent (8,600 grandfamilies).

Table 1.22 Housing Tenure of Grandfamilies where Parents are Absent

	Renter		Owner		Total	
	N	%	N	%	N	%
Statewide	18,200	54	15,800	46	34,000	100
Downstate	12,900	64	7,200	36	20,100	100
New York City	11,500	71	4,700	29	16,200	100
Balance of Downstate	1,400	36	2,500	64	3,900	100
Upstate	5,300	38	8,600	62	13,900	100

Data Source: 2008-2012 ACS using the IPUMS microdata set from the University of Minnesota Population Center. All numbers have been rounded to the nearest hundred, as a result subtotals may not add up to overall totals.

Economic Characteristics of Grandfamily Renters

Grandfamily renters have a median annual income of $32,000 (Table 1.23)—meaning that half of all grandfamily renters have incomes below $32,000 and half have an income above $32,000. Downstate grandfamily renters have a median annual income of $33,700, while upstate grandfamily renters have a median annual income of $28,500. The median annual income of grandfamily renters where parents are absent is $23,200. The median income for grandfamilies where parents are absent is higher downstate ($25,200) than upstate ($21,400). Grandfamily renters where a parent is present have a median annual income of $37,100. The median annual income for these grandfamilies downstate ($37,500) is slightly higher than the median annual income of these grandfamilies upstate ($36,500).

Table 1.23 Median Annual Incomes of Grandfamily Renters (2012)

	All Grandfamily Renters	Parents Absent	Parent Present
New York State	$32,000	$23,200	$37,100
Downstate	$33,700	$25,200	$37,500
New York City	$32,700	$25,300	$36,700
Balance of Downstate	$42,600	$23,500	$46,500
Upstate	$28,500	$21,400	$36,500

Data Source: 2008-2012 ACS using the IPUMS microdata set from the University of Minnesota Population Center. All numbers have been rounded to the nearest hundred, as a result subtotals may not add up to overall totals.

There are 25,500 (37 percent) caregivers in renter grandfamilies whose annual incomes are at or below the Federal Poverty Level (Table 1.24).[12] Four out of ten caregivers in renter grandfamilies upstate (41 percent) are in poverty compared to 37 percent of caregivers in renter grandfamilies in New York City and 26 percent of caregivers in the downstate counties surrounding New York City.

[12] Poverty in IPUMS is determined by the size, income, and composition of an individual's family unit. IPUMS independently calculates the poverty estimate for each distinct family unit within a household unit. This means each member within a family unit receives the same poverty estimate and multiple families residing within the same household may not necessarily have the same poverty estimate. As a result, poverty estimates produced from IPUMS are at the individual-level (e.g. number of grandfamily caregivers in poverty), not the household level. The poverty tables in this report provide individual-level grandparent or other elderly relative caregiver poverty estimates by the housing tenure of the household in which the caregiver resides.

Table 1.24 Poverty Status of All Caregivers in Renter Grandfamilies

	At or below Federal Poverty Level		Above the Federal Poverty Level		Total Renter Caregivers	
	N	%	N	%	N	%
New York State	25,500	37	44,000	63	69,500	100
Downstate	19,800	36	35,800	64	55,600	100
New York City	18,300	37	31,400	63	49,700	100
Balance of Downstate	1,500	26	4,400	74	5,900	100
Upstate	5,600	41	8,300	59	13,900	100

Data Source: 2008-2012 ACS using the IPUMS microdata set from the University of Minnesota Population Center. All numbers have been rounded to the nearest hundred, as a result subtotals may not add up to overall totals.

Four out of ten renter caregivers in grandfamilies where parents are absent (43 percent; 9,400 caregivers) have incomes at or below the Federal Poverty Level (Table 1.25). The poverty rate is the same downstate and upstate (43 percent).

Table 1.25 Poverty Status of Caregivers in Renter Grandfamilies where Parents are Absent

	At or below Federal Poverty Level		Above the Federal Poverty Level		Total Renters	
	N	%	N	%	N	%
New York State	9,400	43	12,300	57	21,700	100
Downstate	6,700	43	8,700	57	15,400	100
New York City	6,000	44	7,700	56	13,700	100
Balance of Downstate	700	41	1,000	59	1,600	100
Upstate	2,700	43	3,600	57	6,300	100

Data Source: 2008-2012 ACS using the IPUMS microdata set from the University of Minnesota Population Center. All numbers have been rounded to the nearest hundred, as a result subtotals may not add up to overall totals.

The poverty rate among caregivers in renter grandfamilies where a parent is present is 34 percent (16,100 grandfamily caregivers). Thirty-four percent of New York City caregivers (12,300) in renter grandfamilies with a parent present are in poverty compared to 20 percent of caregivers (900) in the suburban downstate counties. Thirty-nine percent of upstate renter caregivers (2,900) are in poverty (Table 1 .26).

Table 1.26 Poverty Status of Caregivers in Renter Grandfamilies where a Parent is Present

	At or below Federal Poverty Level		Above the Federal Poverty Level		Total Renters	
	N	%	N	%	N	%
New York State	16,100	34	31,700	66	47,800	100
Downstate	13,200	33	27,000	67	40,200	100
New York City	12,300	34	23,700	66	36,000	100
Balance of Downstate	900	20	3,400	80	4,300	100
Upstate	2,900	39	4,700	61	7,6000	100

Data Source: 2008-2012 ACS using the IPUMS microdata set from the University of Minnesota Population Center. All numbers have been rounded to the nearest hundred, as a result subtotals may not add up to overall totals.

Economic Characteristics of Grandfamily Homeowners

The median annual income of grandfamily homeowners is $78,800 (Table 1.27). Grandfamily homeowners living in New York City have a median annual income of $85,600, while grandfamily homeowners in other downstate areas outside the city have a median annual income or $104,000. Upstate grandfamily homeowners have a median annual income of $64,800. In all areas, grandfamilies where a parent is present have substantially higher median household incomes than grandfamilies where parents are absent.

Table 1.27 Median Annual Income of Grandfamily Homeowners

	All Grandfamily Homeowners	Parents Absent	Parent present
New York State	$78,800	$62,700	$86,500
Downstate	$92,700	$80,000	$95,800
New York City	$85,600	$71,000	$88,200
Balance of Downstate	$104,000	$90,500	$107,800
Upstate	$64,800	$51,000	$73,100

Data Source: 2008-2012 ACS using the IPUMS microdata set from the University of Minnesota Population Center

Nine percent (6,600) of all caregivers in homeowner grandfamilies have incomes at or below the Federal Poverty Level (Table 1.28). The poverty rate is the same for downstate and upstate caregivers (9 percent). The poverty rate among caregivers in homeowner grandfamilies in New York City is 11 percent compared to 7 percent for homeowner caregivers in the suburban counties surrounding New York City.

Table 1.28 Poverty Status of All Caregivers in Homeowner Grandfamilies

	At or below Federal Poverty Level		Above the Federal Poverty Level		Total Homeowners	
	#	%	#	%	#	%
New York State	6,600	9	66,548	91	73,200	100
Downstate	3,900	9	37,700	91	41,600	100
New York City	2,800	11	28,800	89	25,600	100
Balance of Downstate	1,000	7	14,900	93	16,00	100
Upstate	2,800	9	28,800	91	31,600	100

Data Source: 2008-2012 ACS using the IPUMS microdata set from the University of Minnesota Population Center. All numbers have been rounded to the nearest hundred, as a result subtotals may not add up to overall totals.

Twelve percent of caregivers in homeowner grandfamilies where parents are absent (2,800 caregivers) have incomes below the poverty level. The poverty rate is 13 percent for downstate caregivers and 12 percent for upstate caregivers. In New York City, 16 percent of these caregivers are in poverty compared to 9 percent of caregivers in the suburban counties around New York City.

Table 1.29 Poverty Status of Caregivers in Homeowner Grandfamilies where Parents are Absent

	At or below Federal Poverty Level		Above the Federal Poverty Level		Total Homeowners	
	N	%	N	%	N	%
New York State	2,800	12	19,600	88	22,400	100
Downstate	1,200	13	8,000	87	9,200	100
New York City	900	16	4,900	84	5,800	100
Balance of Downstate	300	9	3,100	91	3,400	100
Upstate	1,500	12	11,700	88	13,200	100

Data Source: 2008-2012 ACS using the IPUMS microdata set from the University of Minnesota Population Center. All numbers have been rounded to the nearest hundred, as a result subtotals may not add up to overall totals.

Eight percent of caregivers in homeowner grandfamilies with a parent present (3,900) have incomes below the Federal Poverty Level; a lower rate than caregivers in grandfamilies with no parent present (12 percent) (Table 1.30). Eight percent of downstate caregivers have incomes below the Federal Poverty Level compared to seven percent of upstate caregivers.

Table 1.30 Poverty Status of Caregivers in Homeowner Grandfamilies where a Parent is Present

	At or below Federal Poverty Level		Above the Federal Poverty Level		Total Homeowners	
	N	%	N	%	N	%
New York State	3,900	8	46,900	92	50,800	100
Downstate	2,600	8	29,800	92	32,400	100
New York City	1,900	10	17,900	90	19,800	100
Balance of Downstate	700	6	11,900	94	12,600	100
Upstate	1,200	7	17,100	93	18,400	100

Data Source: 2008-2012 ACS using the IPUMS microdata set from the University of Minnesota Population Center. All numbers have been rounded to the nearest hundred, as a result subtotals may not add up to overall totals.

Section 2: Housing Affordability & Availability

Introduction

This section of the report analyzes the affordability of rental and owner-occupied housing for grandfamilies in New York State. It includes an analysis of housing costs as a percentage of household income for grandfamily renters and homeowners as well as a market analysis of the availability of affordable, adequate rental housing for grandfamilies. It also examines how many grandfamilies are income eligible for rental assistance programs such as public housing and housing choice vouchers.

Methodology

The analysis in this section relies on microdata from the five-year estimates of the 2008-2012 American Community Survey as well as data from the U.S. Department of Housing and Urban Development on local area median family incomes.[13]

Key Findings

Many New York State grandfamilies live in housing that is unaffordable or overcrowded:

- More than 46,000 grandfamilies (43 percent of all grandfamilies) are housing cost-burdened, meaning they spend 30 percent or more of their monthly income on housing (rent or mortgage plus utilities). They include 24,500 grandfamilies (23 percent) who are severely cost-burdened, meaning they spend at least 50 percent of their monthly income on housing.

- Forty percent of grandfamily homeowners (20,500) are cost-burdened including 10,100 (20 percent) who are severely cost-burdened. Half of grandfamily homeowners with a mortgage are cost-burdened. Forty-five percent of grandfamily renters are cost-burdened (25,800), including 25 percent (14,300) who are severely cost-burdened.

- Nearly 24,000 grandfamilies (22 percent) live in overcrowded housing, meaning there are more people in the housing unit than there are rooms and 7,300 (7 percent) live in severely overcrowded housing, with more than 1.5 people per room. More than 17,000 grandfamily renters (30 percent) live in overcrowded housing, including 5,700 (10 percent) who live in severely overcrowded housing.

[13] See Appendix 2.A for a detailed description of each dataset and how they were merged for this analysis.

The housing conditions of grandfamilies vary greatly by location:

- Upstate, 65 percent (21,100) of grandfamilies own their own homes and 35 percent 11,400) rent. Ninety-three percent of upstate grandfamily homeowners (19,500) live in single family homes and 84 percent of upstate grandfamily renters live in either single-family homes (40percent) or in 2-4 unit family homes (44 percent). Thirty percent (6,300) of upstate grandfamily homeowners own their homes free and clear and 70 percent have a mortgage. Thirty-five percent of upstate grandfamily homeowners are cost-burdened, including 12 percent who are severely cost-burdened. 4,600 upstate renter grandfamilies (40 percent) are cost-burdened, including 2,400 (21 percent) who are severely cost-burdened.

- Downstate in the suburban counties around New York City, 70 percent (11,200) of grandfamilies own their own homes and 30 percent (4,900) rent. Nearly 90 percent of homeowners in this area (9,900) live in single family homes while 42 percent of renters live in buildings with five units or more. 2,500 grandfamily homeowners (23 percent) own their homes free and clear and 77 percent have a mortgage. Forty-three percent (4,900) of grandfamily homeowners are cost-burdened, including 21 percent (2,400) who are severely cost-burdened. Half of grandfamily renters (2,400) are cost-burdened, including 29 percent (1,400) who are severely cost-burdened.

- In New York City, 68 percent (41,000) of grandfamilies rent and 32 percent (19,300) are homeowners. More than half of homeowners (56 percent, 10,800) live in single family homes, and 35 percent (6,800) are in two- to four- family homes. Nearly three quarters of renters live in buildings with five or more units, including 36 percent who live in buildings with 50 or more units. Twenty-seven percent (5,100) of homeowner grandfamilies own their homes free and clear and 73 percent have a mortgage. Forty-nine percent of New York City grandfamily homeowners are cost-burdened, including 27 percent who are severely cost-burdened. Nearly 19,000 grandfamily renters (46 percent) are cost-burdened, including 26 percent (10,500) who are severely cost-burdened. One-third (32 percent) of New York City grandfamilies (19,000) live in overcrowded housing.

Grandfamily renters face a shortage of affordable and available rental options:

- The 18,200 renter grandfamilies where no parent is present have a median monthly income of $1,900, or $23,200 a year. At this income, a family can afford to pay up to $560 for rent. New York State has 1.17 million renter households earning less than $23,200 a year, but 859,300 housing units renting for $560 a month or less. There is a shortage of 309,200 units for grandfamilies and other households at these income levels.

- Of the 57,300 renter grandfamilies in New York State, 40,100 (72 percent) are low-income and eligible for some form of governmental housing assistance. They include: 19,000 renter grandfamilies (33 percent) with extremely low incomes (0-30% Area Median Income (AMI); 11,400 renter grandfamilies (20 percent) with very low-income (31-50% Area Median Income (AMI); and 10,700 renter grandfamilies (19 percent) with low income (51-80%) Area Median Income (AMI);

- The 39,000 renter grandfamilies where a parent is present have a median monthly income of $3,100 or $37,100 a year. At this income level a grandfamily can afford to pay up to $897 for rent using less than 30 percent of their income. New York State has 1.71 million households earning $37,500 or less a year who can afford up to $930 a month for rent, and 1.67 million housing units renting at or below this level.

- Grandfamily renters with parents absent are likely to require additional operating subsidies to afford larger apartments in federal Low Income Housing Tax Credit (LIHTC) developments.

Characteristics of Grandfamily Housing

Statewide

New York's grandfamilies are a diverse population, and housing characteristics and affordability vary widely by location and household composition, specifically the presence or absence of the grandchildren's parent(s). This subsection describes the characteristics and affordability of grandfamilies' housing statewide, and then by location and the presence of grandchildren's parent(s).

Table 2.1 Size of Buildings with Grandfamilies in Residence

Building Size	Grandfamily Renters		Grandfamily Homeowners		All Grandfamilies	
	N	%	N	%	N	%
Single-Family*	8,100	14	40,200	74	48,300	44
2-4 Units	15,000	26	9,200	18	24,200	22
5-49 Units	17,900	31	900	2	18,800	17
50 or more units	16,200	28	1,100	2	17,300	16
All Households	57,300	100	51,500	100	108,700	100

Source: 2008-2012 ACS using the IPUMS microdata set from the University of Minnesota Population Center. All numbers have been rounded to the nearest hundred, as a result subtotals may not add up to overall totals.
** Includes 2,800 grandfamilies in manufactured and mobile homes: 500 renters and 2,200 owners.*

Forty-four percent (48,300) of all New York grandfamilies live in single-family homes, 22 percent (24,200) live in small (2-4 unit) buildings, 17 percent (18,800) live in buildings with between 5 and 49 units, and 16 percent (17,300) live in buildings with 50 or more units. More than 70 percent of grandfamily homeowners live in single-family homes.

Forty-six percent of grandfamily renters live in single-family or 2-4 unit family homes. Thirty-one percent of grandfamily renters live in buildings with between 5 and 49 units (31 percent) and 28 percent live in buildings with 50 or more units.

Table 2.2 Housing Costs for Grandfamily Homeowners

	Without Mortgage	With Mortgage	Total
Grandfamily Homeowners	13,900	37,600	51,500
Median Monthly Income	\$5,300	\$7,000	\$6,600
Median Monthly Housing Costs	\$700	\$2,100	\$1,500
Housing Costs as % of Monthly Income	13%	30%	23%

Source: 2008-2012 ACS using the IPUMS microdata set from the University of Minnesota Population Center. All numbers have been rounded to the nearest hundred, as a result subtotals may not add up to overall totals.

Nearly 14,000 grandfamilies (27 percent of homeowners) own their homes free and clear and the rest (73 percent, 37,600 grandfamilies) have a mortgage. Grandfamilies who own their homes free and clear have a median monthly income of \$5,300 and pay \$700 each month, or 13 percent of each month's income, on housing-related costs (taxes, utilities, fees). Grandfamilies with a mortgage have a median monthly income of \$7,000 and pay \$2,100 on housing-related costs, or 30 percent of monthly income.

Table 2.3 Housing Costs for Grandfamily Renters

Grandfamily Renters	57,300
Median Monthly Income	\$2,700
Median Monthly Housing Costs	\$800
Housing Costs as % of Monthly Income	31%

Source: 2008-2012 ACS using the IPUMS microdata set from the University of Minnesota Population Center. All numbers have been rounded to the nearest hundred, as a result subtotals may not add up to overall totals.

The median monthly income of the 57,300 grandfamilies who rent is \$2,700 and the median monthly housing cost (rent plus utilities) is \$800, or 31 percent of monthly income.

According to federal standards, housing is affordable if households pay less than 30 percent of their monthly income on housing-related costs. Households are cost-burdened if they pay 30 percent or more of their income on housing and severely cost-burdened if they pay 50 percent or more.

Statewide, there are 46,300 cost-burdened grandfamilies in New York (43 percent), including 24,500 (23 percent) who are severely cost-burdened. Figure 2.1 maps the percent of grandfamilies who are cost-burdened by county. The greatest concentration of cost-burdened grandfamilies is in and around New York City and in the eastern parts of upstate (Warren, Washington, and Rensselaer Counties).

Grandfamily renters are slightly more likely to be cost-burdened than grandfamily homeowners. Among renters, 45 percent (25,800) are cost-burdened and 25 percent (14,300) are severely cost-burdened. Among owners, 40 percent (20,500) are cost-burdened, including 20 percent that are severely cost-burdened.[14]

Table 2.4 Housing's Financial Burden on Grandfamilies

	Total Grandfamilies	Moderate and Severely Cost-Burdened		Severely Cost-Burdened	
	N	N	%	N	%
All grandfamilies	108,700	46,300	43	24,500	23
Grandfamily Renters	57,300	25,800	45	14,300	25
Grandfamily Homeowners	51,400	20,500	40	10,100	20

Source: 2008-2012 ACS using the IPUMS microdata set from the University of Minnesota Population Center.
Note: There are 1,328 grandfamily renters who pay no cash rent.

Overcrowding is another common housing problem among grandfamilies. By federal standards, overcrowding occurs when there are more people in a housing unit than rooms (excluding bathrooms and hallways) and severe overcrowding occurs where there are more than 1.5 people per room (PPR). Twenty-two percent of grandfamilies (23,800) live in overcrowded housing, including seven percent (7,300) who live in severely overcrowded housing. Overcrowding is far more common among grandfamily renters than grandfamily homeowners. Thirty percent of renter grandfamilies, 17,100 in all, are living in overcrowded housing, including 10 percent who live in severely overcrowded housing. Thirteen percent of grandfamily homeowners are overcrowded.

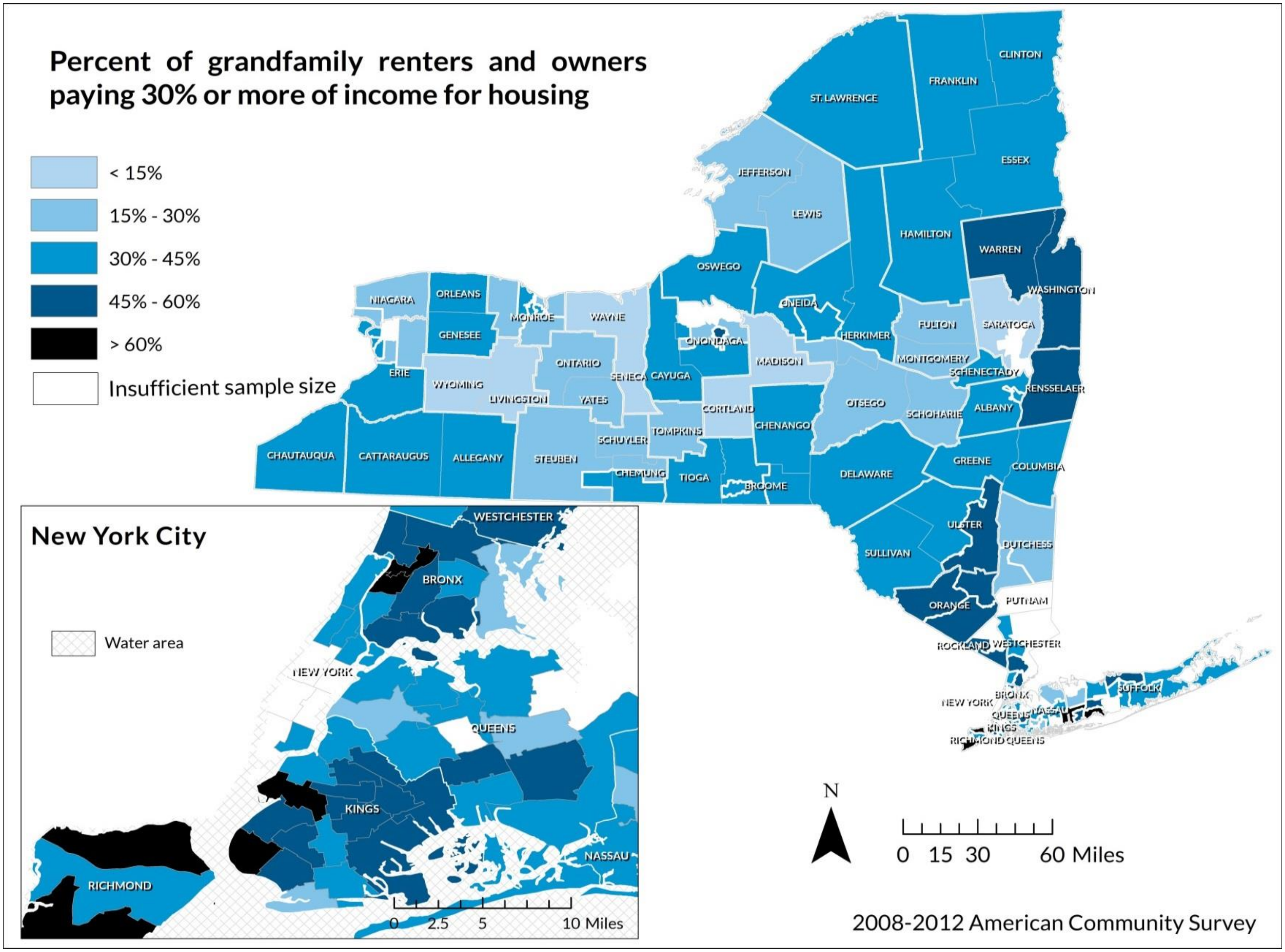
Table 2.5 Grandfamilies in Overcrowded Housing

	Total Grandfamilies	Overcrowded More than 1 PPR		Severely Overcrowded More than 1.5 PPR	
	N	N	%	N	%
All grandfamilies	108,700	23,800	22	7,300	7
Grandfamily Renters	57,300	17,100	30	5,700	10
Grandfamily Homeowners	51,500	6,700	13	1,600	3

Source: 2008-2012 ACS using the IPUMS microdata set from the University of Minnesota Population Center
PPR = persons per room

14 The number of cost-burdened grandfamilies would certainly be higher if it were not for housing assistance programs like public housing or the Housing Choice Voucher Program. However, the ACS does not include questions on the receipt of housing assistance, so it is not possible to estimate how many grandfamilies receive assistance and the impact that has on their housing costs.

Figure 2.1 Cost Burden among New York Grandfamilies by County



In grandfamilies where parents are absent, nearly half -- 15,600, 46 percent -- are cost-burdened, including 24 percent (8,200) who are severely cost-burdened (Table 2.6). Forty-nine percent of grandfamily renters (8,900) are cost-burdened, including 4,900 (26 percent) who are severely cost-burdened. Fifty percent of grandfamily homeowners with a mortgage (5,400) are cost-burdened, including 26 percent (2,800) who are severely cost-burdened. Twenty-six percent of grandfamily homeowners without a mortgage (1,300) are cost-burdened, including 10 percent (500) who are severely cost-burdened.

In grandfamilies where parents are absent, the median monthly income is $3,100, and the median housing costs are $900, or 29 percent of income (Table 2.6). Among these grandfamily renters, the median monthly income is $1,900 and the median housing costs are $700, or 36 percent of monthly income. For grandfamily homeowners with a mortgage, the median monthly income is $5,900 and the median housing costs are $1,700, or 29 percent of income. For grandfamily homeowners without a mortgage, the median monthly income is $3,900 and the median housing costs are $600, or 15 percent of monthly income.

Table 2.6 Housing Costs and Affordability—Grandfamilies where Parents are absent

	Grand families	Median Monthly Income	Median Monthly Housing Costs	Housing Costs as a Percent of Income	Moderate & Severely Cost-burdened		Severely Cost-burdened	
				%	N	%	N	%
Grandfamilies—no parents	34,000	$3,100	$900	29	15,600	46	8,200	24
Renters	18,200	$1,900	$700	36	8,900	49	4,900	26
Owners with mortgage	10,800	$5,900	$1,700	29	5,400	50	2,800	26
Owners without mortgage	5,000	$3,900	$600	15	1,300	26	500	10

Source: 2008-2012 ACS using the IPUMS microdata set from the University of Minnesota Population Center. All numbers have been rounded to the nearest hundred, as a result subtotals may not add up to overall totals.

In grandfamilies where a parent is present, four out of ten grandfamilies – 30,800, 41 percent --- are cost-burdened, including 22 percent (16,200) who are severely cost-burdened (Table 2.7). Forty-four percent (17,000) of these grandfamily renters are cost-burdened, including 24 percent (9,400) who are severely cost-burdened. Forty-six percent (12,600) of these owners with a mortgage are cost-burdened, including 23 percent (6,300) who are severely cost-burdened. Thirteen percent of these owners without a mortgage (1,300) are cost-burdened, including 6 percent (600) who are severely cost-burdened.

In grandfamilies where a parent is present, the median monthly income is $4,800 and the median monthly housing costs are $1,100, or 23 percent of income (Table 2.7). Among these grandfamily renters, the median monthly income is $3,100 and the median monthly housing costs are $900, or 29 percent of income. For grandfamily homeowners with a mortgage, the median monthly income is $7,500 and the median monthly housing costs are $2,200, or 30 percent of income. For grandfamily homeowners without a mortgage, the median monthly income is $6,400 and the median monthly housing costs are $800, or 12 percent of monthly income.

Table 2.7 Housing Costs and Affordability—Grandfamilies where a Parent is Present

	Grand families	Median Monthly Income	Median Monthly Housing Costs	Housing Costs as a Percent of Income	Moderate & Severely Cost-burdened		Severely Cost-burdened	
				%	N	%	N	%
Grandfamilies with Parent	74,700	$4,800	$1,100	23	30,800	41	16,200	22
Renters	39,000	$3,100	$900	29	17,000	44	9,400	24
Owners with mortgage	26,900	$7,500	$2,200	30	12,600	46	6,300	23
Owners without mortgage	8,800	$6,400	$800	12	1,300	13	600	6

Source: 2008-2012 ACS using the IPUMS microdata set from the University of Minnesota Population Center. All numbers have been rounded to the nearest hundred, as a result subtotals may not add up to overall totals.

Housing Characteristics of Upstate Grandfamilies

Three quarters (74 percent) of upstate grandfamilies, or 24,000 in all, live in single-family homes; 20 percent (6,500 grandfamilies) live in small, two-to-four family houses; and, only one in twenty live in multi-family buildings—5 percent (1,500) in buildings with between 5 and 49 units and 1 percent (400) in buildings with 50 or more units.

Ninety-three percent of upstate grandfamily homeowners live in single-family homes. Upstate grandfamily renters also typically live in either single-family homes (40 percent) or buildings with 2 to 4 housing units (44 percent).

Table 2.8 Size of Upstate Buildings Where Grandfamilies Reside

Building Size	Grandfamily Renters		Grandfamily Homeowners		All Grandfamilies	
	N	%	N	%	N	%
Single-Family*	4,500	40	19,500	93	24,000	74
2-4 Units	5,000	44	1,500	7	6,500	20
5-49 Units	1,500	13	100	0	1,500	5
50 or more units	400	4	0	0	400	1
All Households	11,400	100	21,100	100	32,500	100

Source: 2008-2012 ACS using the IPUMS microdata set from the University of Minnesota Population Center. All numbers have been rounded to the nearest hundred, as a result subtotals may not add up to overall totals.
** Includes 2,700 grandfamilies in manufactured and mobile homes: 500 renters and 2,200 owners.*

There are 21,000 grandfamily homeowners in upstate New York (Table 2.9). The median monthly income of upstate grandfamily homeowners is $5,400 and their median monthly housing costs are $1,100, 20 percent of monthly income. 6,300 of the 21,000 upstate grandfamily homeowners (30 percent) own their homes free and clear and the rest (70 percent, 14,800 grandfamilies) have a mortgage. Grandfamilies who own free and clear have a median monthly income of $4,200 and pay $600 each month, or 13 percent of each month’s income, on housing-related costs. Grandfamilies with a mortgage have a median monthly income of $5,800 and pay $1,300 on housing-related costs, or 22 percent of monthly income.

Table 2.9 Housing Costs for Upstate Grandfamily Homeowners

	Without Mortgage	With Mortgage	Total
Grandfamily Homeowners	6,200	14,800	21,000
Median Monthly Income	$4,200	$5,800	$5,400
Median Monthly Housing Costs	$600	$1,300	$1,100
Housing Costs as % of Monthly Income	13%	22%	20%

Source: 2008-2012 ACS using the IPUMS microdata set from the University of Minnesota Population Center. All numbers have been rounded to the nearest hundred, as a result subtotals may not add up to overall totals.

The median monthly income of the 11,400 upstate grandfamilies who rent is $2,400 and the median monthly housing cost is $600, or 25 percent of monthly income (Table 2.10).

Table 2.10 Housing Costs for Upstate Grandfamily Renters

Grandfamily Renters	11,400
Median Monthly Income	$2,400
Median Monthly Housing Costs	$600
Housing Costs as % of Monthly Income	25%

Source: 2008-2012 ACS using the IPUMS microdata set from the University of Minnesota Population Center

There are 10,900 cost-burdened grandfamilies in upstate New York (34 percent), including 5,000 (15 percent) who are severely cost-burdened (Table 2.11). Upstate grandfamily renters are more likely to be cost-burdened than grandfamily homeowners. Forty percent of upstate grandfamily renters (4,600) are cost-burdened, including 21 percent (2,400) who are severely cost-burdened. Among upstate grandfamily homeowners, 30 percent (6,300) are cost-burdened, including 12 percent (2,600) who are severely cost-burdened.

Table 2.11 Housing's Financial Burden on Upstate Grandfamilies

	Total Grandfamilies	Moderate and Severely Cost-Burdened		Severely Cost-Burdened	
	N	N	%	N	%
All grandfamilies	32,500	10,900	34	5,000	15
Grandfamily Renters	11,400	4,600	40	2,400	21
Grandfamily Homeowners	21,100	6,300	30	2,600	12

Source: 2008-2012 ACS using the IPUMS microdata set from the University of Minnesota Population Center. All numbers have been rounded to the nearest hundred, as a result subtotals may not add up to overall totals.

Eight percent of upstate grandfamilies (2,700) live in overcrowded housing, but just one percent live in severely overcrowded housing (Table 2.12). Overcrowding is more than twice as common among grandfamily renters compared to owners. Thirteen percent of grandfamily renters, 1,500 in all, are living in overcrowded housing compared to six percent of grandfamily homeowners.

Table 2.12 Upstate Grandfamilies in Overcrowded Housing

	Total Grandfamilies	Overcrowded More than 1 PPR		Severely Overcrowded More than 1.5 PPR	
	N	N	%	N	%
All grandfamilies	32,500	2,700	8	400	1
Grandfamily Renters	11,400	1,500	13	300	2
Grandfamily Homeowners	21,000	1,200	6	100	1

Source: 2008-2012 ACS using the IPUMS microdata set from the University of Minnesota Population Center. All numbers have been rounded to the nearest hundred, as a result subtotals may not add up to overall totals. PPR = persons per room.

Among all upstate grandfamilies where parents are absent, forty-two percent, 5,900 in all, are cost-burdened, including 18 percent (2,500) who are severely cost-burdened (Table 2.13). Forty-eight percent of these upstate grandfamily renters (2,600) are cost-burdened, including 1,100 (22 percent) who are severely cost-burdened. Forty-four percent (2,500) of these upstate grandfamily homeowners with a mortgage are cost-burdened, including 22 percent (1,200) who are severely cost-burdened. 28 percent (800) of these grandfamily homeowners without a mortgage are cost-burdened, including 7 percent (200) that are severely cost-burdened.

Among all upstate grandfamilies where parents are absent, the median monthly income is $3,100, and the median monthly housing costs are $800, or 26 percent of income (Table 2.13). Among grandfamily renters with parents absent, the median monthly income is $1,800 and the median monthly housing costs are $600, or 33 percent of monthly income. For grandfamily homeowners with a mortgage and no parents present the median monthly income is $5,100 and the median monthly housing costs are $1,200, 25 percent of income. For grandfamily homeowners without a mortgage and no parents present, the median monthly income is $3,500 and the median monthly housing costs are $500, or 15 percent of monthly income.

Table 2.13 Housing Costs and Affordability—Upstate Grandfamilies where Parents are Absent

	Grand families	Median Monthly Income	Median Monthly Housing Costs	Housing Costs as a Percent of Income	Moderate & Severely Cost-burdened		Severely Cost-burdened	
				%	N	%	N	%
All Grandfamilies	14,000	$3,100	$800	26	5,900	42	2,500	18
Renters	5,400	$1,800	$600	33	2,600	48	1,100	22
Owners with mortgage	5,700	$5,100	$1,200	25	2,500	44	1,200	22
Owners without mortgage	2,900	$3,500	$500	15	800	28	200	7

Source: 2008-2012 ACS using the IPUMS microdata set from the University of Minnesota Population Center. All numbers have been rounded to the nearest hundred, as a result subtotals may not add up to overall totals.

Among all upstate grandfamilies with a parent present, twenty-eight percent, 5,200 in all, are cost-burdened, including 13 percent (2,500) who are severely cost-burdened (Table 2.14). Thirty-four percent of these upstate grandfamily renters (2,100) are cost-burdened, including 1,300 (23 percent) who are severely cost-burdened. Thirty percent

(2,700) of these grandfamily homeowners with a mortgage are cost-burdened, including 11 percent (1,000) that are severely cost-burdened. And, among these grandfamily homeowners without a mortgage, twelve percent (400) are cost-burdened, including 5 percent (200) who are severely cost-burdened.

In upstate grandfamilies with a parent present, the median monthly income is $5,000, and the median housing costs are $900, or 18 percent of income (Table 2.14). Among grandfamily renters with a parent present, the median monthly income is $3,000 and the median monthly housing costs are $700, or 22 percent of monthly income. Among grandfamily homeowners with a mortgage and a parent present the median monthly income is $6,400 and the median monthly housing costs are $1,300, 20 percent of income. In grandfamilies without a mortgage and with a parent present the median monthly income is $5,300 and the median monthly housing costs are $600, or 11 percent of monthly income.

Table 2.14 Housing Costs and Affordability–Upstate Grandfamilies with a Parent Present

	Grand families	Median Monthly Income	Median Monthly Housing Costs	Housing Costs as a Percent of Income	Moderate & Severely Cost-burdened		Severely Cost-burdened	
				%	N	%	N	%
Grandfamilies with Parent	18,600	$5,000	$900	18	5,200	28	2,500	13
Renters	6,100	$3,000	$700	22	2,100	34	1,300	23
Owners with mortgage	9,100	$6,400	$1,300	20	2,700	30	1,000	11
Owners without mortgage	3,400	$5,300	$600	11	400	12	200	5

Source: 2008-2012 ACS using the IPUMS microdata set from the University of Minnesota Population Center. All numbers have been rounded to the nearest hundred, as a result subtotals may not add up to overall totals.

Housing Characteristics of Grandfamilies in Downstate Counties Surrounding New York City

Seventy percent of grandfamilies (11,300) in the downstate counties surrounding New York City live in single-family homes, 15 percent (2,400 grandfamilies) live in small, two-to-four family houses, 8 percent (1,300) live in multi-family buildings with between 5 and 49 units, and 7 percent (1,100) live in buildings with 50 or more units (Table 2.15). Almost 90 percent of grandfamily homeowners in this area live in single-family homes. Six out of ten grandfamily renters live in either single family homes (29 percent, 1,400) or 2-4 unit buildings (29 percent, 1,400). Four out of ten grandfamily renters live in multi-family buildings, including 24 percent (1,200) in buildings with 5-49 units and 18 percent (900) in buildings with 50 or more units.

Table 2.15 Size of Downstate Buildings Outside of New York City where Grandfamilies Reside

Building Size	Grandfamily Renters		Grandfamily Homeowners		All Grandfamilies	
	N	%	N	%	N	%
Single-Family*	1,400	29	9,900	88	11,300	70
2-4 Units	1,400	29	1,000	9	2,400	15
5-49 Units	1,200	24	100	1	1,300	8
50 or more units	900	18	200	2	1,100	7
All Households	4,900	100	11,300	100	16,100	100

Source: 2008-2012 ACS using the IPUMS microdata set from the University of Minnesota Population Center
** Includes manufactured and mobile homes. All numbers have been rounded to the nearest hundred, as a result subtotals may not add up to overall totals.*

There are 11,300 grandfamily homeowners in the downstate counties surrounding New York City (Table 2.16). The median monthly income of these grandfamily homeowners is $8,700 and their median monthly housing costs are $2,400, or 28 percent of monthly income (Table 2.16). 2,500 of these 11,300 downstate owners (22 percent) own their homes without a mortgage and the rest (78 percent, 8,700) have a mortgage. Grandfamilies who own free and clear have a median monthly income of $7,400 and pay $1,200 each month, or 16 percent of their monthly income on housing-related costs. Grandfamily homeowners with a mortgage have a median monthly income of $9,300 and pay $2,700 on housing-related costs, or 29 percent of monthly income.

Table 2.16 Housing Costs for Downstate Grandfamily Homeowners Outside of New York City

	Without Mortgage	With Mortgage	All Grandfamily Homeowners
Grandfamily Homeowners	2,500	8,700	11,300
Median Monthly Income	$7,400	$9,300	$8,700
Median Monthly Housing Costs	$1,200	$2,700	$2,400
Housing Costs as % of Monthly Income	16%	29%	28%

Source: 2008-2012 ACS using the IPUMS microdata set from the University of Minnesota Population Center. All numbers have been rounded to the nearest hundred, as a result subtotals may not add up to overall totals.

The median monthly income for the 4,900 grandfamily renters in the counties surrounding New York City is $3,500 and the median monthly housing cost is $1,200, or 34 percent of monthly income (Table 2.17).

Table 2.17 Housing Costs for Balance of Downstate Grandfamily Renters Outside of New York City

Grandfamily Renters	4,900
Median Monthly Income	$3,500
Median Monthly Housing Costs	$1,200
Housing Costs as % of Monthly Income	34%

Source: 2008-2012 ACS using the IPUMS microdata set from the University of Minnesota Population Center

Forty-five percent of grandfamilies (7,300) in the counties surrounding New York City are cost-burdened, including 24 percent (3,800) who are severely cost-burdened (Table 2.18). Renters are more likely to be cost-burdened than homeowners. Among renters, half (2,400) are cost-burdened, including 29 percent (1,400) that are severely cost-burdened. Among homeowners, 43 percent (4,900) are cost-burdened including 21 percent (2,400) that are severely cost-burdened.

Table 2.18 Housing's Financial Burden on Downstate Grandfamilies Outside of New York City

	Total Grandfamilies	Moderate and Severely Cost-Burdened		Severely Cost-Burdened	
	N	N	%	N	%
All grandfamilies	16,100	7,300	45	3,800	24
Grandfamily Renters	4,800	2,400	50	1,400	29
Grandfamily Homeowners	11,300	4,900	43	2,400	21

Source: 2008-2012 ACS using the IPUMS microdata set from the University of Minnesota Population Center. All numbers have been rounded to the nearest hundred, as a result subtotals may not add up to overall totals.

Thirteen percent of grandfamilies (2,100) in the counties surrounding New York City live in overcrowded housing, but just two percent live in severely overcrowded housing (Table 2.19). Overcrowding is more than twice as common among grandfamily renters compared to grandfamily homeowners. Twenty-one percent of grandfamily renters, 1,000 in all, are living in overcrowded housing compared to 10 percent of grandfamily homeowners.

Table 2.19 Grandfamilies Living in Overcrowded Housing Downstate Outside of New York City

	Total Grandfamilies	Overcrowded More than 1 PPR		Severely Overcrowded More than 1.5 PPR	
	N	N	%	N	%
All grandfamilies	16,100	2,100	13	400	2
Grandfamily Renters	4,800	1,000	21	300	5
Grandfamily Homeowners	11,300	1,100	10	100	1

Source: 2008-2012 ACS using the IPUMS microdata set from the University of Minnesota Population Center. All numbers have been rounded to the nearest hundred, as a result subtotals may not add up to overall totals.
PPR = persons per room

Half of all the grandfamilies with no parent present (49 percent, 1,900) in the downstate counties surrounding New York City are cost-burdened, including 31 percent (1,200) who are severely cost-burdened (Table 2.20). Fifty percent of grandfamily renters with no parent present (700) are cost-burdened, including 36 percent (500) who are severely cost-burdened. Fifty-eight percent of grandfamily homeowners with a mortgage and with no parent present (1,100) are cost-burdened, including 32 percent (600) who are severely cost-burdened. And, 29 percent of grandfamily homeowners without a mortgage and with no parent present (200) are cost-burdened, including 14 percent (100) who are severely cost-burdened.

Grandfamilies with no parent present in the downstate counties around New York City have a median monthly income of $5,700 and median housing costs of $1,600, or 29 percent of income (Table 2.20). Among them, grandfamily renters with no parent present have a median monthly income of $2,000 and median housing costs of $1,000, or 50 percent of income. Grandfamily homeowners with a mortgage and no parent present have a median monthly income of $8,300 and median housing costs of $2,900, or 35 percent of income. Grandfamily homeowners without a mortgage and no parent present have a median monthly income of $6,700 and median housing costs of $1,200, or 17 percent of income.

Table 2.20 Housing Costs and Affordability—Grandfamilies with Parents Absent in Counties Around New York City

	Grand families	Median Monthly Income	Median Monthly Housing Costs	Housing Costs as a Percent of Income	Moderate & Severely Cost-burdened		Severely Cost-burdened	
				%	N	%	N	%
Grandfamilies—No Parents	4,000	$5,700	$1,600	29	1,900	49	1,200	31
Renters	1,400	$2,000	$1,000	50	700	50	500	36
Homeowners with mortgage	1,900	$8,300	$2,900	35	1,100	58	600	32
Homeowners without mortgage	700	$6,700	$1,200	17	200	29	100	14

Source: 2008-2012 ACS using the IPUMS microdata set from the University of Minnesota Population Center. All numbers have been rounded to the nearest hundred, as a result subtotals may not add up to overall totals.

Four out of ten grandfamilies with a parent present (44 percent, 5,400) in the downstate counties surrounding New York City are cost-burdened, including 21 percent (2,600) who are severely cost-burdened (Table 2.21). Half of the grandfamily renters with a parent present (49 percent, 5,400) are cost-burdened, including 26 percent (900) who are severely cost-burdened. Despite having a $9,300 median monthly income (Table 2.21), half of the grandfamily homeowners with a mortgage and a parent present (51 percent, 3,500) are cost-burdened, including 23 percent (1,600) who are severely cost-burdened. But, only 16 percent of the grandfamily homeowners without a mortgage and with a parent present (300) are cost-burdened, including 5 percent (100) who are severely cost-burdened.

Grandfamilies with a parent present in the downstate counties around New York City have a median monthly income of $7,400 and median monthly housing costs of $1,900, or 23 percent of income (Table 2.21). Among them, grandfamily renters with a parent present have a median monthly income of $3,900 and median monthly housing costs of $1,300, or 34 percent of income. Grandfamily homeowners with a mortgage and a parent present have a median monthly income of $9,300 and median housing costs of $2,700, or 29 percent of income. Grandfamily homeowners without a mortgage and with a parent present have a median monthly income of $7,400 and median housing costs of $1,200, or 16 percent of income.

Table 2.21 Housing Costs and Affordability—Grandfamilies with a Parent Present in Counties around New York City

	Grand families	Median Monthly Income	Median Monthly Housing Costs	Housing Costs as a Percent of Income	Moderate & Severely Cost-burdened		Severely Cost-burdened	
				%	N	%	N	%
Grandfamilies with Parent	12,200	$7,400	$1,900	23	5,400	44	2,600	21
Renters	3,500	$3,900	$1,300	34	1,700	49	900	26
Homeowners with mortgage	6,900	$9,300	$2,700	29	3,500	51	1,600	23
Homeowners without mortgage	1,800	$7,400	$1,200	16	300	16	100	5

Source: 2008-2012 ACS using the IPUMS microdata set from the University of Minnesota Population Center. All numbers have been rounded to the nearest hundred, as a result subtotals may not add up to overall totals.

Housing Characteristics of New York City Grandfamilies

Two-thirds of New York City's 60,200 grandfamilies are renters (Table 2.22).

The majority (53 percent, 31,800) of New York City grandfamilies live in multi-family buildings – 27 percent in buildings with 5 to 49 units and 26 percent in buildings with 50 or more units (Table 2.22). Most of the grandfamily homeowners live in single-family homes (56 percent) and two-to-four family houses (35 percent). Most (73 percent) of New York City's 41,000 grandfamily renters live in multi-family buildings – 37 percent in buildings with 5 to 49 units and 36 percent in buildings with 50 or more.

Table 2.22 Size of Buildings in New York City Where Grandfamilies Reside

Building Size	Grandfamily Renters		Grandfamily Homeowners		All Grandfamilies	
	N	%	N	%	N	%
Single-Family*	2,200	5	10,800	56	13,000	22
2-4 Units	8,600	21	6,800	35	15,400	26
5-49 Units	15,300	37	800	4	16,000	27
50 or more units	14,900	36	900	5	15,800	26
All Households	41,000	100	19,100	100	60,200	100

Source: 2008-2012 ACS using the IPUMS microdata set from the University of Minnesota Population Center. All numbers have been rounded to the nearest hundred, as a result subtotals may not add up to overall totals.
** Includes 79 grandfamilies in manufactured and mobile homes: 7 renters and 72 homeowners.*

There are 19,200 grandfamily homeowners in New York City. The median monthly income of New York City grandfamily homeowners is $7,100 and their median monthly housing costs are $2,100, 30 percent of monthly income. Twenty-seven percent of homeowners (5,100) own their homes free and clear and the rest (73 percent, 14,100 grandfamilies) have a mortgage. Grandfamilies that own free and clear have a median monthly income of $6,100 and pay $800 each month, or 14 percent of each month's income, on housing-related costs. The median grandfamily with a mortgage has a monthly income of $7,500 and pays $2,600 on housing-related costs, or 35 percent of monthly income.

Table 2.23 Housing Costs for New York City Grandfamily Homeowners

	Without Mortgage	With Mortgage	All Grandfamily Homeowners
Grandfamily Homeowners	5,100	14,100	19,200
Median Monthly Income	$6,100	$7,500	$7,100
Median Monthly Housing Costs	$800	$2,600	$2,100
Housing Costs as % of Monthly Income	14%	35%	30%

Source: 2008-2012 ACS using the IPUMS microdata set from the University of Minnesota Population Center

The 41,000 grandfamily renters in New York City have a median monthly income of $2,700 and median monthly housing costs of $900, or 33 percent of monthly income (Table 2.24).

Table 2.24 Housing Costs for New York City Grandfamily Renters

Grandfamily Renters	41,000
Median Monthly Income	$2,700
Median Monthly Housing Costs	$900
Housing Costs as % of Monthly Income	33%

Source: 2008-2012 ACS using the IPUMS microdata set from the University of Minnesota Population Center

Nearly half – 28,100, 47 percent – of New York City's 60,100 grandfamilies are cost-burdened, including 26 percent (15,800) who are severely cost-burdened (Table 2.25). Forty-six percent (18,800) of New York City's grandfamily renters are cost-burdened, including 26 percent (10,500) who are severely cost-burdened. And, forty-nine percent (9,300) of New York City's grandfamily Homeowners are cost-burdened, including 27 percent (5,200) who are severely cost-burdened.

Table 2.25 Housing's Financial Burden on New York City Grandfamilies

	Total Grandfamilies	Moderate and Severely Cost-Burdened		Severely Cost-Burdened	
	N	N	%	N	%
All grandfamilies	60,100	28,100	47	15,800	26
Grandfamily Renters	41,000	18,800	46	10,500	26
Grandfamily Homeowners	19,100	9,300	49	5,200	27

Source: 2008-2012 ACS using the IPUMS microdata set from the University of Minnesota Population Center. All numbers have been rounded to the nearest hundred, as a result subtotals may not add up to overall totals.

More than one in three New York City grandfamily renters (36 percent, 14,700) live in overcrowded housing, including 13 percent (5,200) living in severely overcrowded housing (Table 2.26). Almost one in four New York City grandfamily homeowners (23 percent, 4,400) live in overcrowded housing, including seven percent (1,400) living in severely overcrowded housing.

Table 2.26 New York City Grandfamilies in Overcrowded Housing

	Total Grandfamilies	Overcrowded More than 1 PPR		Severely Overcrowded More than 1.5 PPR	
	N	N	%	N	%
All grandfamilies	60,100	19,000	32	6,500	11
Grandfamily Renters	41,000	14,700	36	5,200	13
Grandfamily Homeowners	19,100	4,400	23	1,400	7

Source: 2008-2012 ACS using the IPUMS microdata set from the University of Minnesota Population Center. All numbers have been rounded to the nearest hundred, as a result subtotals may not add up to overall totals. PPR=Persons per room

Half of all the New York City grandfamilies with no parent present (49 percent, 8,000) are cost-burdened, including 29 percent (4,600) who are severely cost-burdened (Table 2.27). Forty-nine percent of New York City's grandfamily renters with no parent present (5,600) are cost-burdened, including 29 percent (3,300) who are severely cost-burdened. Fifty-nine percent of the City's grandfamily homeowners with a mortgage and with no parent present (1,900) are cost-burdened, including 32 percent (1,000) who are severely cost-burdened. And, 33 percent of New York City's grandfamily homeowners without a mortgage and with no parent present (500) are cost-burdened, including 20 percent (300) who are severely cost-burdened.

New York City's grandfamilies with no parent present have a median monthly income of $2,800 and median monthly housing costs of $900, or 29 percent of income (Table 2.27). Among them, New York City's grandfamily renters with no parent present have a median monthly income of $2,100 and median monthly housing costs of $800, or 36 percent of income. New York City grandfamily homeowners with a mortgage and no parent present have a median monthly income of $7,700 and median monthly housing costs of $2,500, or 33 percent of income. New York City grandfamily homeowners without a mortgage and no parent present have a median monthly income of $3,900 and median monthly housing costs of $800, or 20 percent of income.

. **Table 2.27 Housing Costs and Affordability—New York City Grandfamilies with Parents Absent**

	Grand families	Median Monthly Income	Median Monthly Housing Costs	Housing Costs as a Percent of Income	Moderate & Severely Cost-burdened		Severely Cost-burdened	
				%	N	%	N	%
Grandfamilies—No Parents	16,200	$2,800	$900	29	8,000	49	4,600	29
Renters	11,500	$2,100	$800	36	5,600	49	3,300	29
Homeowners with mortgage	3,200	$7,700	$2,500	33	1,900	59	1,000	32
Homeowners without mortgage	1,500	$3,900	$800	20	500	33	300	20

Source: 2008-2012 ACS using the IPUMS microdata set from the University of Minnesota Population Center. All numbers have been rounded to the nearest hundred, as a result subtotals may not add up to overall totals.

More than four out of ten New York City grandfamilies with a parent present (46 percent, 20,200) are cost-burdened, including 25 percent (11,200) who are severely cost-burdened (Table 2.28). Forty-five percent (13,200) of New York City grandfamily renters with a parent present are cost-burdened, including 25 percent (7,300) who are severely cost-burdened. Six out of ten New York City grandfamily homeowners with a mortgage and a parent present (59 percent, 5,400) are cost-burdened, including 34 percent (3,600) who are severely cost-burdened. But, only 17 percent of New York City grandfamily homeowners without a mortgage and with a parent present (600) are cost-burdened, including 8 percent (300) who are severely cost-burdened.

New York City grandfamilies with a parent present have a median monthly income of $4,100 and median monthly housing costs of $1,100, or 23 percent of income (Table 2.28). Among them, New York City grandfamily renters with a parent present have a median monthly income of $3,100 and median monthly housing costs of $900, or 29 percent of income. New York City's grandfamily homeowners with a mortgage and a parent present have a median monthly income of $7,400 and median housing costs of $2,600, or 35 percent of income. New York City grandfamily homeowners without a mortgage and with a parent present have a median monthly income of $7,400 and median housing costs of $900, or 12 percent of income.

Table 2.28 Housing Costs and Affordability—New York City Grandfamilies with Parent Present

	Grand families	Median Monthly Income	Median Monthly Housing Costs	Housing Costs as a Percent of Income	Moderate & Severely Cost-burdened		Severely Cost-burdened	
				%	N	%	N	%
Grandfamilies with Parent	44,000	$4,100	$1,100	23	20,200	46	11,200	25
Renters	29,600	$3,100	$900	29	13,200	45	7,300	25
Homeowners with mortgage	10,900	$7,400	$2,600	35	5,400	59	3,600	34
Homeowners without mortgage	3,600	$7,400	$900	12	600	17	300	8

Source: 2008-2012 ACS using the IPUMS microdata set from the University of Minnesota Population Center. All numbers have been rounded to the nearest hundred, as a result subtotals may not add up to overall totals.

Availability of Rental Housing Affordable to Grandfamilies

Grandfamilies generally face stiff challenges in their search for rental housing that is both affordable and suitable for their particular circumstances. To simplify, there are two sets of challenges. One set, as illuminated in the focus groups discussions presented in Section 3 of this study, involves the possible hesitancy among some landlords to rent to grandfamilies for what may be unfair reasons (for example, their family status, the age, gender or number of their grandchildren, their reliance on housing choice vouchers or other sources of income).[15] The second set involves the basics of supply and demand for units that may be affordable and available to grandfamilies of various incomes.

The following three illustrations look first at demand and supply for grandfamily renters as a whole, then at demand and supply for grandfamilies with no parents present, and then at demand and supply for grandfamilies with a parent present.[16]

The 57,300 grandfamily renters have a median income of $32,000 annually, or $2,700 monthly (Table 2.29). By definition, half the grandfamily renters (28,650) have annual incomes below $32,000 and half have incomes above. At the $2,700 median monthly income level, grandfamily renters can afford rents up to $773 a month using less than 30 percent of their income (Table 2.29). Statewide, these grandfamily renters are competing with 1.53 million renters who have annual incomes at or below $32,000 for some 1.38 million housing units which rent for $773 a month or less (Table 2.29).

There are regional differences. Upstate, there is a surplus of 124,100 units affordable to grandfamily renters with annual income at or below the median of $28,680 (Table 2.29). In the downstate counties surrounding New York City, there are 174,700 renters with incomes at or below the $42,600 median annual income of the area's grandfamily renters, and 136,400 units that rent below an affordable $1,029 a month. In New York City, the difference is particularly acute. There are 1,038,700 renters with incomes at or below the $32,700 median income of New York City's grandfamily renters, but only 676,000 units that rent below an affordable $790 a month.

---

[15] The size of grandfamilies may further constrain the availability of affordable rental units. As Section 1 indicates, 49 percent of grandfamilies have five or more people living together. Hence, many grandfamilies will seek rental units of three or more bedrooms which tend to be less common and more expensive, in many rental markets.

[16] Because of limitations with the ACS, the analysis of supply does not account for the quality of available units. There are likely some units that are affordable and available, but not suitable for families with children. Thus, the supply of affordable, available, *and adequate* units for grandfamilies is likely less than what is presented in this report.

Table 2.29 Availability of Affordable Rental Units for Grandfamilies

	Grandfamily Renters				Units Affordable and Available to Grandfamily Renters		
	Grand family Renters	Median Annual Income	Median Monthly Income	Affordable Rent @ 29% of Median Income	Demand All Renters with Incomes at or below GFR Median Income	Supply Housing Units with Rents at or below GFR Affordable Rent	(Gap) Surplus of Units with Rents Affordable at GFR Median Income
New York State	57,300	$32,000	$2,700	$773	1,534,300	1,381,100	(153,200)
Downstate	45,900	$33,700	$2,800	$814	1,206,900	805,600	(401,300)
New York City	41,000	$32,700	$2,700	$790	1,038,700	676,000	(362,700)
Balance of Downstate	4,800	$42,600	$3,500	$1,029	174,700	136,400	(38,300)
Upstate	11,400	$28,500	$2,400	$689	438,000	562,100	124,100

Source: 2008-2012 ACS using the IPUMS microdata set from the University of Minnesota Population Center. All numbers have been rounded to the nearest hundred, as a result subtotals may not add up to overall totals.
GFR = Grandfamily Renters

The next illustration looks at the competition facing the 18,200 grandfamily renters where no parent is present (Table 2.30). These 18,200 grandfamily renters have a median annual income of $22,300 (Table 2.30). At this income level, half the grandfamily renters with no parent present could afford to pay up to $560 a month for rent using less than 30 percent of income. Statewide, they would be competing with 1.17 million renter households who have annual incomes at or below $23,200 for 859,000 housing units with rents at or below $560 (Table 2.30).

As shown in table 2.30, upstate essentially breaks even between the demand for, and supply of, the 358,700 units renting at or less than the upstate area’s $518 median rent affordable at upstate’s $21,400 median annual income.

Table 2.30 Availability of Affordable Rental Units for Grandfamilies where Parents are Absent

	Grandfamily Renters with No Parent Present				Rental Units Affordable and Available to these Grandfamilies		
	Grand family Renters	Median Annual Income	Median Monthly Income	Affordable Rent @ 29% of Median Income	Demand All Renters with Incomes at or below GFR Median Income	Supply Housing Units with Rents at or below GFR Affordable Rent	(Gap) Surplus of Units with Rents Affordable at GFR Median Income
New York State	18,200	$23,200	$1,900	$560	1,168,500	859,300	(309,200)
Downstate	12,900	$25,200	$2,100	$609	843,600	501,600	(342,000)
New York City	11,500	$25,300	$2,100	$611	741,800	456,200	(285,600)
Balance of Downstate	1,100	$23,500	$2,000	$568	96,500	51,400	(45,100)
Upstate	5,400	$21,400	$1,800	$518	354,800	358,700	3,900

Source: 2008-2012 ACS using the IPUMS microdata set from the University of Minnesota Population Center. All numbers have been rounded to the nearest hundred, as a result subtotals may not add up to overall totals.
GFR = Grandfamily Renters

The next illustration looks at the situation facing the 39,000 grandfamily renters with a parent present. As described in Section 1, these grandfamilies are larger and have higher incomes. They have an average of 1.9 children, and six out of ten households have 5 people or more. Their median annual incomes range from $36,500 upstate to $46,500 in suburban downstate counties (Table 2.31). Although these grandfamily renters can afford higher rents, they are also more likely to need rental units with three or more bedrooms which, in some communities, may be difficult to find.

Statewide the 39,000 grandfamily renters with a parent present have a median annual income of $37,100, or $3,100 a month (Table 2.31). At this income level, grandfamily renters with a parent present can afford to pay up to $897 for rent. Statewide, there are 1.71 million renter households who have annual incomes at or below $37,100 and 1.67 million housing units at rents below $897 that are affordable to these renters.

Upstate, grandfamily renters with a parent present have a median annual income of $36,500, or $3,000 a month; and, they can afford to pay up to $882 a month. At this income level, upstate's grandfamily renters with a parent present have a surplus of 178,500 affordable units available to them (Table 2.31). In the downstate counties surrounding New York City, grandfamily renters with a parent present have a median annual income of $46,500. And in New York City, grandfamily renters with a parent present have a median annual income of $36,700.

Table 2.31 Availability of Affordable Rental Units for Grandfamilies where a Parent is Present

	Grandfamily Renters with Parent Present				Rental Units Affordable and Available to these Grandfamilies		
	Grand family Renters	Median Annual Income	Median Monthly Income	Affordable Rent @ 29% of Median Income	Demand All Renters with Incomes at or below GFR Median Income	Supply Housing Units with Rents at or below GFR Affordable Rent	(Gap) Surplus of Units with Rents Affordable at GFR Median Income
New York State	39,000	$37,100	$3,100	$897	1,711,300	1,667,100	(44,200)
Downstate	33,000	$37,500	$3,100	$906	1,160,000	954,200	(205,800)
New York City	29,500	$36,700	$3,100	$888	999,400	827,700	(171,700)
Balance of Downstate	3,500	$46,500	$3,900	$1,124	180,600	156,600	(24,000)
Upstate	6,100	$36,500	$3,000	$882	548,800	727,300	178,500

Source: 2008-2012 ACS using the IPUMS microdata set from the University of Minnesota Population Center. All numbers have been rounded to the nearest hundred, as a result subtotals may not add up to overall totals.
GFR = Grandfamily Renters

Rental Assistance Eligibility and Affordability for Grandfamilies

Eligibility for HUD rental assistance programs is determined by a household's income in relation to the HUD Area Median Family Income (HAMFI). Grandfamilies with low incomes—at or below 80 percent of HAMFI—are income-eligible for public housing as well as for State and local rental assistance programs. Grandfamilies with very-low incomes—at or below 50 percent of HAMFI—are eligible for housing choice vouchers, which is HUD's largest rental assistance program. Because of their income, grandfamilies with extremely low-income (-30% AMI)are eligible to receive a preference for public housing and housing choice vouchers. Grandfamilies with incomes below 60 percent (50 percent for some properties) of HAMFI are income-eligible for units developed through the Low-Income Housing Tax Credit (LIHTC) program.

Table 2.32 Comparison of HUD Area Median Family Incomes with Income Levels of Grandfamily Renters

	HUD Extremely Low Income 0-30% of HAMFI		HUD Very Low Income 31-40% of HAMFI		HUD Very Low Income 41-50% of HAMFI		HUD Low Income 51-60% of HAMFI		HUD Low Income 61-80% of HAMFI		HUD Moderate to High Income 81 % of HAMFI and above	
	#	%	#	%	#	%	#	%	#	%	#	%
Grandfamily Renters	19,000	33	5,900	10	5,500	10	4,100	7	6,600	12	16,200	28
No parents	8,200	45	2,100	12	1,600	9	1,200	7	1,800	10	3,300	18
Parent present	10,800	28	3,800	10	3,900	10	2,900	7	4,800	12	39,000	33

Source: 2008-2012 ACS using the IPUMS microdata set from the University of Minnesota Population Center and 2012 Area Median Family Income Limits for New York State from the U.S. Department of Housing and Urban Development. All numbers have been rounded to the nearest hundred, as a result subtotals may not add up to overall totals.

As shown in Table 2.32, only 28 percent of grandfamily renters have moderate or high incomes. The other 72 percent are low-income, making them income-eligible for some type of rental assistance. Some 19,000 grandfamily renters (33 percent) are extremely-low income and an additional 11,400 (20 percent) are very-low income. Eighteen percent of grandfamily renters with no parent present have moderate to high incomes, and 82 percent are low-income, including 8,200 grandfamily renters (45 percent) with extremely-low incomes and 3,700 (21 percent) with very-low incomes.

Among grandfamily renters with a parent present, 39,000 (33 percent) have moderate to high incomes and 67 percent have low incomes, including 28 percent (10,800) with extremely low incomes and 7,700 (20 percent) with very-low incomes.

Affordability of LIHTC Financed Developments

A majority of affordable rental housing that has been developed in New York State in the last 30 years has been financed by federal Low Income Housing Tax Credits (LIHTC). In exchange for receiving the federal tax credit, developers must set-aside a percentage of the units in a multi-family property for occupancy by renters with incomes at or below 60 percent of HUD's Area Median Family Income (HAMFI). Specifically, rents are set at or below 30 percent of the targeted income level (usually 60 percent of HAMFI but sometimes lower). However, unlike the public housing and voucher programs, rents are not capped at 30 percent of each renter's income so there is no certainty that the LIHTC units will be affordable.

For example, upstate grandfamily renters with no parent present and with the median income of $1,800 a month ($21,400 a year) can afford $518 a month for rent (Table 2.30). If such a grandfamily renter were seeking a three bedroom unit in a LIHTC development in Cattaraugus County, whose anticipated rents had been priced to be affordable to renters with incomes at 50 percent of HAMFI, it might find that the anticipated rent for the unit could be $736 (Table 2.33). This rent would be equivalent to 41 percent of this grandfamily renter's monthly income and consequently unaffordable. Accordingly, to make such a 3-bedrooom apartment affordable to this type of grandfamily renter, the public-private development team would need to identify and commit some $218 a month in additional rental or operating subsidies to this tenant or unit.[17]

In a second example, New York City's grandfamily renters with no parent present and with the median income of $2,100 a month ($25,300 a year) can afford $611 a month for rent (Table 2.30). If such a grandfamily renter were seeking a three bedroom unit in a LIHTC development in New York City whose anticipated rents had been priced to be affordable to renters with incomes at 50 percent of HAMFI, it might find that the anticipated rent for the unit could be $1,091 (Table 2.33). This rent would be equivalent to 52 percent of this grandfamily renter's monthly income and considered unaffordable. To make this apartment affordable to this type of grandfamily renter, there would need to be an additional $480 in monthly rental or operating subsidies for this unit (Table 2.33).[18]

[17] $736 anticipated rent minus $518 tenant's share at 30% of income = $218 a month.

[18] $1,091 anticipated rent minus $611 tenant's share at 30% of income = $480 a month.

Table 2.33 Examples of Additional Subsidies Needed to Make Tax-Credit Financed Developments Affordable for Grandfamily Renters with No Parent Present

AFFORDABILITY OF LIHTC DEVELOPMENTS (Upstate Example)	Monthly Median Income 2012	Affordable for Monthly Rent		
Upstate Grandfamily Renters without parents	$1,800	$518		
CATTARAUGUS COUNTY - Cattaraugus County, NY	**Maximum LIHTC Rent @Percent of AMI**			
Bedrooms (People)	30%AMI	40%AMI	50%AMI	60%AMI
2 Bedrooms (3.0)	$382	$510	$637	$765
Shortfall to be covered	n/a	n/a	$119	$247
3 Bedrooms (4.5)	$441	$589	$736	$883
Shortfall to be covered	n/a	$71	$218	$365
4 Bedrooms (6.0)	$492	$657	$821	$985
Shortfall to be covered	n/a	$139	$303	$467

AFFORDABILITY OF LIHTC DEVELOPMENTS (Downstate Example)	Monthly Median Income 2012	Affordable for Monthly Rent		
New York City Grandfamily Renters without parents	$2,100	$611		
NEW YORK CITY - New York, NY HUD Metro FMR Area	**Maximum LIHTC Rent @Percent of AMI**			
Bedrooms (People)	30%AMI	40%AMI	50%AMI	60%AMI
2 Bedrooms (3.0)	$567	$756	$945	$1,134
Shortfall to be covered	n/a	$145	$334	$526
3 Bedrooms (4.5)	$654	$873	$1,091	$1,309
Shortfall to be covered	$43	$262	$480	$698
4 Bedrooms (6.0)	$730	$974	$1,217	$2,075
Shortfall to be covered	$119	$363	$606	$1,464

Source: Novogradac Rent & Income Limit Calculator
http://www.novoco.com/products/rentincome.php

Section 3: Qualitative Research on the Housing Needs of Grandfamilies

Introduction

This section of the report documents the findings of a qualitative study on the housing needs of grandparents and other relatives[19] who are raising grandchildren/relative children. The overarching goal of this qualitative study is to better understand the housing and service needs of grandparent and other relative caregivers in New York State, from the perspectives of the caregivers, children/youth being raised by the caregivers, and key informants with knowledge and expertise regarding kinship and housing issues.

Eleven focus groups were conducted throughout different regions of New York State: Rochester (Monroe County); Plattsburgh (Clinton County); Middletown (Orange County); Yonkers (Westchester County); Harlem (New York City); and the grandfamily housing development in the Bronx (New York City). Additional phone interviews were conducted with grandparents in Olean (Cattaraugus County). Six of the focus groups were conducted with grandparents and other relatives (n=61) and five were conducted with the children/youth in their care (n= 42). To obtain a comprehensive view of the policy and practice implications of grandparent housing and support needs, nineteen key informant interviews were conducted with state professionals familiar with grandfamily housing and service needs (n=5), as well as kinship coalition members (n=4), county-based kinship directors (n=8), and individuals involved in grandfamily housing facilities (n=2).

This section details the housing and support needs of grandparent and other relative caregivers in New York State, drawing from a synthesis of the literature, the focus group findings, and the key informant findings. The report begins with a literature review on the housing and service needs of grandparent and other relative caregivers. A brief methodology is presented, which provides an overview of the study participants and study procedures. Findings from the focus groups and key informant interviews are then described. The report concludes with a summary of the findings, conclusions, and recommendations for policy and practice.

---

[19] Grandparents and other relative caregivers are often termed "kinship caregivers" in the literature.

Key Findings

The following key findings emerged from the focus groups and key informant interviews:

- Grandparent and other relative caregivers (referred to in this study as "grandparents") are raising grandchildren due to parental drug addiction and incarceration, parental neglect and abuse, youthful parenthood, or the death of a parent. These grandparents are committed to raising the children to keep the family together, to keep them safe, to prevent foster care placement, to provide the children with a sense of permanency, and to foster their healthy development.

- Children and youth report benefits and challenges of being raised by grandparents. Benefits include safety, permanency, and the avoidance of foster care. Challenges include generational differences and separation from parents.

- Most grandparents preferred obtaining formal custody of the children to ensure greater decision-making capabilities, to foster a sense of permanency for the children, and to protect the children in the event that parents wanted to take them back. Custody arrangements impact the amount and types of assistance grandparents are eligible to receive.

- Grandparents indicated they received insufficient information about how custody arrangements impact the amount of financial support they might receive. Key informants (State professionals and kinship program directors) noted that caseworkers lack awareness about different custody arrangements and endorsed the need for more caseworker training in this area.

- Both grandparents and key informants emphasized the importance of stable, quality, affordable housing and described many challenges associated with securing it. The problem of affordable housing is situated within the broader issue of poverty and financial struggle among this population. Many key informants and grandparents advocated for grandparents to receive the same amount and types of assistance that non-kinship foster parents qualify for, regardless of their custody status.

- Grandparents who rent struggle to find safe, affordable housing conducive to their needs and the needs of the children in their care. Rents continue to rise, while incomes are fixed. Section 8 subsidies are scarce, with long waitlists. Affordable rental housing is often substandard. Common issues include mold, insect infestations, broken elevators, leaks, and general disrepair. Landlords are often unresponsive to the needs of older tenants. Available housing is often located in unsafe neighborhoods.

- The housing issues of concern to grandparents vary by age and housing status. Older grandparents are more likely to indicate needs for elevators and amenities on one-floor due to physical limitations or illnesses.

- Grandparents may have to leave their apartments when taking in their grandchildren, due to specific regulations and/or rental agreements. Senior housing is typically not an option for grandparents.

- Grandparents who own homes struggle to pay for the mortgage and utilities, and home repairs and upgrades are cost prohibitive. Some grandparents who own their homes reported financial struggles, but earn slightly too much income to be eligible for housing assistance and social services.

- Grandparents report receiving little or no formal information about housing assistance. Many lack awareness about assistance options and learn about types of assistance informally from other grandparents. Grandparents are most aware of or likely to be using public housing options, Section 8, and the Home Energy Assistance Program (HEAP). In terms of social services, grandparents are most likely to be using the Supplemental Nutrition Assistance Program (SNAP), Supplemental Security Income (SSI), and Medicaid.

- Grandparents living in grandfamily housing, which is housing developed for grandfamilies with on-site support services, were generally more satisfied with housing quality compared to other affordable housing options in the area. Grandparents in grandfamily housing benefit from a sense of community and on-site support services. Some key informants, particularly those in New York City, endorsed the need for more grandfamily housing developments. Other key informants discussed challenges in terms of bringing this solution to scale to address grandparents' housing needs.

- Key informants described the need for greater awareness and advocacy for grandparents, including support for grandparents as they apply for benefits and seek appropriate housing, legal assistance, and support services (e.g. kinship programs, respite, counseling, grandparent support groups).

Literature Review

In New York State and throughout the country, many grandparents and other relatives face the challenge of assuming caregiving responsibilities for their grandchildren/relative children. Kinship caregivers[20] typically do not expect to become primary caregivers of relative children, and are often faced with a lack of resources, support, and preparation for the role (Cox, 2007; Landry-Meyer & Newmann, 2004). Kinship caregivers face

[20] In this literature review, the term "kinship caregiver" is used when describing studies with inclusive samples (grandparents as well as other relative caregivers). The term "grandparent" is used to describe studies that focused exclusively on grandparents.

poverty and financial strain (Erle & Geen, 2002), as well as significant barriers as they attempt to secure safe, quality, affordable housing that is appropriate for raising children (Generations United, 2005).

This literature review on the characteristics, circumstances, and needs of grandparent and other relative caregivers is organized by the following topic areas: 1- Factors Contributing to the Need for Kinship Caregiving Arrangements; 2- Benefits of Kinship Care to Caregivers and Children; 3- Poverty and Financial Strain Impacting Kinship Caregivers; 4- Kinship Caregivers' Use of Social Services; 5- Housing Challenges Encountered by Kinship Caregivers; 6- Grandfamily Housing Facilities; and 7- Impact of Caregiving on Physical and Mental Health.

Factors Contributing to the Need for Kinship Caregiving Arrangements

The most commonly cited reason for the placement of children with grandparents or other kin is child neglect and maltreatment associated with parental substance abuse (Kelley, 1993; Ross & Aday, 2006; Pecora, Kessler, O'Brien, et al., 2006). Other reasons typically include parental divorce, youthful pregnancy, school attendance, unstable jobs, deaths, and incarceration. These events can leave parents unable to properly care for their children (Fuller-Thomson, Minkler, & Driver, 1997; Casper & Bryson, 1998; Kelley, 1993; Ross & Aday, 2006; Generations United, 2005). Recently, the economic recession and housing crisis have contributed to the presence of multi-generation households. In such cases, parents with children move in with their own parents because they cannot afford to live independently (Taylor, Kochhar, Cohn, Passel, Velasco, Motel, & Patten, 2011).

Benefits of Kinship Care to Caregivers and Children

Despite the challenges faced by grandparent caregivers, most report that they enjoy raising their grandchildren. In a telephone survey, over three-quarters of grandparents responded that they found raising their grandchildren "extremely rewarding" (Giarrusso, Silverstein, & Feng, 2000).

Additionally, research findings suggest that children benefit from being cared for by kin. In the event that a biological parent cannot care for a child, it is often preferable to place the child in the care of family members, as this care situation enables the child to stay within the family system and connected to the family of origin (Dubowitz, Feigelman, & Zuravin, 1993; Landry-Meyer & Newmann, 2004). Children who are cared for by kin were more likely to maintain regular relationships with family members than those in non-kinship foster care; they were more likely to maintain contact with their biological parents and siblings (Fox, Frasch, Berrick, & 2000; Berrick, et al., 1994). In addition, children in kinship foster care were more likely to describe their relationship with their mother as warm than children in non-kinship foster care (Berrick, 1997; Berrick, et al., 1994).

Poverty and Financial Strain Impacting Kinship Caregivers

Grandparent caregivers are disproportionately impacted by poverty (Berrick et al., 1994; Ehrle & Geen, 2002). In New York State, 23% of grandparents responsible for and living with their grandchildren have incomes below the poverty level (ACS, 2013). Poverty impacts grandparent caregivers in both skipped and multi-generation households. A "skipped generation household" is a household in which the grandparent is raising grandchildren without the child's parent/s present. A "multi-generation household is a household in which the grandparent provides care for grandchildren, but the child's parent/s also reside in the household (Casper & Bryson, 1998; Mutchler & Baker, 2004). In the U.S., skipped-generation households have a poverty rate of 60% and multi-generation households have a poverty rate of 40%, compared with a 27% poverty rate for two-parent households (Baker & Mutchler, 2010). In New York State, the median income for skipped generation households is about half that of an average grandparent household income, at $28,961 versus $63,454, respectively (ACS, 2013).

Kinship caregivers, particularly grandparents raising grandchildren late in life, often face unexpected financial challenges resulting from the cost of raising grandchildren (Padilla-Frausto & Wallace, 2013). These costs are associated with the need for larger housing to accommodate grandchildren in some instances, as well as basic costs of care including food, transportation, healthcare, school supplies, clothing, and other miscellaneous costs (Padilla-Frausto & Wallace, 2013; Padilla-Frausto & Wallace, 2014). These financial pressures are especially challenging to grandparents who need to quit their jobs, reduce work hours, or draw on their savings to raise grandchildren (Fuller-Thomson, Minkler & Driver, 1997).

Kinship Caregivers' Use of Social Services

Despite significant financial need, kinship caregivers are less likely to receive social services than non-kin foster caregivers (Ehrle & Geen, 2002). Social service agencies often direct their focus to non-kinship caregivers rather than kinship caregivers. Kinship caregivers are offered fewer services and have fewer contacts and visits with caseworkers than non-kinship foster parents (Berrick, 1994; Gebel, 1996; Geen, 2003; Brooks, & Barth, 1998).

Many kinship families are not receiving certain social services, even when they are eligible. For example, a lower percentage of kinship caregivers were receiving foster care related income, compared to non-kinship foster parents (Berrick et al., 1994). Only

27% of children in kinship care are receiving foster care or non-parent caregiver grants (Ehrle & Geen, 2002).[21]

Research documents additional barriers that prevent kinship caregivers from receiving social services. Grandparent caregivers with informal arrangements (e.g. without legal custody) can be difficult to identify and may be unaware of options for assistance (Cox, 2009). A major barrier to obtaining needed services is lack of information and awareness (Silverstein & Vehvilainen, 2000; Baird, 2003; Burnette, 1999). This is especially the case for families who do not have previous experience applying for benefits or services. Grandparent caregivers who have a low education, poor health, and more life stressors are likely to have unmet assistance needs (Burnette, 1999). Other commonly reported reasons why kinship caregivers are not receiving needed assistance include services being difficult to access and services being currently unavailable (e.g. waiting lists) (Silverstein & Vehvilainen, 2000)[22]. In addition, some types of social and housing assistance have specific age and/or custodial relationship requirements that make certain kinship families ineligible (e.g. housing funded under Section 202).

Housing Challenges Encountered by Kinship Caregivers

As kinship caregivers take on a caregiving role, it is critical for them to acquire safe, quality, affordable housing that is appropriate for children. However, research and policy articles describe numerous housing challenges experienced by kinship caregivers. For instance, a report from HUD in 2008 (one of the provisions of the LEGACY Act) identified two "priority problems" faced by grandparent and other relative caregivers. First, these caregivers were spending 50 percent or more of their income for housing; second, they were living in "severely inadequate" housing (e.g., severe plumbing, heating, electrical, upkeep, or hallway problems)" (HUD report, 2008, pg. 14). In regard to grandparent caregivers as a specific group, about 32% of those who rented and about 12% of those who owned their homes reported at least one of these problems (HUD report, 2008).

Many of the housing challenges faced by kinship caregivers are attributable to the disproportionate experience of poverty and financial instability. In a recent study, about a quarter of kinship caregivers reported housing insecurity, defined as inability to pay

---

[21] Children in kinship care are eligible for the non-parent caregiver grant, which is a special public assistance grant based only on the child's income and resources, as opposed to the caregiver's income and resources. The non-parent caregiver grant provides approximately $400 per month for the first child in kinship care, and $150 for each additional child. Kinship caregivers do not need legal custody or guardianship to apply for these grants. The non-parent caregiver grant is sometimes referred to as the "child only" grant (personal communication, OCFS, 2/11/15; see www.mybenefits.gov).

[22] Baird recommends disseminating information about services for grandfamilies in the community, at pediatricians' offices, churches, schools, and daycares (2003).

their rent, mortgage, or utility bills in the last 12 months due to of a lack of money (Sheran & Swann, 2007). Another study that documents data from a nationally representative survey found that 48% of grandparent caregiver renters spent 30% or more of their household income on gross rent (including utilities and fuel), and a quarter spent at least half of their household income on gross rent. Of additional concern, more than 140,000 (60.6%) grandparent caregiver renters living below the poverty line were not receiving any housing subsidy from the government (Fuller-Thomson & Minkler, 2003).

Kinship caregivers often experience overcrowded housing conditions (Kolomer & Lynch, 2008; Generations United, 2005). The issue of overcrowding warrants particular mention, as some states have specific bedroom occupancy requirements associated with custody and permanent placement agreements (e.g. regulations that mandate one bedroom per child or separate bedrooms for children based on gender) (Cox, 2009). More than a quarter of grandparent caregiver renters are living in overcrowded conditions (Fuller-Thompson & Minkler, 2003). In New York State, with an average of 1.8 children per grandfamily, apartments should primarily contain 2-3 bedrooms to efficiently house the grandfamily units.

Kinship caregivers often live in substandard housing within unsafe neighborhoods (Kolomer & Lynch, 2008; Generations United, 2005). According to one study, kinship caregivers tend to live in homes with more structural issues, hazards, and dangers than non-kinship foster homes (Berrick, 1997). Kinship caregivers also had significantly more hazards outside the home than non-kinship homes, including damaged walkways/steps (Fox, Frasch, & Berrick, 2000). Neighbors' homes in kin neighborhoods also tended to be in greater disrepair than in non-kin homes (Berrick, 1997). Children of kinship caregivers tend to have more exposure to neighborhood violence such as stabbings, shootings (Fox, Frasch, & Berrick, 2000), and drugs (Berrick, 1997). The neighborhoods where kinship caregivers live also tend to have less pleasant atmospheres, more garbage, more loitering, less green space, less space for playing, and more homes in disrepair (Fox, Frasch, & Berrick, 2000). Kinship caregivers may be unable to move from these neighborhoods due to insufficient financial resources (Kolomer & Lynch, 2008). Little is known about the experience of homelessness among kinship families, including the risk of homelessness experienced by youth in kinship care as they approach adulthood. There is a need for more research in this area.

Housing Needs of Aging Kinship Caregivers/Kinship Caregivers with Disabilities

Older adults generally encounter more health problems as they age (Whitley, Kelley, & Sipe, 2001), which warrant specialized or accommodative housing (e.g. handicap accessibility; elevators; amenities on one floor). Nationwide, 25% of all grandparent caregivers have a disability, compared with 33% of those age 60 or older, and 20% of those aged 30-59 (ACS, 2013). Among grandparents responsible for their grandchildren in New York State, 27% of those 60 or older report a disability, compared with 18% of 30-59 year olds (ACS, 2013). In New York State, 22% of grandparents responsible for their grandchildren under the age of 18 report having a disability (ACS, 2013).

Older kinship caregivers often lack accommodative housing features to meet their needs (Kolomer & Lynch, 2008; Generations United, 2005). While physical needs of the elderly are more easily managed in senior designated housing, children are usually restricted from this type of housing. Older adults who reside in housing with accommodative features may become ineligible to stay in their accommodations when they take in relative children, due to lease restrictions that prohibit children or the addition of more household members (Kolomer & Lynch, 2008).

Grandfamily Housing Facilities

To address the housing needs of kinship caregivers, several communities have developed housing facilities specifically for grandfamilies or kinship families, some of which provide on-site supportive services. These facilities and developments are often termed "grandfamily housing". Formal custody arrangements are required for many grandfamily housing facilities.

There is a lack of research on the overall effectiveness of grandfamily housing as a strategy for the housing challenges faced by kinship caregivers. Only the original GrandFamilies House in Dorchester, Massachusetts has formal evaluations available (Gottlieb, Silverstein, Brunner-Canhotot, Montgomery, 2000; Gottlieb & Silverstein, 2003). The major recommendations resulting from the evaluation were to provide activities for the older youth and teens; to develop activities including computer training on site for grandparents; to facilitate community building for grandparents; and to involve residents in building/community decisions (Gottlieb & Silverstein, 2003). See the case studies in Appendix 3.A for an update on the status of the original GrandFamilies House in Dorchester. Section 4 of this report describes prevalent and best practices in grandfamily housing.

Impact of Caregiving on Physical and Mental Health

In addition to housing needs, research documents physical and mental health challenges faced by kinship caregivers that require additional services and supports.

Evidence suggests that caring for grandchildren negatively impacts grandparents' physical health status (Leder, Grinstead, & Torres, 2007; Bachman & Chase-Lansdale, 2005; Fuller-Thomson & Minkler, 2000; Minkler & Fuller-Thomson, 1999; Whitley et al., 2001). Custodial grandparents are more likely to report impairments to physical abilities, such as more difficulty climbing stairs and walking several blocks, than non-caregiving grandparents. Custodial grandparents also self-reported poorer overall health, and less satisfaction with health than non-caregiving grandparents (Minkler & Fuller-Thomson, 1999).

Some studies find a negative impact of caregiving on psychological/mental health (e.g. Leder, Grinstead, & Torres, 2007; Minkler, Fuller-Thompson, Miller, & Driver, 1997), some studies find a positive impact (e.g. Bachman & Chase-Lansdale, 2005; Whitley et al., 2001), and other studies find no or minimal impacts, once other factors were considered (e.g. Hughes, Waite, LaPierre, & Luo, 2007). Despite these inconsistencies, the literature indicates that kinship caregivers appear to be at greater risk of mental health challenges when they first take on caregiving responsibilities, as levels of stress and depression were found to be heightened at this time (Minkler, Fuller-Thompson, Miller, & Driver, 1997; Ross & Aday, 2006; Baker & Silverstein, 2008a).

Evidence also suggests that kinship caregivers experience an adverse mental health impact when raising grandchildren with special needs. Grandparents raising children with special needs reported more depressive symptoms and stress compared with grandparents who are caring for children without special needs (Burnette, 2000; Sands & Goldberg-Glen, 2000). Children in the care of their grandparents are at increased risk of physical, mental, and behavioral health issues. Custodial grandchildren have higher levels of emotional and behavioral difficulties than children in general in the U.S. (Smith & Palmieri, 2007).

The challenges experienced by kinship caregivers often require the provision of both informal and formal support services. There is some evidence that services may help to mitigate the risks to health and well-being that are associated with caring for grandchildren. Use of professional counseling and special school programs was associated with less stress among grandparent caregivers (Ross & Aday, 2006). Grandparent caregivers rely on and benefit from informal social support, such as relationships with family and friends (Ross & Aday, 2006; Brown, Jemmott, Outlaw, Wilson, Howard, & Curtis, 2000).

Methodology

Qualitative data were collected to provide greater context and depth to the quantitative data captured in other sections of the report, and to give voice to the grandparent and relative caregivers whose needs are being considered. As defined in Section 1, the term “grandparent” is used when describing both grandparents and other relative caregivers.

Focus groups of grandparents and children/youth in their care were held to capture the perspectives and experiences of these families, including an in-depth assessment of their housing and service needs. Interviews with state professionals and kinship care professionals were conducted to obtain a broad sense of what administrators and service providers are seeing in the field, including trends that are not quantified elsewhere.

Focus Groups

Focus groups were conducted to obtain rich qualitative data about the experiences of grandparents and the children/youth in their care. Locations for the focus groups were selected in conjunction with the study sponsor, with the goal of obtaining a sample that represented the diversity of communities within New York State, including both homeowners and renters. Once locations were selected, organizations that serve kinship families were contacted and asked to host focus groups. These family resource centers, housing communities, and kinship care service providers recruited both grandparents and youth to participate in the groups. Sites hosting focus groups were:

- **Bronx**'s Presbyterian Senior Services/West Side Federation for Senior and Supportive Housing Grandparent Family Apartments in New York City. Participants were current residents of grandfamily housing. The entire borough of the Bronx has a population of 1,397,315 (ACS, 2013).
- **Harlem's** Steinway Child & Family Services/NORC in New York City. Participants meet regularly as a kinship caregiver support group, and several participants are involved in kinship caregiver advocacy. Harlem has a population of 227,479 (www.city-data.com).
- **Middletown**'s Cornell Cooperative Extension, Relatives as Parents Program (RAPP) in Orange County. Participants regularly meet for kinship caregiver programming and support groups. Middletown is a city of 27,953 people (ACS, 2013).
- **Plattsburgh**'s Family Connections family resource center in Clinton County. Participants were from a kinship caregiver support group. This site was once a formal kinship program, but lost its funding. Kinship caregivers continue to meet informally with the help of support staff. Plattsburgh is the primary city (population 19,907) in a micropolitan area (population 81,865) in the Adirondack region of the State (ACS, 2013).
- **Rochester**'s Southwest Family Resource Center in Monroe County. Participants were from the Skip Generations support group that meets weekly. Rochester is a city in Western New York, with a city population of 210,624 (ACS, 2013).
- **Yonkers**'s Family Service Society: Kinship Support Program in Westchester County. Participants were from a kinship support group that meets regularly. Yonkers is a suburb of New York City with a population of 197,493 (ACS, 2013).

Focus groups for grandparents and the children/youth in their care were conducted separately. This allowed each group to be more honest and open about potentially sensitive issues without having to worry about family members' feelings or perceptions. It also allowed the researchers to ask developmentally appropriate questions and to focus on the issues and concerns most likely to affect each group. Focus groups were guided by a semi-structured focus group protocol, which was tailored for grandparents, youth, and the grandfamily housing participants. Two research staff were typically present at each group; one to facilitate and one to take notes and record the audio.

Grandparent focus groups lasted approximately two hours, and youth focus groups lasted approximately one hour. Grandparents were provided with a $35 incentive gift card and youth were given a $15 incentive gift card for their participation.

To ensure that grandparents in a more rural area were adequately represented, seven grandparents in Olean, a city of about 14,000 in Cattaraugus County in Western New York, were interviewed by telephone. These semi-structured interviews were analyzed to validate and confirm the focus groups findings.

A total of 61 grandparents and 42 youth participated in focus groups.

Table 1. Focus group participants by site

Site	Number of caregivers	Number of youth
Bronx	15	8
Harlem	9	-
Middletown	7	7
Plattsburgh	7	7
Rochester	11	9
Yonkers	12	11
Total	*61*	*42*

Nearly all (93%) of the caregiver participants were grandparents. Other caregiver participants included two great-grandmothers, an aunt, and a great-aunt.

Table 2. Relationship of Caregiver to Children (N=61)

Grandparent	93%
Aunt/Great Aunt	3.5%
Great Grandmother	3.5%

All but three were women. Nearly two-thirds (62%) had babies come into their care before they were one year old. Ninety percent had legal custody of at least one of the children in their care.

Table 3. Demographics of caregivers participating in focus groups

Age of caregiver	45-54	9%
(N=58)	55-64	24%
(Mean=68)	65-74	38%
	75-84	22%
	85-94	7%
Gender	Female	95%
(N=59)	Male	5%
Race/ ethnicity	Black	66%
(N=59)	White	19%
	Hispanic	15%
Has legal custody of any child (N=52)	Yes	90%
	No	10%
Rents or owns home (N=59)	Rents	76%
	Owns	22%
	Shelter	2%
Youngest age of child when began living with caregiver (N=58) (Mean=2)	Under 1	62%
	1-5	22%
	6-10	12%
	11-15	4%
Current age of youngest child who lives/ lived with caregiver	Under 1	2%
	1-5	14%
(N=57)	6-10	19%
(Mean=13)	11-15	32%
	16-20	19%
	21-27	14%

The grandparents had significant demographic differences across sites, as seen in Table 4. For instance, participants in Harlem, Rochester, and Yonkers were mostly black renters, while participants in Middletown and Plattsburgh were mostly white homeowners[23]. Participants in Harlem and the Bronx were older on average, while participants in Middletown and Plattsburgh were younger.

Table 4. Demographics of caregivers participating in focus groups, by site

	Bronx (N=15)	Harlem (N=7[1])	Middletown (N=7)	Plattsburgh (N=7)	Rochester (N=11)	Yonkers (N=12)
Mean age (years)	74	76	63	54	69	67
Race[2]:						
Black (%)	53%	100%	29%	14%	100%	83%
White (%)	7%	0%	43%	86%	0%	8%
Hispanic (%)	40%	0%	29%	0%	0%	8%
Renters (%)	100%	86%	29%	14%	91%	92%
Mean age of youngest child (years)	18	14	11	9	12	10

[1] *Demographic data were not collected from two participants.*
[2] *Totals do not always equal 100% due to rounding.*

Key Informant Interviews

Professionals knowledgeable about or working in kinship care were interviewed to obtain an overarching view of grandparents' housing challenges, to learn more about existing programs and services, and to hear what experts in the field believe to be the most important issues facing these families. Key informants were chosen based on the sponsor's and researchers' knowledge of and contacts within kinship care professionals. Snowball sampling[24] was used to identify additional participants to interview.

Semi-structured interviews were conducted over the phone or when possible, in person. Topics included:

- Key challenges facing grandparents, in housing and in other areas.
- The effectiveness of different types of housing assistance in addressing the needs of grandparents.

[23] Participants from Olean, who were interviewed by phone, were white homeowners.
[24] Snowball sampling is an approach where those recruited for a study suggest other key informants to include, based on knowledge and expertise.

- The impact of custodial arrangements on eligibility and receipt of housing and support services.
- Need and availability of supportive services to grandparents.
- Suggestions for rule, regulation, or policy changes that would help address the needs of grandparents.

Interviews were conducted with nineteen participants: five state agency professionals, four kinship care coalition leaders, eight county-based kinship care directors, and two representatives of a grandfamily housing community.

Table 4. Interviewees by affiliation

Interviewee affiliation	Number of interviewees
State agency	5
Kinship care coalition	4
County-based kinship program	8
Grandfamily housing community	2
Total	*19*

Data Analysis

Thematic analysis was conducted on both the interview and the focus group data. Data were reviewed to find patterns and common threads, as well as unique perspectives. The data were analyzed using Miles & Huberman's approach, which explicates processes of data reduction, data display, and conclusion drawing (1994). Specifically, analytic matrices were developed to help categorize and interpret data. The researchers coded and analyzed data collaboratively to ensure consistency.

Methodological Limitations

A weakness in these data is that all of the grandparents were in some way connected with the service providers who recruited them. This means that the experiences of those without such connections, who may have different needs and concerns, were not heard. Further, this method of recruitment likely contributed to the overrepresentation of grandparents with formal care arrangements (e.g. legal or physical custody), as opposed to informal arrangements, as grandparents with informal arrangements are less likely to be connected with support services.

Focus Group Findings: Grandparents

The findings from focus groups in the five sites[25], excluding the Bronx, follow.

The focus group findings from the Bronx grandfamily housing development are reported separately below so as to discern possible differences in perspectives and experiences that may result from living in a new supportive, grandfamily development compared to living in other housing situations.

The grandparent focus group findings are presented in the following sections: (a) reasons why grandparent are raising the children; (b) perspectives on custodial arrangements; (c) benefits and challenges of current housing situations for grandparents who are renting; (d) benefits and challenges of current housing situations for grandparents who own homes; (e) experiences with rent subsidies and other forms of housing assistance; (f) financial, employment, and legal challenges; (g) physical, emotional, and mental health challenges; and (h) perspectives on changing needs as children in the care of their grandparents reach young adulthood.

Reasons why grandparents are raising children

Across the focus group sites, the most common reasons why grandparents were raising grandchildren included parental drug addiction and incarceration, parental neglect and abuse, youthful parenthood, and death of the parent. In most instances, there were multiple reasons why the children's parents could not raise them. For instance, several grandparents described how the children's parents experience a revolving door of incarceration due to drug addiction. Drug addiction also contributed to child neglect and the loss of parental rights:

> *It's all the drugs, and going to jail. When she starts with the drugs, she goes right back to jail again. And I got the kids. –Grandparent, Rochester, NY*

> *[I have my grandchild] because her mother and her boyfriend, they were on drugs. [The children] were taken away from them. There were seven of them, they were taken away from them. – Grandparent, Yonkers, NY*

> *[The children's father] is in prison, has been since he was 16 years old. And [the children's mother] is just useless. – Grandparent, Plattsburgh, NY*

Other grandparents reported that the children's parents struggled to take care of the children, due to youthful parenthood:

[25] This section also includes the perspectives of grandparents in Olean, who were interviewed over the phone.

My daughter was a young mother. She is still struggling trying to take on the responsibility of raising kids. – Grandparent, Rochester, NY

My daughter, she was too young. She wanted me and her father to raise the child. – Grandparent, Yonkers, NY

In Rochester and Harlem, a few grandparents described how their children died violently, leaving them to raise their grandchildren. In these focus group sites, the grandparents also described raising the kin of several of their other children:

I had a daughter who was killed…she was 8 ½ months pregnant and the baby died with her. I raised her two…and then my other daughter was strung out on drugs, she had ten kids, I raised five of hers and still have three of hers. – Grandparent, Rochester, NY

I have my grands because the mother is deceased. Before she died, she asked if I would take care of her baby. The day after that, she died. Then my son wanted me to take his too, he gave me custody of the kids…I've had them ever since and I've raised them. – Grandparent, Rochester, NY

The grandparents described a strong commitment to the welfare of their grandchildren, the unconditional love they feel for the children, and their commitment to ensuring that the children had a sense of permanency:

The family has been kept together. Their sense of family is solid. They don't understand how bad it could have been for them. For them, life is great, and that's a benefit. – Grandparent, Rochester, NY

The benefit I got, is she knows there's love. She knows there's a better way of life than what her mother portrayed. And raising her keeps me going. –Grandparent, Rochester, NY

They also described the importance of keeping the family together and preventing the children from ending up in non-kinship foster care or "the system":

My main motivation is that I didn't want them in the system where they wouldn't be able to be with family. The other reason is I wanted the children to be safe. – Grandparent, Rochester, NY

The grandparents also reported that their decision to raise the children centered on the need to ensure that they grow up to become successful young adults and do not succumb to negative outcomes:

If I hadn't had these two boys and raised them, they wouldn't have graduated from school. When they [became] sixteen years old, I made them get a job. [I got them involved] in football, basketball, soccer…kept them in church. My grandson, he asked me why I made him do these things, I said, to keep him out off the street…keep him on the right path. –Grandparent, Rochester, NY

Perspectives on Custodial Arrangements

The majority of the grandparents had obtained legal custody of the children. Fewer grandparents described having informal custody, foster parent status, or having adopted the children. Some grandparents, particularly in Harlem, reported having different custody arrangements with different grandchildren; they had custody of some of the children and informal arrangements with other children, all of whom were living in the home.

The most common custody trajectory described was an initial informal arrangement, and then a decision to pursue legal custody. Grandparents found several key benefits of obtaining legal custody. With custody, the grandparents reported greater decision-making power, particularly regarding the children's medical care and education:

> *She was with me informally for a year and a half. Then I decided that informal wasn't working for me. So I went to court and got custody. I wanted to be able to make the decisions, that's what it was all about for me. – Grandparent, Middletown, NY*

The grandparents also reported that custody protected the caregiving arrangement and was an important way to keep the children safe. For instance, there was less worry that the children's parents could take the children back or seek to regain custody. This was a significant concern for many grandparents, who did not feel that the children's parents could be safe and suitable guardians.

> *From rehab, their mother was threatening to take them away, to leave the county with them. They had been in my care for six months and I quickly filed for custody. – Grandparent, Plattsburgh, NY*

> *For a while [with informal custody] I was literally doing all the responsibility but I had no authority to do anything…going into court helped me to give them something stable. Because either one of their parents could have come to get them any time. To keep them from getting [the children], I would have had to call CPS. – Grandparent, Rochester, NY*

The grandparents also framed custody as a way to provide the children with a sense of permanency:

> *[My granddaughter] needed a sense of permanency. Like she knew she had a home with me, but she often felt in limbo. I think she often felt like she didn't have a home. She wasn't really with mommy, she wasn't really with me…so we [formalized custody]. – Grandparent, Plattsburgh, NY*

Some grandparents, especially in Harlem, noted hesitations about pursuing foster parent status. These concerns revolved around the potential of having the children removed from their care. As one grandmother explained:

Even though a lot of the grandparents didn't want to adopt, there was a danger in keeping a child as a foster child because, see, they can take the grandchild away from you and you have no clue if the child is living or dead, and that's one of the reasons why a lot of the grandparents, even if they don't want to adopt, will adopt. – Grandparent, Harlem, NY

Custody was also important for grandparents as they sought services for their families. With informal custody arrangements, the grandparents described being ineligible for social services to support the children. The grandparents also reported that employers were less likely to recognize their caregiving responsibilities when they had informal custody:

I adopted two, but all the rest are living with me. They have been with me and they still are…the two adopted children came with a subsidy, they give you a certain amount every month…the rest I had to manage to take care of on my own, but by that time I was retired. It was a struggle you know, but we manage. – Grandparent, Harlem, NY

We started with an informal custody arrangement, but had to change that. With my work, if I had to take off for her, for being sick or whatever, they wouldn't recognize just the informal kinship arrangement. I needed papers to allow me to take time off, like for sick time. – Grandparent, Plattsburgh, NY

While custody was viewed as important and beneficial, many grandparents described the process of obtaining custody as difficult and filled with obstacles. For instance, some had insufficient financial resources to manage the court process. Some grandparents who were eligible for legal aid were concerned about the quality of the attorneys who represented them.

Of those who adopted the children, protection of the child and permanency were cited as primary reasons, consistent with the rationale other grandparents provided regarding the decision to obtain legal custody:

With adoption, there are no parental interferences. Even when you have custody, there are still parental rights and they can undermine you in many aspects. It's a very stressful situation. My granddaughter [said to] me at one point, I wish you were my real mother. That was the start of the adoption. – Grandparent, Middletown, NY

Benefits and challenges of current rental housing situations

Overall, grandparents who were renting their housing reported few benefits about their current housing situations. A few grandparents liked their building and had positive relationships with their landlords. Others appreciated having apartments with more than one bedroom. However, even those who liked their rental housing noted that affordability is challenging. Others reported that while the apartment was suitable, the neighborhood was problematic for raising children:

I had a nice two-bedroom apartment. When I chose to take them…it worked out well because she had enough space, but financially, it's a strain. – Grandparent, Middletown, NY

I've had an excellent landlord so far, but the rent is high. The neighborhood, it's real difficult living there. The people see you trying to live decent and next door is not. They'll do things to cause you problems. As an older woman trying to raise grandchildren, you've got to deal with all of this, and we're on a fixed income. If you've got a decent place to live, the rent is way up there and you can barely reach it. It makes it very stressful. – Grandparent, Rochester, NY

Most grandparents described significant housing challenges in the context of affordability. They required apartments that were large enough to accommodate children, but rental costs for suitable housing were out of reach for many. The grandparents explained that their rents continued to rise, while their incomes were fixed and already strained by the need to care for grandchildren:

When they are ready to raise the rent, see I'm on a fixed income. When the board gets together and decides they are ready to raise the rent…nobody gives us any extra money. – Grandparent, Harlem, NY

My rent was raised two times this year. It was devastating…when I first moved in, and I've only been there not even a year and a half yet, it went up from $749 to $900. I have to pay gas and lights, and I have Section 8 and they help, but even with the help….how do you live? And the area I'm living in is not that great, it's a drug area. It's like, what do I do? - Grandparent, Rochester, NY

When describing the problem of a lack of affordable housing options, grandparents in Harlem discussed the issue of gentrification, which threatens affordable housing options for grandfamilies. These grandparents also discussed how rent controlled apartments were becoming increasingly scarce:

What the landlord's doing, bringing in college students in packs of three, renting these apartments to college students, charging them like $1,000 for a room each, to where he is receiving $3,000 for that apartment. So you have a family sitting in a shelter that has three kids in a one-bedroom…and all these big apartments he would rather rent to college students. – Grandparent, Harlem, NY

The grandparents described how apartment conditions are often substandard, in spite of the high rental cost. Several described living in housing with insect infestations, mold, leaks, and other damages. Some of these grandparents described how landlords were unresponsive to their needs and unwilling to address problematic situations:

> *I have mold in my apartment. The rents are going up, and when things break down, they don't want to fix it. And I'm tired of fighting with these people. – Grandparent, Yonkers, NY*

> *Landlord don't want to do nothing….the landlords don't do nothing for you but they want the rent money from you. There should be somebody you can talk to about stuff like that because it's ridiculous. You pay your rent when it's due, but you've got a hole in the roof, it's raining through, something's leaking in the basement…they say tenants have got rights, but you say something to the landlord and they want to take you to court to get you thrown out. – Grandparent, Rochester, NY*

A common theme that emerged was the issue of living in neighborhoods perceived as unsafe, due to crime and drug activity. The grandparents frequently reported a lack of safe spaces for the children to play:

> *I've had a couple break-ins, it's about the neighborhood. I'm trying to find a nicer neighborhood now. – Grandparent, Rochester, NY*

> *The kids don't have sufficient places to play. Adults took [the playgrounds] over with the drugs and drinking, and you don't want them around that….the parks near the building, [my grandson] can't go to- he'd get shot. – Grandparent, Yonkers, NY*

The grandparents frequently described how senior housing is not a viable option for them, given the children. This frustrated many of the grandparents, who perceived a lack of options for housing given their age and the presence of children:

> *I was offered to go to senior housing, but when they found out I have my grandson, that was a no. – Grandparent, Yonkers, NY*

> *I rent. The problem is we're grandparents and we have grandchildren. That's the problem getting any apartments, senior housing, they don't want you to come in with your children. They're making all this housing and everything for seniors.....so this is our problem that we have. Since we took on the responsibility of having our grandchildren, we have problems getting housing. – Grandparent, Yonkers, NY*

Several grandparents perceived discrimination when looking for rental housing, due to low-income status and the presence of children. The grandparents noted that this discrimination is typically not overt- landlords do not tell them they are being denied due to the children, but they strongly believe that the presence of children is the major barrier:

> *Everywhere I go [to find an apartment], they slam a door in my face. But I pray one day it's gonna get better. – Grandparent, Yonkers, NY*

> *I've got six grandchildren and it's hard to find a place- they don't want to rent to me. – Grandparent, Rochester, NY*

While many grandparents expressed interest in grandfamily housing, most did not have this option in their location. Affordable grandfamily housing was of very strong interest to most grandparents in Rochester and Yonkers, and of interest to some grandparents in Harlem[26]:

> *They don't have special housing for grandfamilies. We would need a common play area…a community center, where everything is in one area. – Grandparent, Rochester, NY*

> *If we had grandfamily housing, we'd have no problem. We'd have housing, programs and everything, right there in the building. But in Westchester County, they won't do it. – Grandparent, Yonkers, NY*

A common housing challenge described by older grandparents centered on a lack of accommodations for physical challenges or disabilities. For instance, older grandparents reported difficulties or an inability to climb stairs due to health challenges. Many housing accommodations were a poor fit for grandparents with physical limitations, as some of the buildings have many stairs, amenities on different floors, or have elevators that seldom work:

> *I would like to have everything on one floor. I can't even go up the stairs. – Grandparent, Rochester, NY*

Benefits and challenges of current homeownership housing situations

In Middletown and Plattsburgh, grandparents were more likely to report owning their homes. Grandparents who owned homes were more likely than those who rented to report aspects of their housing that they find comfortable and conducive to raising children. Grandparents appreciated having space in the home for the children and usually enough space for the children to have their own bedrooms; those interviewed in Olean concurred with this.

> *We have enough room and like having a backyard. – Grandparent, Plattsburgh, NY*

In general, grandparents who owned homes described a sense of stability and comfort associated with housing:

> *Owning a home is nice over renting because you know you have it, you don't have to worry about, what if my lease comes up and they're not going to renew it for me? - Grandparent, Plattsburgh, NY*

In spite of this sense of stability, many grandparents who own their homes described significant stress arising from worries about making mortgage payments:

---

[26] Grandfamily housing was less relevant to grandparents participating in the Middletown and Plattsburgh focus groups, as most owned their own homes.

When I got [my granddaughter], I got into a financial bind. I was in the process of losing my house and I couldn't pay a mortgage for two years…it was terrible to think about losing your home every day for two years. And I had to tell her too, in case we had to leave fast…she had to deal with it also. – Grandparent, Middletown, NY

In addition to struggles to make mortgage payments, many home-owning grandparents noted that it was a challenge to afford utilities, especially heating bills in the winter. Grandparents in Olean reported struggling with high heating costs and a lack of money to enhance the energy efficiency of the home.

Some grandparents owned homes specifically because of the children. They were motivated to give the children a secure home environment with sufficient space. These grandparents reported "upsizing" rather than downsizing, and spending retirement savings on housing to accommodate the children:

A lot of grandparents, you start thinking about downsizing at our age. And maybe being on one level because our backs are starting to go, but now we have three children, well you can't downsize, then you have to upsize. – Grandparent, Plattsburgh, NY

I bought this house with my retirement….I invested everything in this, pulled from every corner I had for closing costs and all this garbage. – Grandparent, Middletown, NY

Grandparents in Middletown, Plattsburgh, and Olean all reported a lack of money to replace windows and roofs when necessary, or to respond to maintenance issues as they arose. Many grandparents described how they would like to update their homes, make their homes more energy efficient, or improve the health of their home environments. However, these modifications were cost prohibitive for most:

My grandson has a lot of allergies. I would love to be able to have that room really in a better condition that could accommodate his needs, his health. He has indoor and outdoor allergies. – Grandparent, Middletown, NY

Experiences with rent subsidies and other forms of housing and social services

When discussing their awareness of rent subsidies and housing assistance, the grandparents overwhelmingly reported that there was insufficient information for grandparents about potential options, eligibility, and how to navigate the application process. Many had to learn about benefits from one another or from the kinship programs[27]. The knowledge grandparents had about assistance programs varied, with some being more familiar than others:

[27] The grandparents participating in the focus groups were recruited through kinship navigator programs and thus reported that the kinship program provides information about services. Kinship navigator programs are not available in all areas, and many grandparents raising grandchildren are not in contact with such a program.

When I joined SKIP [the kinship program], I learned from other grandparents- [they would say] I go to this food store, I get clothing at this place, I found this resource- so we learn from the people around us. Not so much from the systems, because the systems fight each other. – Grandparent, Rochester, NY

The grandparents reported a lack of quality and consistent information about available assistance, what they might be eligible for, and how custody arrangements factored into this. Several grandparents expressed a need for more information and more advocacy in this area:

They don't give you any information about housing at all. It was never discussed. – Grandparent, Middletown, NY

For folks who don't know, there's no agency out there to get these questions answered. When you come here [the kinship navigator program], the director is a wealth of information. But otherwise, there's nothing out there to help people to learn where to go or who to call, unless you know somebody. There needs to be advocacy for grandparents. – Grandparent, Middletown, NY

Most grandparents were aware of Section 8, public housing, the Home Energy Assistance Program (HEAP), the Supplemental Nutrition Assistance Program (SNAP), and Supplemental Security Income (SSI). Among grandparents who rented, Section 8 was discussed most frequently. These grandparents reported receiving Section 8 vouchers, or described the process of applying for Section 8.

The grandparents commonly described their inability to receive Section 8 due to long wait lists. Some were on wait lists for years, or reported that they could not even get on a wait list:

It's almost impossible to get Section 8, there's a freeze on Section 8. – Grandparent, Yonkers, NY

I'm still on the waiting list; I've been on it for years. Every time I call them, they say they're frozen up. – Grandparent, Rochester, NY

Those receiving Section 8 were grateful for this assistance, yet many still indicated difficulties affording rent:

I've been on Section 8 for 36 years. I think it took me like a year…when I first got on there, I was paying maybe $40-50 toward rent, now it's like you're paying half of whatever it is. – Grandparent, Rochester, NY

Some reported disruption in their Section 8 housing after the children came to live with them:

My Section 8 was for one bedroom. I told my landlord about the children, he said I'm so sorry, but you've broken your lease and you've got one week to find another place- but he helped me. – Grandparent, Rochester, NY

Across the sites, two grandparents discussed their experiences with emergency housing. These grandparents were homeless or at risk of homelessness before moving into emergency housing:

We went from a shelter to emergency housing. It's like your own, but you have a case manager come out and check on you. – Grandparent, Yonkers, NY

I pray every day that they don't come and tell me, you have to move out. – Grandparent, Middletown, NY

In addition to describing the lack of information about housing assistance and long Section 8 waitlists, grandparents often described a lack of available services in general to meet their needs:

The problem is, there is nothing available. It's not just not knowing. What happens is, once something gets started, the money runs out and it's not available anymore. If you don't have Section 8, you're in bad shape. At one time, United Way was helping- now they're not helping. – Grandparent, Rochester, NY

Among grandparents who owned their homes, HEAP was the service most often discussed[28]. The majority of these grandparents received HEAP, while a few were ineligible due to their income being too high. A few grandparents who owned their homes had accessed weatherization programs to improve the energy efficiency of their homes.

Grandparents who owned homes again described how they were struggling to make ends meet, with most having slightly too much income to be eligible for housing and social services:

If you work…I work, and I'm right in the middle. I make too much to qualify for assistance, but I live paycheck to paycheck. I know many people across the State are in that situation, but taking [my grandchild] in has stretched my already thin finances. And I don't, it's not enough to qualify for help. – Grandparent, Plattsburgh, NY

What can we do? We do the best that we can. There are times when, do I pay the mortgage or do I buy food for him? You have to make these kinds of decisions- is it the house, or is it food for the child? Is it clothes? It does put you in a bind. – Grandparent, Middletown, NY

[28] Grandparents who rent also discussed receiving HEAP, though most feedback provided by renters pertained to Section 8.

You don't want to lose what you worked so hard for. Just because we're trying to do what's right for our grandkids. And we have to pay the penalty. – Grandparent, Middletown, NY

In addition to housing assistance, some grandparents reported receiving other forms of social services, including SSI, SNAP, and Medicaid. When applying for benefits, the grandparents found they were not eligible to receive assistance for children who were with them informally.

Of the grandparents who were currently receiving SNAP, many noted that the amount provided had been reduced over the years, and that it was very limited given the food needs of the household:

I used to get $169 for me and my grandson, but as of September, they cut it down to $72 for our food stamps, for the two of us. He's fifteen years old, he eats that by himself! - Grandparent, Yonkers, NY

Others reported that their income was too high to be eligible for SNAP, yet they still struggled to buy food for the family on a fixed income:

I've been trying to get food stamps [SNAP] ever since I had her. They say with my income, I can't get food stamps.   – Grandparent, Yonkers, NY

I applied for food stamps, and she said I make too much- twenty-one dollars too much. And I couldn't get food stamps. – Grandparent, Middletown, NY

Many grandparents noted that they were receiving non-parent caregiver grants as kinship care providers. This grant, sometimes referred to as the "child only" grant, is a monthly cash grant available to non-parent caregivers (both grandparents and other relatives) through Local Departments of Social Services. It is designed to support caregivers to meet the needs of the children. Grandparents who adopted their grandchildren were no longer eligible for this form of assistance.

Across the focus group sites, the grandparents raised the issue of a discrepancy between the amount of support that they were eligible for as (non-foster parent) kinship caregivers, versus the amount of support foster parents receive. The grandparents expressed strong disappointment and feelings of unfairness in this context. The grandparents perceived a lack of support as they kept the children out of foster care, and repeatedly stressed that the children experience many benefits associated with being raised by family members:

The government isn't helping us with these kids. We're spending our money that should have been put away for vacation and retirement and it's going to the kids…we're keeping them out of the system, we're keeping them off the streets…and we're not getting any help from the government. – Grandparent, Middletown, NY

If I were a foster parent, they would have a different quality of life. And it's almost insulting. To pay a stranger to do what we do. And to say a stranger can do it better. And to be much more willing to finance it for a stranger than a relative who has a connection - it's insulting. It really is. For foster parents, they pay for clothing, activities, memberships- they give them everything they need. – Grandparent, Rochester, NY

Financial and employment challenges

Consistent with the feedback grandparents provided about housing needs and rent subsidies, they indicated that financial challenges were significant as they were raising their children. Many grandparents struggled to meet the basic needs of the children, and some described postponing retirement due to financial needs of the family:

It's very hard. Like clothes, I would have to wash out the clothes, let this [grandchild] wear this to school this day the other one wears it to school the next day. – Grandparent, Rochester, NY

I'm 53, I'd like to start thinking about slowing down…money for retirement, but forget that, because it's all going toward [my granddaughter]….any money that you would want to put toward retirement, forget it. – Grandparent, Plattsburgh, NY

In the context of employment, some grandparents described how they needed to reduce the number of hours worked or to leave the workforce due to childcare responsibilities. These responsibilities were exacerbated for grandparents who have grandchildren with emotional or mental health needs:

Because of the issues with the girls, they have some issues and they need stability, constant structure, the same thing every day….I try to be there as much as possible. With medical appointments, psychology appointments, I have to be available. So I can only work, at max, 16 hours per week. That is my struggle. – Grandparent, Plattsburgh, NY

I left my job when I got the kids because I had two of them in diapers. And with counseling and doctor's appointments and school events and everything going on, there was no way I could work. – Grandparent, Plattsburgh, NY

Working grandparents indicated pressure to report to work even when ill, as they need the money. Those who left the workforce due to childcare responsibilities reported struggles to rejoin the workforce given their advanced age:

I stopped working for a while with the babies, and it's hard to get back to work at my age. – Grandparent, Rochester, NY

Physical, emotional, and mental health challenges

For older grandparents in particular, physical challenges, illness, and disabilities made caregiving challenging. The grandparents described how their lives were impacted by a number of physical ailments, including heart attacks, arthritis, and chronic conditions. Older grandparents frequently reported being tired and worn out from their caregiving responsibilities:

> *We're getting older and the stress is giving us heart attacks and strokes and everything else. – Grandparent, Middletown, NY*

The physical and emotional challenges these grandparents experience were worsened by financial struggles. In spite of this, the grandparents described their resilience and commitment to raising the children. They also drew on faith and social support from other grandparents to help them to overcome emotional challenges:

> *I was so emotional I thought I was going to have a breakdown with all these kids. I got headaches all the time, I cried all the time. And I ended up stressed out, and with cancer, with my heart…I ended up with so many problems because I was all stressed out raising these kids, and my health was failing and my health is still failing. But I didn't give up, I kept on going, and I keep on going. The thing that keeps me going every day is prayer…grandparents, we go through a lot, not having the finances and the funding to raise these kids. – Grandparent, Rochester, NY*

For some grandparents, the challenges of caregiving were complicated by the special needs of their grandchildren. For instance, many noted that the children continued to struggle with grief and emotional challenges related to trauma and loss:

> *These children come with emotional needs….lot of emotional needs. So you try to find things in the community [positive activities] that fit those needs, and you're spending gas, and it costs money to do all that stuff. – Grandparent, Plattsburgh, NY*

Most grandparents reported experiencing stress associated with family conflict. Many experienced continued animosity with the children's parents; these conflicts also impacted the children:

> *The girls have emotional issues and continue to go through emotional issues with both of their parents. – Grandparent, Plattsburgh, NY*

The grandparents emphasized the need for social support to manage the emotional and mental health strain associated with caregiving responsibilities. Many specifically described the importance of kinship programs and grandparent support groups in meeting the important need for social support:

> *The whole [grandparenting support] group, they cried with me as if they've known me my whole life. – Grandparent, Rochester, NY*

In Plattsburgh, where the kinship program was no longer funded, grandparents described how they continued to call one another for support informally, and expressed hope that funding would be renewed for the program.

Perspectives on changing needs as grandchildren reach young adulthood

As grandparents reflected on changing housing needs as the children reached young adulthood, most indicated that they anticipated the children continuing to live with them into their early 20s. Thus, grandparents view their children living with them as a long-term arrangement. This was especially true for grandparents who were raising grandchildren with special needs.

In fact, several grandparents indicated that the children were currently in their early 20s and continued to reside in the household. These grandparents noted that their young adult grandchildren were not financially prepared to live independently, as they could not afford rental housing and may be struggling to secure employment.

Some grandparents, including those in Harlem, believed that their grandchildren could benefit from educational and skill building programs as they prepared for independent living.

Many grandparents expressed hopes that their grandchildren would attend college, yet reported a lack of funding to support higher education for the children:

> *She'll always have a home with me, no matter what she chooses to do. My concern is college- I have not been able to put away for college. – Grandparent, Plattsburgh, NY*

Focus Group Findings: Children and Youth Cared For By Grandparents

The findings presented below represent the perspectives provided by children and youth during focus groups in Rochester, Plattsburgh, Middletown, Bronx, and Yonkers.

Housing-specific findings regarding children and youth living in grandfamily housing in the Bronx are presented separately so as to discern possible differences in perspectives and experiences that may result from living in a new supportive, grandfamily development compared to living in other housing situations.

Benefits of living with grandparents

Nearly all participants were content to be living with grandparents. They liked having time with their grandparents and having a closer bond with them than they might otherwise experience. They appreciated their grandparents' advice, good food and cooking, helpfulness, and caring:

> *You get good food from your grandma, all the time, that's something you can never doubt. -Youth, Bronx, NY*

> *We get to appreciate our grandparents while they're still around. –Youth, Rochester, NY*

Some noted that their grandparents' broad life experiences provided them with wisdom about difficult family situations. Some appreciated that their grandparents had more money and gave them more attention than their parents, and some specifically indicated that their grandparents were easier to talk to than their parents:

> *They are not on their cell phones 90% of the time they are with you. –Youth, Plattsburgh, NY*

> *Grandparents make you feel more at home, like you're more safe. –Youth, Middletown, NY*

Some felt that living with their grandparents gave them more freedom than living with their parents or in foster care; they could "get away with more" or "get to have candy and doughnuts", though this finding was not universal.

Many youth expressed sincere appreciation to their grandparents for raising them. Some of these youth recognized that their situations could have been dire if not for their grandparents:

> *If my grandmother weren't here, we would have had nowhere to go. It makes me emotional. She took us in….if my grandmother hadn't taken us in, we would have been living on the streets for a while. –Youth, Middletown, NY*

> *Sometimes I lay there at night and think about, what would I do without my grandmother? -Youth, Middletown, NY*

Challenges of living with grandparents

Some youth felt that their grandparents restricted their freedom too much. These participants chafed at chores and at rules and consequences that they felt were too strict:

> *They don't let me watch scary stuff or bloody stuff on TV. –Youth, Plattsburgh, NY*

Generational differences were described as problematic by a number of youth. They attributed some of their grandparents' forgetfulness, inability to help with homework, or difficulty in keeping up with children's activities to age. Youth were tired of "back in my day…" speeches, forgetfulness, nagging, and inflexibility in how chores were accomplished. Grandparents and the children/youth also had different views on "the value of a dollar". Some also felt that older grandparents could be hard to talk to:

> *She's set in her ways and doesn't get it. Like, why are kids doing this, why are kids doing that? She hates it. I get why she doesn't understand. At her age kids wouldn't do what they do now, it wouldn't happen. –Youth, Middletown, NY*

> *We're young and they're old and they see things differently. -Youth, Bronx, NY*

Most found their grandparents' lack of understanding of cell phones and other technology frustrating or comical. Some also expressed that their grandparents do not understand the music they listened to.

Perspectives on custodial arrangements

Across the focus group sites, a strong emergent finding is that all youth preferred living with their grandparents to living in foster care. The youth liked being able to stay with family. Many felt that foster homes did not provide the same kind of love, caring, and support that they received with their grandparents. One youth mentioned previously experiencing a group foster home where adults were rarely present:

> *You are around family instead of strangers. –Youth, Yonkers, NY*

> *[Foster homes are] not the same amount of love. [Children] don't feel right being there because they're not with their family. -Youth, Bronx, NY*

However, unsurprisingly, some wished that their family situations were less complicated. They described the difficulties that resulted from going back and forth for visitation, living far from their friends, or having different rules in different households (for those still in contact with their parents). Many discussed missing their parents:

> *Sometimes my grandparents don't get me like my mom gets me. My mom knows me better. -Youth, Plattsburgh, NY*

> *I live in New York and my mom lives in Florida; that's jacked up. -Youth, Yonkers, NY*

> *Sometimes not having a bond with your parent bugs you because you have friends, you see them with their parents and you wonder why you couldn't have more. -Youth, Bronx, NY*

Some expressed that they didn't think of their parents as caregivers, and their grandparent was their "parent." Several referred to their grandmothers as "Mom":

I just don't look at my parents as a parent. I look at my grandma as a parent. -Youth, Bronx, NY

Benefits and challenges of current housing situations

In Middletown, about half of the youth lived in houses and half in apartments. Youth participants in Plattsburgh all lived in houses; ninety percent of the youth in Yonkers and Rochester participants lived in apartments. Across the focus group sites, the youth had a strong preference for houses, because they provided more space and more privacy from neighbors. Some also wanted to have pets that were not allowed in their apartments:

You can be louder [in a house]. –Youth, Rochester, NY

Forget a bigger apartment, I want my own house. -Youth, Yonkers, NY

Most participants had their own bedrooms. A few shared rooms and wished they didn't have to.

Some participants, particularly in Rochester, reported liking their neighborhoods. They appreciated having a good sense of community, visiting friends nearby, and knowing their neighbors. Some were happy to have family nearby:

I know a lot of people on my street. –Youth, Rochester, NY

The bus stop is right down the hill. –Youth, Rochester, NY

Others would prefer to live in other neighborhoods. They cited safety issues, disrespectful or nosy neighbors, and distance from public transportation as problems. In particular, Yonkers participants disliked their neighborhoods, largely because they felt they were unsafe. Parks were nearby, but grandparents often wouldn't let the youth use them for safety reasons:

They shoot up in my neighborhood, right in the park. –Youth, Yonkers, NY

I've gotta walk a mile just to get to the bus stop. -Youth, Rochester, NY

It's always that one neighbor who's annoying. -Youth, Yonkers, NY

I don't like the neighborhood I am in because there are bad people around in the nighttime. –Youth, Plattsburgh, NY

Amenities that participants were grateful for in their homes included large rooms, their own space, a common area where music could be played, nearby public transportation, WiFi, outdoor play equipment, and backyards. Some wished they had bigger bedrooms and more bathrooms:

My room is really big. –Youth, Plattsburgh, NY

I want a bathroom in my room. –Youth, Yonkers, NY

Housing quality was a concern for some participants. Leaking ceilings, cockroaches, small rooms, and locks and doors needing repairs were mentioned, particularly by youth living in rental housing.

Many participants had moved while living with their grandparents, which often required them to switch schools:

My grandma is just never satisfied [with her apartment]. -Youth, Rochester, NY

The youth reported mixed views about the idea of grandfamily housing. Many did not want to have to move somewhere new and did not perceive significant benefits to grandfamily-specific housing. They were more interested in whether the apartments would be nicer than where they currently lived. However, some did believe it might be nice for their grandparent to get support from other families like theirs.

Similarly, a majority of participants were not especially interested in programs or groups specifically for children being raised by grandparents. While some youth felt like they had more in common with others in similar situations, they did not feel the need to connect in that manner.

Financial challenges

A few youth recognized that their grandparent had given up a lot to raise and care for them. They saw their grandparents' financial and personal strains and knew that they were sacrificing time they might otherwise spend with their spouses or on their own interests:

Since we've moved there, there are more mouths to feed. She needs more money for food, new clothes for us too, and it's also hard for her to take us places, like to the doctor or to buy things. She can't be walking around that much due to her condition. And she's the only one there who's the guardian of us. I can see how that would get tiring. –Youth, Middletown, NY

Physical, emotional and mental health challenges

The youth also recognized that acting as caregivers was at times straining to their grandparents. Physically, it was difficult for grandparents to keep up with and run after the children. A few youth indicated that they worry about their grandparents' health, and were frustrated when their grandparents would not accept the youth's offers to help them. Other youth didn't like watching their grandparents getting older or seeing them in pain when their loved ones passed away:

They're old- they're not young any more, they can't handle so much being put on top of them. Youth, Middletown, NY

Sometimes you do more worryin' about them than they do about you. –Youth, Bronx, NY

You don't know with their condition if they're going to pass away. That's something that worries me everyday. –Youth, Middletown, NY

The youth also felt that caring for children could be emotionally difficult at times for their grandparents. The youth knew that at times they caused their grandparents to worry:

[Grandparents' worries] also have to do with what they went through prior in their lives, they worry about you because they don't want you to do those things. –Youth, Middletown, NY

Perspectives on changing needs as children reach young adulthood

Youth in their late teens and early twenties were asked about their plans for moving out. Nearly all were excited by the idea and said they would appreciate having more freedom, but few had concrete plans. Their ideas included moving out after completing college, getting apartments with friends after finishing high school, and getting married and having children. One mentioned staying close to help her grandmother:

I just need to start my life, because I've been through so much. –Youth, Middletown, NY

Focus Group Findings: Bronx Grandfamily Housing Development - Grandparents

In this section, findings are summarized from the grandparent focus group conducted at the grandfamily housing facility in the Bronx.

Reasons why grandparents are raising children

Similar to the other focus groups, the most frequently cited reason for grandparents caring for their grandchildren was parental drug use. Other reasons included parent incarceration, neglect, a deceased parent, and domestic violence. However, more often than not, these other causes occurred in conjunction with drug use. Most grandparents in this group described caring for the children from a very early age or from birth.

Perspectives on custodial arrangements

About half of the grandparents completed a formal adoption process with their grandchildren. Most of these grandparents began caring for the children as kinship foster parents. Then after a period of time (many years) the “system” or the courts urged them towards adoption. The children were more likely to be adopted in the Bronx group compared to the other focus groups. Grandparents tended to prefer the services and financial assistance associated with foster and kinship care. Still, most grandparents did not have issues or concerns with the adoption designation.

Grandparents expressed that it was challenging to care for the children, especially when they grew older. However, the grandparents felt it was better for them to care for their grandchildren than have them in foster care. The grandparents felt the children benefited from the care situation because as caregivers, they were able to instill a strong work and school ethic. In addition, they noted that the “system” only cares for children until they are 18, and then they are on their own, whether they are prepared or not. Grandparents preferred that the children were able to live with them until they were prepared to move out.

Benefits and challenges of grandfamily housing

One of the primary benefits of grandfamily housing described by all the grandparents was the strong sense of community within the facility:

> *It’s like a big family. –Grandparent, Bronx, NY*
>
> *We look out for each other. – Grandparent, Bronx, NY*
>
> *Everybody is welcome to knock on my door. – Grandparent, Bronx, NY*
>
> *I have 97 grandchildren in this building; all of them are like mine. – Grandparent, Bronx, NY*

Grandparents described the solidarity that had developed, as they are all in grandfamily housing for similar reasons. Grandparents described being respectful towards each other and helped each other in times of need.

It is important to note that compared to other focus groups, the Bronx group reported very few issues with the actual apartments (e.g. quality, maintenance, etc.). There was a strong sense that the apartments at the Bronx facility are much higher quality compared to other area affordable housing.   The grandparents noted being dissatisfied with other rental options in the community, including options they may need to consider after their grandchildren age out of grandfamily housing:

> *[In terms of other affordable, non-grandfamily housing options in the area] How do you take a size 10 shoe and put it in a size 5? – Grandparent, Bronx, NY*

The grandparents reported that another key benefit of the facility is the convenience features, such as having laundry facilities in the building. The grandparents were also pleased that the building is safe, particularly compared to the surrounding environment. Safety is maintained due to having security at the front entrance and having to “buzz” into the building:

> *We knew the kids were right here, in our building, safe. – Grandparent, Bronx, NY*

Although the grandparents were pleased with the facility overall, they also described some minor grievances. Some expressed interest in changing certain rules, such as more leniency with supervision of younger children, parking for visitors, and personal keys to the front entrance. The major recommendation by the grandparents was the need for a play area. The grandparents noted that there is no place for the kids to hang out and expressed interest in safe recreation spaces, such as a play area and/or basketball courts. This was described as particularly important, as the basketball courts and parks in the surrounding neighborhood are not perceived as safe:

> *It’s good for them if you are planning on putting another building in some other place, it’s good for the kids to have a place too. The kids from here they go to another park, but what they do, they get them in trouble because the kids from that park don’t want the kids from here. – Grandparent, Bronx, NY*

Services Provided

Grandfamily housing is unique in that it provides a variety of services to grandparents, along with housing. At this facility, social services are available on site at no cost, which the grandparents found helpful:

> *When we first came into this building one of the advantages was we had the social service downstairs, we had counseling down there for our young kids at that time… they had a computer room; and they had someone working down there with the kids when they were young. Those were a lot of good advantages. – Grandparent, Bronx, NY*

Most of the services and activities that the grandparents use are located at a nearby senior center. Although these services are not on site, they are still convenient to the grandparents. Residents would like some more entertainment available on grounds, such as a TV and bingo in the common areas. The one service that the grandparents specifically requested was a food pantry, either on site or at the nearby senior center.

Experiences with rent subsidies and other forms of housing and social services

Rent at this grandfamily housing site is set along a sliding scale, based on 30% of income. Thus, the grandparents did not discuss experiences with additional rent subsidies. The grandparents did not particularly like that if their income went up, from either a grandchild working or Social Security, their rent would also increase.

Financial, employment, and legal challenges

Consistent with the grandparents involved in the other focus groups, grandparents in the Bronx development articulated that finances were a challenge in raising the children. Some grandparents seemed to easily access kinship related income, through KinGAP and the non-parent caregiver grant, while others either declined because they wanted to use their own resources or felt it was too much of a hassle or that there were too many barriers to accessing social services. Several grandparents did not receive any money for caring for their grandchildren:

> *They told me to get kinship [money] I had to put them in foster care for a night. I would not put my kids in foster care. – Grandparent, Bronx, NY*

> *I didn't take nothing [money]- too many hassles, all this back and forth and we didn't want to do that… - Grandparent, Bronx, NY*

Most grandparents in the Bronx expressed very few or no legal challenges. One great grandparent faced legal challenges because of her age. The court felt that she was too old to care for her great grandchildren, and she had to secure a lawyer and fight to become their caregiver.

Emotional and mental health challenges

Most grandparents described giving up a portion of their personal or dating life when caring for the children. Many also gave up romantic interests because of their new responsibilities. One grandparent expressed that she wasn't comfortable bringing her long-term boyfriend to live with her because she had granddaughters in her care. After taking in their grandchildren, the grandparents had little time for activities they previously enjoyed, such as dancing, vacations, and bowling. Consistent with the grandparents in the other focus group sites, some grandparents in the Bronx noted that caring for grandchildren also took an emotional toll, mostly in times of conflict and when caring for children with special needs.

Perspectives on changing needs as grandchildren reach young adulthood

Grandparents in the Bronx reported feeling very stressed about the "aging out process" with their children. They were worried not only for their children, but also for themselves. The anxiety associated with moving on from grandfamily housing was brought up at several different times during the focus group. Most of the grandparents had been at this facility since its inception, and were not eager to leave their homes of over 10 years.

The grandparents described the aging out process: once the youngest child turns 22 (some also said 21), there is a meeting where grandparents are given a list of housing options. These options are typically senior housing or public housing ("the projects"). Most grandparents felt that senior housing was a much better option than the projects, but because they still wanted to live with their adult grandchildren, senior housing was not a viable option:

> *Why do they want to stick us back in the projects when we got out of the projects? – Grandparent, Bronx, NY*

> *[Regarding senior housing] I wouldn't mind that, but where is the child going to go if they aren't ready to move out or can't afford to move out? – Grandparent, Bronx, NY*

Overall, there was a sense that the grandfamily housing was safer and of much higher quality than the other options available to the grandparents. Grandparents expressed a desire to stay in the same area as the Grand Parent Family Apartments when they are no longer eligible to live. However, they were concerned about finding new affordable housing.

Focus Group Findings: Bronx Grandfamily Housing Development-Children And Youth

This section details housing-specific findings provided by youth focus group participants in the grandfamily housing facility in the Bronx.

Benefits and challenges of living in Grandfamily Housing

Most youth liked living in grandfamily housing. They noted that they had their own community and more freedom than they had in prior living situations, given safety concerns. The youth also believed that their building was the safest one in the area:

> *When I was living in the projects, I couldn't go outside, in my whole life. -Youth, Bronx, NY*

> *Compared to other communities, this is safer. -Youth, Bronx, NY*

> *I think it's safe, because people don't want to harm the "innocent grandmothers." -Youth, Bronx, NY*

Moving into grandfamily housing did not generate social problems for the youth. Friendships from prior to the move were often sustained. Many youth noted that their friends loved visiting grandfamily housing:

> *My friends love the building. -Youth, Bronx, NY*

> *If any of these kids come to the building, they be eatin' all day. -Youth, Bronx, NY*

Youth valued the bonds they had with their friends living in the building because they felt that the other youth knew what they were going through, having the shared experience of being raised by grandparents:

> *I feel that the most important thing about living here is keeping the bond with your friends. Basically we're all going through the same thing, so if anyone gonna understand you, it's gonna be someone in this room. -Youth, Bronx, NY*

Youth had suggestions for improving the apartments: larger bedrooms, updated appliances, and thicker walls and doors. Some mentioned maintenance issues, and some wished they had the freedom to paint the apartments different colors.

Services Provided

Youth liked the activities that were offered, specifically mentioning trips at the end of the school year and laser tag. They appreciated having staff present and wished that the after-school program met more than twice per week. The youth also indicated a desire for more outdoor activities and spaces to play/hang out outside:

> *I don't know what I'd do if I came down here one day and [certain staff members] were gone. -Youth, Bronx, NY*

> *They still come up with a lot of stuff to do. -Youth, Bronx, NY*

A number of activities that existed in the past, including Christmas parties, gingerbread houses, foosball, billiards, and the "Carnegie Hall" music and acting program, were missed by many. They also missed having benches and toys in the common areas and being allowed to use the yard unsupervised. Youth did acknowledge that some rule changes were the result of misuse of privileges. Overall, the youth felt more activities were available when they were younger:

> *When we first moved here we had couches, toys, games, everything we needed as little kids. -Youth, Bronx, NY*

> *As you got older people started getting a little more rowdy, breaking things. -Youth, Bronx, NY*

Some youth felt that over time, programming had become more academically oriented than "fun", and described an increase in rules in the facility. They perceived a reduction in staff and interns over time, and also lamented staff turnover:

> *When we first moved here there weren't so many rules but as we lived here more rules started popping up. -Youth, Bronx, NY*

> *As soon as a new worker comes here and the kids get attached to them, then they leave. -Youth, Bronx, NY*

> *I have mixed emotions about this building now. Sometimes it feels like a place I can call home and sometimes it doesn't feel like a place I can call home anymore. -Youth, Bronx, NY*

Several suggested additional activities they would enjoy. Many wished for more outdoor games and activities, such as dodge ball and sports. Zumba, karate, boxing, self-defense classes, driving instruction, and field days (visits to parks for a cookout and games) were also proposed. YSP (Young Adult Success Program) currently provides career preparation workshops for ages 16-24; one youth wanted career-oriented activities for younger ages. Access to the rooftop garden and improvements to the library were also desired.

Perspectives on changing needs as children reach young adulthood

The apartment rules require youth to move out once the youngest child in the family turns 22, but there seemed to be some flexibility in the process that allowed people to stay longer. Most of the people the youth knew moved out not because they aged out, but because their grandparent died. The youth noted that transition services are available and that they are eligible for transfer to public housing.

Key Informant Interview Findings

This section provides key informant perspectives on the housing and support needs of grandparent[29] caregivers. The key informants interviewed for this section of the study included state professionals and kinship leaders (kinship care coalition members, county-based kinship directors, and grandfamily housing representatives). The findings are organized into themes, which represent the central messages that emerged from this component of the analysis.

Theme 1: Grandparents Receive Insufficient Information Regarding Custody Options, Rent Subsidies, and Housing Assistance

The key informants indicated that grandparents are receiving insufficient and sometimes conflicting information about custody options and eligibility for assistance. Grandparents may not receive accurate information about their options, or the manner in which these options influence the amount and type of financial assistance they can receive. For example, grandparents who obtain foster parent status or who pursue KinGAP are eligible for much greater monetary assistance compared with other custody

[29] The key informants provided input on needs of both grandparent and other relative caregivers. Consistent with the rest of this section of the report, the term "grandparent" is used to describe both groups.

options[30]. Grandparents caring for children with special needs may also qualify to receive more financial support. As several kinship leaders explained:

> *People don't know enough about KinGAP to bring it up in conversation. - Kinship Care Coalition Member*

> *For example…a grandparent who is caring for a child for whom they may or may not have custody could get assistance from DSS of approximately $407 a month. If they have the same child in foster care, the reimbursement rate could be anywhere from $800-1200 or more, depending on the special needs of the child. – County-Based Kinship Director*

State professionals concurred that grandparents receive insufficient information, and emphasized the importance of training caseworkers in this area. Both state professionals and kinship directors described the importance of continuing to provide and improve education and training for caseworkers about kinship issues, with the goal of providing clearer information to grandparents. Caseworkers' caseloads must also be manageable, so they have sufficient time to fully explain these options to grandfamilies.

Some of the State professionals interviewed noted that specific training initiatives are underway in the State, and that user-friendly, informational cards and handouts are being developed for caseworkers to share with grandparents. As the State professionals explained:

> *If we can get our workers trained [to better inform grandparent caregivers about their options], and we are doing that, that some of the financial and housing issues may be alleviated. –State Professional*

> *We've been working hard to train the local district caseworkers where they can help that potential caregiver to make a decision that's going to be long term. Because most of these kids are staying. – State Professional*

The key informants also reported that grandparents may not be receiving information about the non-parent caregiver grant. Grandparents are eligible for this grant regardless of their income, as the grant is based on the child's income only. This grant is sometimes referred to as the "child only grant", which causes confusion:

> *There's really no such thing as a "child only grant" with kinship, and that's what it was being called for years. What we've been trying to do is [provide training and education for caseworkers] in the last two years…that's why people aren't getting their benefits. Because they're walking in and saying, 'somebody told me I could apply for a child only*

[30] The key informants noted that not all grandparents are eligible for these arrangements. Additionally, some reported that grandparents are hesitant about these options due to home visitation requirements that cause concern about the possibility of removal of the children.

grant, I've got my grandson' and these caseworkers have no clue what they're talking about. –State Professional

The key informants also indicated that grandparents often receive insufficient information or no information at all about rent subsidies and housing assistance. They noted that grandparents with previous DSS experience may be more familiar with the types of social services available than those who have not previously applied for or used services. As two State professionals explained:

Most grandparents don't know what types of assistance and supports are available to them, and if they do know, they only know part of it. –State Professional

There's a lack of awareness, and it's typical of a system that has a lot of challenges. The family is under great stress and this is the type of information that could make the process go so much more easily for all involved. –State Professional

Several kinship directors explained that the grandparents often learn about housing and other forms of social services from one another informally.

Theme 2: Grandparents Face Challenges Navigating Housing and Social Services

Even when grandparents are aware of the services and supports available to them, it may be difficult for them to obtain these services/supports. Kinship directors especially highlighted how the process of applying for housing and social services is burdensome for grandparents. In order to obtain the required documents for applications, grandparents can spend all day driving back and forth around town. They noted that kinship programs ease this burden by providing transportation, information, and advocacy as the grandparents navigate the process. Several informants suggested having designated advocates to guide grandparents through applying for and obtaining supports.

Theme 3: Informal Caregivers are Under-served and Difficult to Reach

Many grandfamilies are impacted by informal custodial situations. Several kinship leaders noted that it is difficult to locate these families because many actively avoid social services due to a fear that they will be investigated, or that the children will be taken away. Because of this, these grandfamilies are likely to have unmet needs in the area of support services. According to the key informants, it is difficult to even assess the number of informal caregivers to understand the magnitude of the issue:

We don't really know how many kinship caregivers are in this state. –Kinship Care Coalition Member

Since informal caregivers are less likely to be connected with kinship programs and other services, they are especially likely to be unaware of their custodial options as caregivers. This includes awareness of how different options shape eligibility for assistance.

Both state professionals and kinship directors noted that it is difficult for grandparents with informal custody arrangements to navigate educational and other issues for their grandchildren, consistent with what the grandparents shared during the focus groups. In addition, some kinship directors argued that grandparents with informal custody should be eligible to receive the assistance and services available to those with formal custody. Given some of the special issues faced by grandparents with informal custody arrangements, many key informants noted the importance of providing outreach to this population.

Theme 4: Housing Issues are one Aspect of the Complex Issue of Poverty

The lack of quality, affordable housing was viewed by key informants as being inextricably linked with the issue of poverty. Poverty and financial struggles were often listed as the most significant challenge faced by grandfamilies. Many kinship families are on fixed incomes and are not receiving the full array of social services for which they are eligible. Another challenge is that some grandparent caregivers make too much money to be eligible for social services or housing assistance (e.g. rental assistance, SNAP), but still are struggling financially. Financial difficulties sometimes lead to difficult decisions, such as to pay rent or a mortgage, or to buy food. As one state professional explained:

> *The predominance of poverty leads to their number one problem being finances. It's overarching; it's completely the number one issue. There are subsets of that that could relate to housing, but let's just say, first off, it's finances. - Kinship Care Coalition Member*

Theme 5: Grandparents Struggle to Secure Quality Affordable Housing

Many key informants saw the issue of housing as critical to alleviating the complex challenges faced by grandparent caregivers:

> *If there's a grandparent who can't afford their housing and it is inappropriate for kids, nothing will help them more than getting the stable, quality, affordable housing. –State Professional*

The key informants described a number of issues that contribute to the scarcity of quality, affordable housing. Affordability was often discussed in the context of rising rents and increases in the cost of living; many kinship caregivers are coping with this while on fixed incomes. For instance, some key informants highlighted the issue of gentrification:

There are students…who pay $ 600-700 for a bedroom in an apartment. As a result, the affordable housing is definitely diminishing. Three students in an apartment have landlords charging amounts that you can never get in this area. - Kinship Care Coalition Member

Given the scarcity of affordable housing, several state professionals suggested that housing eligibility restrictions around raising children should be eased, particularly when grandparents first take in their grandchildren. They argued that grandparents should be allowed to stay in their current housing whenever possible, until more suitable housing can be secured:

If eligibility [regarding number of occupants] around some of these housing units could be lifted, that would be so beneficial. –State Professional

When you talk about housing, it's about the eligibility criteria for getting into an apartment, staying in an apartment, if change does occur [within the family] the ability for the system to triage and adapt so if a grandparent is taking on responsibilities of a grandchild that there is the ability to accommodate, so the changes in the family structure don't impact families by making them ineligible to stay in the current apartment. –State Professional

When relocation is necessary, the key informants advocated for grandfamilies to receive emergency financial aid for the up-front costs such as security deposits and moving expenses.

Theme 6: Affordable Housing for Grandparents is not 'One-Size-Fits-All'

In the context of affordable housing, the key informants described how grandparents have diverse needs given their ages and circumstances. Thus, solutions must be tailored accordingly. Younger caregivers may experience housing difficulties shared by other low-income households, while older caregivers may have additional needs that arise from aging:

The issue of grandparent housing I would divide up into a few categories- I think grandparents who are 55 raising grandchildren are very different from grandparents who are 75 and raising grandchildren…older grandparents also need support because of their age- they're no longer in the workforce, they have health issues, and other issues like that. –State Professional

In regard to older grandparents, the key informants highlighted special issues of concern, such as the need for handicap accessibility:

There is need for appropriate housing. Not only something with an elevator but at a lower level because if elevator breaks a lot of folks have trouble going up and down stairs. - Kinship Care Coalition Member

A few key informants suggested the need for senior housing options with more than one bedroom, so children can be accommodated. However, this issue is complex, as others noted that raising children in senior housing may not be optimal for the children or for the other seniors who prefer to live in housing accommodations without children present (due to noise and other concerns). A state professional highlighted some of these tensions:

> *Senior housing tends to almost always be nothing but one bedroom or studio apartments. So if they have grandchildren and they also need supportive help for seniors, we have to think about, should we be building senior housing with more than one bedroom? But there are all sorts of market and management issues relating to that. Senior housing tends to not have a substantial presence of children, so how does that impact the financing and management of senior housing? And if you have an elderly person who needs services as somebody who's older, as opposed to somebody who's younger, can that be incorporated into family housing when it's just a small piece of family housing? –State Professional*

Some key informants indicated that younger grandparents have a need for affordable housing that is suitable for families, and they are generally less likely to require accommodations for physical disabilities.

Theme 7: Grandfamily Housing May Meet Caregivers' Needs in Some Locations

Some key informants advocated for the need to develop more grandfamily housing options for grandfamilies, primarily citing the benefits of having services co-located with housing (i.e. "a one stop shop"). Most of those who supported development of grandfamily housing facilities were located in and around New York City:

> *Presbyterian Senior Services has housing for grandparents. There needs to be 10, 20, 30 more houses, supportive ones, because grandparents and grandchildren need services –County-Based Kinship Director*

Grandfamily housing options were viewed as a way to provide both housing and support services to grandfamilies. Many key informants noted that the quality and safety of grandfamily housing options are an important benefit compared to other affordable housing options. Others advocated for the importance of grandfamilies living in a supportive community with similar families.

While some key informants supported grandfamily housing options, others highlighted the challenges of this solution. First, given the cost associated with developing grandfamily housing developments, it may be difficult to bring this to scale as a solution. Availability of funding for housing is generally challenging. Additionally, some communities and school districts oppose affordable housing developments. Grandfamily housing presents different challenges based on the area and market (e.g.

rural vs. urban areas, high vs. low cost areas). Similar to the challenge of Section 8, one state professional explained:

> *Multifamily affordable housing often has an extremely long list with an extremely long wait. –State Professional*

Key informants pointed out that in some areas, grandparents must have formal custody to be eligible for grandfamily housing options. They noted that if the child's parent is living in the home or moves back into the home, the grandparent may lose eligibility for grandfamily housing.

Theme 8: Section 8 is Scarce, and Quality of Section 8 Housing is Problematic

Overall, the key informants noted that there is insufficient funding and resources for housing. They confirmed that Section 8 housing has extremely long wait lists, making this a difficult option for grandparents.

Some key informants (particularly kinship directors) advocated for grandfamilies to receive priority on Section 8 waiting lists. This perspective was not unanimous, as others acknowledged the role of Section 8 in meeting the affordable housing needs of other special populations as well, who are also high need (e.g. homeless individuals, individuals with disabilities, domestic violence survivors):

> *We don't have a lot of housing services. We have section 8 but it is limited, rather, the ability to sign up for section 8 is limited. The waiting list is open for 2-3 months and then it will be shut for 2 -3 years. –Kinship Care Coalition Member*

When discussing Section 8, the key informants stressed that this assures lower rent for the families, but that the quality of Section 8 housing may still be problematic. Kinship directors described how grandparents are often faced with maintenance issues and unresponsive landlords, confirming what the grandparents reported during the focus groups. The kinship directors also explained that some grandparents are hesitant to stand up to unresponsive landlords, as they fear their family will be evicted.

Theme 9: Grandparent Keep Youth Out of 'the System' and Should Receive More Financial and Social Support Services

The key informants described that grandparents often do not expect to become caregivers at this point in life. The caregiving role creates legal, financial, and emotional challenges. The key informants widely acknowledged the strong commitment most grandparents have to ensuring that the children are in a safe and loving environment:

> *The grandparents are taking the children at great sacrifice because they don't want them to go into foster care. It's often detrimental to them, to their financial situation, their*

health, their housing… They take custody of these children not really knowing what they're up against. – State Professional

With the widespread recognition that grandparents are committed to keeping children out of the child welfare system, the key informants argued that grandparents should receive greater assistance and support for doing so. Notably, many of the key informants advocated for these grandparents to receive the amount and types of assistance for which non-kinship foster parents qualify. One state professional explained that the system is not designed to support grandparent caregivers, as funding for child welfare providers is prioritized:

> *If a family member is stepping up, we should do everything that we can to support them. If it's in the best interest of the child, we should do everything we can to support them. – State Professional*

> *We're spending a lot of time recruiting foster parents. It would be beneficial to everyone if we spent the same amount of time recruiting families. –State Professional*

Several key informants described how non-kinship foster parents receive support for family activities for the children, noting that grandparents should also receive this assistance. Key informants also noted that children of grandparent caregivers should receive the same activity options and support as children in non-kinship foster care, such as sports, ballet, etc. It was also mentioned that making these activities more available may offset some of the risks children in kinship care face due to poverty and neighborhood challenges, as they would have constructive activities in which to participate.

Theme 10: Grandparents Experience Emotional and Mental Health Challenges that Require Support Services

The kinship directors often described how grandparents experience great stress associated with family dynamics, in addition to caregiving responsibilities. They may be coping with a rift in the family due to custody issues, confusion on the part of the children, and trauma and loss associated with death, addiction, and incarceration in the family. Both kinship directors and state professionals explained that children in the care of their grandparents often experience mental health and emotional challenges due to trauma and loss, leading to additional challenges to grandparent caregivers.

To mitigate the many challenges faced by grandfamilies, several key informants advocated for more kinship programs, grandparent support groups, and counseling for grandparents and children. These programs were viewed as a means to educate grandparents about their options, to provide assistance in navigating complex systems[31], to strengthen parenting skills, and to provide regular social support to kinship families as they cope with challenges. The key informants also articulated the importance of counseling for both grandparents and children to ease the trauma that may accompany their complex situations. Respite services were also mentioned as a benefit for grandparents to prevent caregiver burnout.

Theme 11: Children in Care of Grandparents have Specific Needs as they Reach Young Adulthood

Consistent with the feedback provided by the grandparents, the key informants explained that children often do not move out of the grandparent's home until well into their early or even mid-twenties. Once they do move out, they often face similar challenges as other low income individuals, such as difficulties securing suitable employment, the scarcity of affordable housing, and difficulties managing finances.

Some of the key informants explained that the non-parent caregiver grant is only available until the child is 18. If the child is unable to secure consistent employment and does not move out until their mid-twenties, this may be a period of time when the grandfamily faces additional financial strain. As children reach adulthood, the family may become ineligible for assistance for these children. If applying for individual assistance, the children may need to provide information about their parents that they may or may not have. The key informants noted a need for information and support to grandfamilies as they prepare for children to reach this age. A child aging out may also increase the financial challenges for the grandparent:

> *Because a grandparent raising a grandchild can expect their income to change when the grandchild returns to a parent or ages out, most helpful are programs where your rent is tied to your income such as Section 8 or NYCHA, something like rent stabilized apartment.- County-Based Kinship Director*

Theme 12: Grandparents Require Legal Support and Advocacy

A few key informants highlighted the need for legal support and advocacy as grandparents navigate the custody process. The key informants noted that legal challenges create significant stress and take an emotional toll on grandparents. In terms of support services, one state professional explained:

> *[Support services that grandparents need] include respite support, legal support; they need guidance to help them process dealing with the educational system, making sure they know the other details of life that might have changed since the last time they were raising a kid. – State Professional*

[31] Key informants noted that some grandparents may have literacy challenges, which present an additional obstacle when navigating services.

Securing legal rights of grandchildren can be a struggle for many grandparents. Whereas parents are provided with legal counsel, in many cases, grandparents are not. Grandparents may need to cover the cost of the lawyer themselves, which is extremely difficult on a fixed income.

Conclusion/Discussion

This qualitative study elucidated the housing and service needs of grandparent caregivers in New York State. Affordable housing needs emerged as one component of the larger issue of poverty and significant financial struggle among grandparent caregivers. This finding is consistent with the literature, which notes that kinship caregivers are disproportionately impacted by poverty (Berrick et al., 1994; Ehrle & Geen, 2002). Grandparents who are receiving housing or social services continue to struggle to pay for rent, food, and necessities for their families. Some grandparents, particularly those who own homes, earn slightly too much income to be eligible for housing and social services. While these grandparents are ineligible for services, they are still faced with significant financial difficulties. The experience of poverty and financial insecurity adds to the stress and challenges grandparents face as they assume care of their grandchildren, typically due to challenging or traumatic family circumstances (see Kelley, 1993; Ross & Aday, 2006; Pecora, Kessler, O'Brien, et al., 2006).

Grandparents in New York State experience multiple obstacles as they attempt to secure and maintain quality affordable housing. Insufficient information is provided regarding rent subsidies and other forms of housing and social services, consistent with previous research (Burnette, 1999; Silverstein & Vehvilainen, 2000; Baird, 2003). Grandparents tend to learn about social services informally from their peers. Grandparents are often uninformed about the ways in which custody arrangements impact eligibility for assistance. Cumbersome applications further complicate this process.

Grandparents are faced with significant housing affordability challenges due to high rental costs, fixed incomes, lengthy Section 8 waitlists, and the scarcity of affordable housing options in general. Rental housing is often inadequate for children and in general disrepair, with mold, infestations, and leaks commonly described. This issue is compounded by unresponsive landlords, which is documented elsewhere (Kolomer, & Lynch, 2008). Also consistent with previous research, particularly in urban areas of New York State, grandfamilies often live in neighborhoods with crime, violence, and drug activity, with few safe spaces for children to play (Berrick, 1997; Fox, Frasch, & Berrick, 2000).

Grandparents who own homes are challenged by mortgage and utility payments. They are often unable to improve their homes (e.g. to enhance energy efficiency, perform general repairs, and improve air quality), due to a lack of financial resources. Some grandparents are maintaining a house due to the presence of the children when they would prefer to downsize, with many reporting that they are draining financial resources and spending retirement savings.

Grandparents living in grandfamily housing in the Bronx, New York experience the benefit of numerous support services on and near the premises, a sense of support and community, and affordable housing in a neighborhood that is perceived as safer than the surrounding community. However, these grandparents still experience financial issues and describe emotional stress associated with caregiving, consistent with the experiences of grandparents living in other housing arrangements (non-grandfamily housing). In addition, these families face anxiety over the prospect of moving on from grandfamily housing.

The housing needs of grandparent caregivers differ based on the grandparent's age, physical health, and specific circumstances. Younger grandparents have a need for safe, quality, affordable housing options suitable for children, while older grandparents and those with physical limitations require additional accommodations as they age, such as having amenities on one floor and other features for handicap accessibility. The housing needs of older grandparents have been similarly documented in existing studies of kinship caregiver housing needs (Kolomer & Lynch, 2008; Generations United, 2005).

In New York State, grandparents raising grandchildren experience emotional and mental health challenges due to the stress associated with financial strain and caregiving responsibilities. This finding underscores the importance of support services for kinship caregivers (see Ross & Aday, 2006). Some grandparents, particular those who are older, described physical ailments and disabilities that present additional challenges to them as caregivers. Additionally, grandparents in New York State described how the children in their care experience emotional and mental health challenges, which are often associated with or exacerbated by experiences of trauma and loss. This finding is also substantiated by previous research, which notes that children in kinship care experience higher levels of emotional and behavioral difficulties compared with other children in the U.S., presenting an added challenge to kinship caregivers (Burnette, 2000; Sands & Goldberg-Glen, 2000, Smith & Palmieri, 2007).

Potential Items to Address Findings

The following items that might be explored for policy and practice were guided by the findings of the grandparent and youth focus groups, State professional and kinship leader key informant interviews, and the literature review. The term “grandparent” is used inclusively, to describe both grandparent caregivers and other relative caregivers.

1. ***Create and preserve affordable housing options, particularly accommodations suitable for grandfamilies.*** Section 8 and affordable housing options are generally scarce. To meet the needs of grandfamilies, it is important to create new affordable housing when possible, and to preserve units conducive for grandfamilies (e.g. units with a sufficient number of bedrooms). There is a need to expand affordable housing options that can also meet the needs of older grandparents, such as buildings with amenities on the same floor. Grandparents may also benefit from housing on lower floors of apartment buildings and housing that is handicap accessible. Accommodative housing for older caregivers must still be conducive to children, with safe spaces for play and socialization.

2. ***Ease housing eligibility restrictions when grandparents first take in their grandchildren, so they can stay in their current housing accommodations when appropriate.*** Grandparents may experience significant upheaval and challenges when first taking in their grandchildren. To ease this transition, more leniency in housing eligibility restrictions (e.g. Section 8 rules regarding housing size/the number of bedrooms; senior housing rules disallowing children) at an early stage may prove helpful. In addition to temporarily easing eligibility restrictions, it is important to facilitate access to temporary assistance for grandfamilies.

3. ***Consider expanding grandfamily housing options in high need communities, when viable and cost effective.*** In some communities, the expansion of grandfamily housing options may be a key component of addressing grandparent housing needs. To maximize the benefits to grandfamilies, grandfamily housing options should include co-located social support services. When grandfamily housing developments are implemented, there is a need for evaluation research to determine the effectiveness of this option, as well as the social support services that are most helpful and cost effective.

4. ***In areas where grandfamily housing is not viable and cost effective, create grandparent support centers with co-located services, including housing assistance.*** Given restricted resources in the area of affordable housing, grandfamily housing is difficult to bring to scale across New York State. In areas where grandfamily housing is less viable, kinship support programs may consider co-locating services, including services to facilitate housing assistance.

5. ***Continue to increase caseworker awareness of kinship issues, including custody arrangements and eligibility for housing and social services.*** Further caseworker training and education is needed to ensure that grandparents have access to complete and accurate information. Caseworker training should include information about the implications of custody arrangements on eligibility for services, as well as eligibility for the non-parent caregiver grant. The NYS KinCare 2014 Summit Recommendations suggest that local Departments of Social Services (DSSs) consider designating particular staff for kinship issues to ensure the accuracy of information during in-person meetings with kinship caregivers. Designated staff at local DSSs can also refer grandparent caregivers to kinship care programs that can facilitate access to advocacy and social support services.

6. ***Facilitate advocacy and support services for grandparent caregivers.*** There is a need for resources to maintain current kinship programs, and to expand new programs across the State. Kinship programs can meet the needs of grandfamilies by providing access to information and advocacy, linkages to services in the community, transportation assistance, and peer support. Evaluation research is needed in this area to effectively target financial resources for services that most benefit grandparent caregivers.

7. ***Facilitate outreach to informal grandparent caregivers.*** The study findings indicate that informal grandparent caregivers are difficult to identify and less likely to be receiving support and advocacy. New York State counties may consider ways to facilitate outreach to these informal caregivers by disseminating information through school districts, local mental health associations, local Offices for the Aging, and other provider agencies that may come in contact with informal caregivers.

8. ***Extend the same benefits to grandparent that non-kinship foster parents receive.*** Grandparent caregivers divert children from the non-kinship foster care and other out-of-home placements. There is a need for greater parity between grandparent caregivers and non-kinship foster parents regarding financial support and access to activities to support healthy development of children (e.g. recreational and family activities).

9. ***Expand access to mental health and support services (e.g. respite, peer support) to grandparent and their children.*** Both grandparents and the children in their care may benefit from mental health and other support services. Grandparents may benefit from mental health services, access to respite to ease the burden of caregiving, and kinship caregiver support groups. Children in the care of their grandparents can also benefit from improved access to quality mental health services. In the area of mental health and support services for children, the New York State Kin Care 2014 Summit Recommendations call for better service coordination and planning.

Section 4: Prevalent and Best Practices in Existing Multifamily Developments for Grandfamilies

Introduction

As of January 2015, we have identified 16 affordable housing rental developments across the country created with the intention of serving grandfamilies.[32] The majority have opened within the past five years. (See Table 4.1 for a complete listing.) In this section, we answer questions about how to make such developments successful, particularly regarding best practices for financing, developing, marketing, managing, and providing social services.

To understand current prevalent and best practices in multifamily housing development for grandfamilies, we 1) consulted with national experts familiar with these types of projects in terms of financing, development, and operations, and 2) conducted intensive case studies of ten developments. The resulting analysis distills opportunities and challenges for developing multifamily housing developments serving grandfamilies. In this chapter, we summarize existing practices that involve: funding for capital development, operating costs, service costs, building and unit characteristics, occupancy regulations, succession policies, fair housing and marketing, tenant and community relations, and social service provisions. Individual case descriptions and analyses can be found in an Appendix.

Key Findings

Based on interviews with national experts on affordable housing finance together with the ten case studies of existing multifamily rental developments serving grandfamilies (hereafter referred to as grandfamily developments) operating across the United States, the key findings follow.

- *Existing Developments*: There are at least 16 existing grandfamily developments in operation today across the country built with the intent to serve grandfamilies. These developments represent a hybrid model of senior, family, and supportive housing, addressing both housing and service needs of older adults and children of all ages. Most are in urban areas, with two in rural or tribal locations. Together they contain 528 total units, of which 420 (80 percent) are available to grandfamilies, and 240 (45 percent) are specifically restricted to grandfamilies. In six grandfamily developments, grandfamily units are combined with other types of units: seniors (2), family (2), and/or youth aging out of foster care (2). Twelve

[32] All were developed with the intention of serving grandfamilies, although not all of these exclusively serve grandfamilies then and today.

have 100 percent of their grandfamily-eligible units specifically restricted to grandfamilies (e.g. other populations are ineligible); four have no units explicitly restricted to grandfamilies. Those grandfamily developments without restricted units generally target families, with one targeting a mix of households with seniors and families.

- *Raising Capital*: Private equity investment raised through the federal Low Income Housing Tax Credit program represents the largest total source of capital investment in grandfamily developments. Housing finance agencies and syndicators experienced with this program commonly finance housing for targeted populations, and they do not consider grandfamilies to require a departure from their normal underwriting criteria. Gap financing – primarily through local HOME funds, other state and local resources, and bank loans– aids project feasibility. The availability of low- to no-cost land also reduces development costs.

- *Operating Support*: Additional operating support – such as project-based vouchers – is necessary to reach the many grandfamilies earning less than 50 percent area median income (AMI). Without operating support, it is difficult to find income-qualified grandfamilies. This is a critical funding component, as many NYS grandfamilies earn 30 percent of AMI or less, including almost half of those without a parent present. (See Section 1.)

- *Service Funding:* Permanent, adequate service dollars are hard to find, yet a critical component of both project stability and successfully connecting grandfamilies to the resources, benefits, and activities they need to support their physical and mental health. (See Section 3). Funders often look for a short-term service contract (e.g. 3 years) with a proven provider, but the funding need extends over the life of the project.

- *Unit Characteristics*: In the 10 projects we studied, most grandfamily-eligible units have two bedrooms (170 units) or three bedrooms (125 units). A high proportion of units are also designed to be ADA-accessible or easily adapted. A variety of building types have been used effectively, from single-story attached units, to flats and townhomes, to multi-story elevator buildings.

- *On-site Amenities*: The most common on-site amenities include laundry in unit or on same floor, separate gathering places for grandparents and youth of various ages, playgrounds, office space for management and service providers, and a community center or space for gatherings, often with a full-service kitchen.

- *Security*: Grandfamily developments provide controlled access entries to minimize access to strangers. Many also design their properties to encourage natural surveillance of public and community spaces, such as centrally-located playgrounds, fencing, single building entries, and other Crime Prevention through Environment Design elements. In some high-crime locations, residents prefer on-site security personnel, although this is not typically included in the property's operating budget.

- *Occupancy Regulations-Grandparent Age*: Units restricted to grandfamilies generally target grandparents at least 55 years old. While older grandparents can be more vulnerable in terms of age, health, and fixed incomes, two out of every five grandparents in New York State are younger than 55 (see Section 1).

- *Occupancy Regulations-Youth Age*: Youth transition to adulthood generally between the ages of 18 to 23. Exceptions are generally made if they are in school fulltime or disabled. Once an adult, the youth must be added as a leaseholder and meet the terms of the lease. This may change the grandfamily's eligibility for the unit, and could catalyze a move if the family becomes ineligible. This can be a stressful occurrence for grandparents who are not able to age in place. It may also compel young adults to move out before they can adequately support themselves.

- *Occupancy Regulations-Custody & Parents*: In seven of the grandfamily developments studied, grandparents are required (6) or encouraged (1) to have legal custody of the children. In five (5) grandfamily developments, a household head must meet a minimum age requirement, generally between 55 and 62, and parents are usually not allowed to reside with the family. For four properties without any age restrictions (3) or requiring just one household member to be an older adult (1), parents may be part of the household if they meet standard leaseholder criteria, such as income requirements and criminal background checks. In some instances, family reunification may require a move.

- *Succession Policy*: There are few formal policies for handling important changes in household composition that may occur, either due to a grandchild leaving the unit or transitioning to adulthood, or to a grandparent losing the ability to care for a grandchild. Informal policies focus on transitioning grandparents to other local affordable units once they are no longer raising a grandchild. Problems arise when the grandparent does not desire to move (see Section 3), or is not old enough to move to age-restricted properties such as Section 202 developments for seniors age 62 or older.

- *Fair Housing*: The majority of existing grandfamily developments were designed with age restrictions and/or custody requirements. Several more recent developments do not use such eligibility criteria because they were either advised against it (2), or wanted to allow themselves greater flexibility (1). This is worth closer investigation as it pertains to federal and New York State fair housing laws and requirements for affirmatively marketing units.
- *Marketing*: In existing developments, developers partner with social service agencies such as kinship care programs and local public housing authorities to market units to eligible households. Hosting community meetings and word-of-mouth marketing by current tenants are also effective strategies.
- *Tenant & Community Relations*: Grandfamilies can vary significantly in terms of income, age (of both grandparents and youth), employment status, disability status, and other important characteristics. This diversity can effect social relations and property management, and it requires a careful alignment of tenant needs with available services. Situating the development within a community full of relevant amenities, such as daycare, schools, health services, and public transportation, helps connect grandfamilies to the surrounding community.
- *Social Services*: Social services are generally provided within grandfamily developments, and involve serving both youth and older adults. All cases studied provided case management and/or service coordination for residents when the development first opened; several have lost funding for these services today. On-site service provision has proved to be the most common method of offering sustained services and encouraging tenant participation. As highlighted in Section 3 and through the cases studied here, grandparents need help maneuvering new parenting challenges in addition to their own physical and mental health issues, and they benefit from respite care and space. Youth need mental health assistance in dealing with trauma, and they benefit from participating in scheduled, supervised activities outside of school hours.

Existing Multifamily Developments Serving Grandfamilies in the United States

Of the 16 affordable multifamily rental housing developments identified across the country (Table 4.1), 14 developments are located in central cities, one in a rural location, and one on tribal lands. Together, these 16 developments in twelve states produced 528 total units, of which 420 (80 percent) are available to grandfamilies, and 240 (45 percent) are specifically restricted to grandfamilies. In six grandfamily developments, grandfamily units are combined with units serving other populations: older adults (CRT Generations and Illip Tilixam), families (Franklin Field and Springwells

Townhouses), or youth aging out of foster care (Sankofa House and Coppin House). Forty-five percent of the units available to grandfamilies are specifically restricted to them. The other half (those developments with no units restricted to grandfamilies) target families more broadly, with Grandfamilies Place of Phoenix targeting a mix of households with at least one member over the age of 55 (80 percent of units), and families with children (20 percent of units).

Table 4.1: Existing Grandfamily Developments, January 2015

Grandfamily Development	Location	Year Opened	Total Project Units	Grandfamilies-Eligible Units	Grandfamilies-Restricted Units
GrandFamilies House	Boston, MA	1998	26	26	0
Franklin Field Elderly	Boston, MA	2002	15	15	15
Grandfamilies House	Baton Rouge, LA	2004	30	30	30
PSS/WSFSSH Grandparent Family Apartments	Bronx, NY	2005	50	50	50
CRT Generations	Hartford, CT	2007	40	24	24
Springwells Townhouses	Detroit, MI	2008	24	11	11
Coppin House	Chicago, IL	2009	54	30	30
Fiddlers Annex (rural)	Smithville, TN	2011	8	8	8
Roseland Village Intergenerational	Chicago, IL	2011	10	10	10
Sankofa House	Chicago, IL	2011	58	23	23
Pemberton Park for Grandfamilies	Kansas City, MO	2011	36	36	36
Villard Square	Milwaukee, WI	2011	47	47	0
Grandfamilies Place of Phoenix	Phoenix, AZ	2012	55	55	0
Illip Tilixam (tribal)	Grande Ronde, OR	2013	23	3	3
Fairfax Intergenerational Housing	Cleveland, OH	2014	40	40	0
Las Abuelitas	South Tucson, AZ	2014	12	12	0
TOTAL			**528**	**420**	**240**

Note: Shading indicates case study developments.

More than half (56 percent) of all grandfamily-eligible units have opened since 2011, with five developments opening in 2011 alone. Out of these, 81 percent are eligible for grandfamily occupancy, while 44 percent are restricted to grandfamilies. Prior to 2011, 100 percent of all eligible units for grandfamilies were specifically restricted to grandfamily occupancy when the developments opened. However, the oldest development, GrandFamilies House in Boston, no longer is.

Many of these developments were created when experienced developers, property managers, and social service providers recognized that existing local affordable housing units were failing to adequately meet the specific needs of grandfamilies. The combination of older grandparents living with and taking care of grandchildren under 18 generated more extensive needs than typical residents of family or senior housing. In some cases, local community support served as impetus for the development. In most cases, extensive community outreach to local grandfamilies was an integral part of planning and leasing up the property to ensure that the building's location, design, services and activities would most effectively meet the complex needs of these intergenerational households.

Most developers were local nonprofit organizations or limited liability partnerships between a nonprofit and private developer. The majority involved the participation of a local public housing authority through commitments of land transfers or leases, capital funds, tenant referrals from waiting lists, set-asides of existing units, and/or project-based rental assistance.

Methodology

Interviews were conducted with national experts from eight (8) national and regional financial intermediaries and national associations of funders and developers. Participants were asked how they would define grandfamilies, what they considered to be the best ways to meet grandfamilies' housing and service needs, best practices for grandfamily development funding, challenges they had experienced in the past or that they anticipated in the future with funding grandfamily units, and ways to overcome any barriers to grandfamily development.

Case studies were conducted on ten existing multifamily developments serving grandfamilies, highlighted in gray in Table 4.1. These developments varied in terms of location, financing, building and unit characteristics, fair housing and marketing experiences, occupancy regulations, succession policies, tenant and community relations, and service provision. We gathered public information and interviewed over fifty (50) developers, funders, property managers, and social service providers of these developments to collect nuanced and contextual data on development characteristics. Questions covered a range of information on project origins, funding sources, development team, building and unit characteristics, occupancy and succession policies, fair housing and marketing, tenant and community relations, and social services. We also conducted an online survey to gather some standard information on policies and practices.

The following prevalent and best practices are distilled from the data collected. Unless otherwise noted, statements in ***bold italics*** represent majority views based on all interviews and data collected where clear majority views could be distilled. Findings are presented by topic along with the opportunities and challenges they present to multifamily rental housing development for grandfamilies.

Project Funding

Raising Capital

Total development costs for grandfamily developments ranged from $1.67 million to construct 8 units in rural Tennessee to $12.8 million for 40 units in Cleveland (Table 4.2). Per unit development costs ranged from $166,000 for the oldest development – GrandFamilies House – to over $300,000 per unit in two of the most recent developments: Fairfax Intergenerational in Cleveland, and the LEED Platinum-certified Las Abuelitas in South Tucson. Costs averaged around $236,000 per unit.

Table 4.2: Total Development Costs and Average Cost Per Unit (Nominal Dollars) in Ten Grandfamily Developments

Grandfamily Development	Total Development Cost	Total Number of Units*	Development Cost Per Unit
Fiddlers Annex	$1,670,000	8	$208,750
Las Abuelitas	$3,600,000	12	$300,000
Franklin Field (Rehab)	$2,900,000	15	$193,333
CRT Generations (Partial Rehab)	$10,467,000	40**	$261,675
GrandFamilies House	$4,492,000	27	$166,370
Pemberton Park for Grandfamilies	$7,947,000	36	$220,750
Fairfax Intergenerational	$12,779,000	40	$319,475
Villard Square	$10,777,000	47	$229,298
PSS/WSFSSH Grandparent Family Apartments	$11,438,000	50	$228,760
Grandfamilies Place of Phoenix	$11,575,000	56	$206,696
TOTAL	$78,040,000	331	$235,770

*This includes manager's units for Fiddlers Annex and Grandfamilies Place of Phoenix.
**This includes 24 grandfamily units & 16 senior-only units that were financed together.

Table 4.3 shows the most frequent capital funding sources utilized by the 10 case study developments. Two developments – Fiddlers Annex and Franklin Field – utilized a single source of capital funding. At the other end of the spectrum, Villard Square relied on eight different types of funds, in part because of extra assistance received to compensate for the weak tax credit market at that time, and also because it was a mixed-use project that included a public library branch. More typically grandfamily developments relied upon 3-5 types of capital funding.

Table 4.3: Capital Funding Sources Received by Average Amount Per Unit (Nominal Dollars) in Ten Grandfamily Developments

Funding Source	Average Per Unit Funding*	Cases Utilizing Funding Source
Low Income Housing Tax Credit (9% credits) – Equity**	$140,000	Grandfamilies Phoenix; Villard Square; CRT Generations; PSS/WSS Grandparent Family Apts; Pemberton Park
Low Income Housing Tax Credit (4% credits) – Equity	$112,000	Fairfax Intergenerational
State tax credits	$47,500	Grandfamilies Phoenix; Villard Square; CRT Generations; Pemberton Park
State grants & loans	$46,000	Grandfamilies House; CRT Generations; Franklin Field; PSS/WSFSSH Grandparent Family Apartments; Fairfax Intergenerational; Villard Square
HOME (Local)	$47,500	Grandfamilies Phoenix; CRT Generations; Las Abuelitas; GrandFamilies House Boston; Fairfax Intergenerational
Municipal bond financing	$31,000	Villard Square; Fairfax Intergenerational
CDBG (Local)	$14,000	Villard Square; GrandFamilies House
Bank Loan	$46,000	Grandfamilies Phoenix; Villard Square; Las Abuelitas; Fairfax Intergenerational; PSS/WSFSSH Grandparent Family Apartments
Federal Home Loan Bank Affordable Housing Program***	$12,500	Las Abuelitas, PSS/WSFSSH Grandparent Family Apartments, Villard Square
Deferred Developer Fee***	$12,000	Pemberton Park; CRT Generations; GrandFamilies House
Section 202 Demonstration Program for Elderly Housing for Intergenerational Families (HUD)	$208,750	Fiddlers Annex
Neighborhood Stabilization Program Round 2	$54,000	Las Abuelitas; Fairfax Intergenerational
Federal Historic Tax Credits	$31,000	CRT Generations

*This is calculated using total project units. Some programs, such as HOME and the Federal Home Loan Bank Affordable Housing Program, only cover a portion of units, but these numbers were not reliably available for every project.

**Pemberton Park was awarded 9% credits, but received Tax Credit Replacement funds in lieu of 9% credits. Villard Square also received tax credit replacement funds from two sources. These are counted here as equity replacement dollars.

***This average excludes GrandFamilies House for which the specific amount was unknown.

The Low Income Housing Tax Credit program is the most utilized source of funding. At least six of the cases studied relied on these federal tax credits administered by state agencies as the primary means for attracting private equity investment for these developments. The equity investment generated by the LIHTC program can be used to finance a variety of units serving diverse populations, with income being its key eligibility criteria. It can be used to finance family housing, as well as age-restricted housing and supportive housing with services. Funders and syndicators did not see any difficulties in using LIHTC to target households with grandfamily characteristics. In addition, states have flexibility in setting their own priorities and scoring criteria through their annual Qualified Allocation Plans. Grandfamily developments could qualify for multiple categories if they target families, older adults, and supportive services simultaneously.

Important sources of gap financing include local HOME funds, state housing trust funds, and state tax credits. States commonly contribute to project feasibility through the award of state tax credits and housing trust funding. Local jurisdictions also contributed HOME program funds in five of the ten cases studied. Other less common funding sources included private loans, Neighborhood Stabilization Program 2 funds, deferred developer fees, state HOME funds, local CDBG funds, and the Federal Home Loan Bank Affordable Housing Program.

Low- or no-cost land enhances financial feasibility. In six cases, land was either owned by a local public housing authority (3) and leased to the grandfamily developments, or donated by a public entity such as the city or county, or regional land bank (3).

Operating Support

Operating support and/or tenant rental assistance are needed to reach extremely low-income grandfamilies. Developments without additional sources of operating funds have difficulties in finding grandfamilies that can afford moderate rents, even when written down by capital subsidies. Most grandfamilies applying for units earn less than 50% of area median income (AMI). Several developments without project-based operating support had difficulties finding income eligible grandfamily applicants. More successful models include project-based vouchers from a local public housing authorities or state housing agencies (Pemberton Park, Fairfax Intergenerational, Franklin Field, Grandparent Family Apartments, CRT Generations, and GrandFamilies House), or Section 202 funding that includes a Project Rental Assistance Contract for operating support, as in the special case of Fiddlers Annex.[33] This is a significant issue for New York State where most renter grandfamilies are below 50% AMI and more than one out of every four grandfamilies without a parent present live below the federal poverty line (See Section 1.) The issue is especially serious in New York City and in upstate counties where there are higher concentrations of poor grandfamilies.

Service Funding

A variety of methods are used to fund services. Existing developments have relied on a variety of sources to fund social services for grandfamilies. Where tenants are public housing residents, public housing authorities have mobilized their own case managers and service coordinators. A more common model, however, is for developments to form a partnership with a high-capacity local provider that already receives programmatic funding through state agencies on aging, child welfare, and kinship care programs. These funds vary over time and can be vulnerable to budget cuts. Several developments use volunteers to interact with youth, run programs, and serve as mentors. One case raises all service funds through private donors.

Buildings & Unit Characteristics

Grandfamily developments require a hybrid model of senior and family housing. By design, they need to suit the needs of both older adult and youth populations. Potential conflicts between creating useful and safe spaces for multiple ages must be anticipated in the design phase. Older adults may prefer a quieter environment, while youth enjoy places to be active. This can influence not only the site design but also the choice of construction materials. Additionally, while features such as ADA-accessible electrical outlets and bathrooms are important to grandparents, they must still be designed and specified with the safety needs of infants and toddlers in mind.

Two- and three-bedroom units are most common, with some demand for 4 bedroom units as well. As shown in Table 4.4 below, most grandfamily-eligible units have either 2 bedrooms (170) or 3 bedrooms (125). Since traditional models of funding age-restricted units may allow for smaller units only, waivers may be needed to allow for funding larger units and more bedrooms and bathrooms to accommodate larger grandfamilies. This is particularly relevant for New York State, where grandfamilies have on average two children, but can also need housing for households of 5 or more family members, especially in New York City (See Section 1).

[33] This was a HUD pilot project. Section 202 funding is not generally available for funding multifamily housing restricted to grandfamilies.

Table 4.4: Grandfamily-Eligible Units by Number of Bedrooms in Ten Grandfamily Developments

Grandfamily Development	1 Bedroom Units	2 Bedroom Units	3 Bedroom Units	4 Bedroom Units
Fiddlers Annex		6	2	
Las Abuelitas		8	4	
Franklin Field		15		
CRT Generations		6	14	4
GrandFamilies House	1	14	11	1
Pemberton Park for Grandfamilies		10	22	4
Fairfax Intergenerational		8	31	1
Villard Square	9	19	19	
PSS/WSF Grandparent Family Apartments		40	10	
Grandfamilies Place of Phoenix		44	12	
TOTAL UNITS (315)*	10	170	125	10
PERCENT OF TOTAL UNITS	3%	54%	40%	3%

**Total units in this table (315 units) do not match Table 4.2 on development costs (331 units) as Table 4.2 includes an additional 16 financed units restricted to seniors only.*

Accessibility is a key characteristic of grandfamily developments units and buildings. Grandfamily developments provide multiple accessible units, with some providing 100 percent ADA-accessible units or units universally-designed to be adapted to the needs of a tenant with one or more disabilities. Some developments have used a single-story or townhome design to enhance accessibility. Particular attention is given to accommodating physical disabilities and mobility impairments, such as needing a wheelchair or scooter. Other important design features include placing laundry facilities in-unit or on the same floor. Providing accessible units is also beneficial for marketing and maintaining low vacancy rates as these features can be in short supply and high demand within some housing markets that have older housing stock and an aging population.

Grandparents & youth enjoy safe places to congregate separately. Separate spaces are necessary for older adults and youth of various ages to use for recreation and gathering. These include quiet rooms where grandparents can gather, and activity rooms for young children. Older children need quiet places to study as well as age-appropriate spaces outside. Playgrounds for young children are quite common while sports courts for older youth are less common, but desirable. The placement of such spaces needs to be carefully considered to maximize safety and supervision. Some grandfamily developments include a separate community center offering activities for residents and for the larger neighborhood as well.

Security features are important to residents' perceptions of safety, especially in communities and on properties that have had high rates of criminal activity in the past. In urban locations, real and perceived security issues are an important concern to grandparents. Grandfamily developments offer controlled building access for residents. Many sites are also designed to encourage natural types of surveillance, such as centrally-located playgrounds, fencing, single building entries, and other Crime Prevention through Environment Design elements. In higher crime communities, relationships with local police enhance resident sense of security. In these environments, on-site security personnel is often desired, but not typically afforded within the operating budget.

Occupancy Criteria & Succession Policy

Grandfamily developments succeed when occupancy criteria and regulations take into account the characteristics of existing local grandfamilies. Making units available for serving grandfamilies means understanding the current and future demographics and needs of local populations which may differ in large urban, small urban, suburban, and rural communities. It also means knowing the local prevalence of various family compositions (e.g. with or without parent present), ages, custody arrangements, and incomes. Some determination of grandfamily willingness and ability to move – both relocating to the new grandfamily unit, and vacating when family composition changes – is also helpful.

Age restrictions for grandparents are common practice in grandfamily developments, presenting both opportunities and challenges. Restricted units generally target grandparents age 55 and older; the more restrictive Section 202 program targets age 62 and older (Table 4.5). Older grandparents can be more vulnerable, experiencing poorer health related to age and disability and also having smaller, fixed incomes. When this is the case, implementing age restrictions can help target more vulnerable households. However, a grandparent would be ineligible if younger than the restricted age. In New York State, 40 percent of grandparents are under age 55 (See Section 1).

Table 4.5: Occupancy Criteria in Ten Grandfamily Developments

Grandfamily Development	Minimum Age for Grandparent			Legal Custody Required
	55	60	62	
Fiddlers Annex			X	X
Las Abilities				
Franklin Field		X		X
CRT Generations				X
GrandFamilies House				
Pemberton Park for Grandfamilies	X			X
Fairfax Intergenerational	X			X
Villard Square				
PSS/WSF Grandparent Family Apartments			X	X
Grandfamilies Place of Phoenix	80% of units			
Total Frequency	3	1	2	6

Grandfamily development units usually serve families with children, presenting some challenges when the youth reach adulthood, or leave the unit for other reasons. (See Table 4.5 above). Youth are generally defined as between the age of 18 and 23. Once they reach the maximum age they are re-defined as adults and must be eligible to be added to the existing lease as a leaseholder. In instances where youth must be present as a condition of occupancy, the grandfamily may become ineligible to remain in such a restricted unit if no other minors remain within the household. In practice, there are several exceptions made for allowing new adults to stay. Some grandfamily developments allow for continuing occupancy if they are in school full-time or have a disability. Others provide for mixed occupancy criteria within the same buildings or campus that allow families to remain in the same or similar units even when family composition and ages change.

Grandparents are encouraged, and in some developments, required, to have legal custody of their grandchildren to promote grandfamily stability. Requiring custody is a common practice for grandfamily-restricted units (see Table 4.5 above). This helps families remain eligible for units by stabilizing family composition and reducing the possibility of grandchildren unexpectedly leaving the care of the grandparent. It also gives grandparents legal rights to make important decisions on behalf of the child. School districts may also require custody in order to enroll the youth in school if the parent lives in a different district than the child. There are obstacles to gaining custody, however. Some grandparents may not know how to seek custody. Others may not desire custody in hopes that the parent will successfully return to the household and take over childrearing responsibilities. Several grandfamily developments form partnerships with legal services to assist grandparents in gaining custody, especially when custody is required to be eligible for a unit.

Different strategies are required to address grandfamilies with and without a parent present. Minimum age requirements for grandparents generally assume that the parent is not present in the household, which is the case for almost one-third of grandfamilies in New York. This strategy works for targeting stable grandfamilies – perhaps where the grandparent has custody of the grandchild – and when the continued absence of the parent is expected.

For households with parents present, or where there is a desire and expectation for family reunification, grandfamily developments may desire greater flexibility. Four of the grandfamily developments studied are operated as general family housing without age restrictions. Others are located nearby existing family developments that could absorb reunified grandfamilies. In one case, age was restricted for only one member of the household (e.g. at least one member age 55 or older), allowing for the potential of a parent joining the household, if eligible to be a leaseholder and overall family eligibility is not affected (e.g. by an increase in income). These are important considerations, given the diversity of the ages and family composition of grandfamilies in New York State, as detailed in Sections 1 and 2.

Formal succession policies regarding what steps to take when a household becomes ineligible to remain in a unit due to a change in household composition are not common. Few written succession policies exist indicating what to do in the event a household becomes ineligible for a unit due to a change in family composition. However, many grandfamily developments are close to neighboring senior housing developments that can absorb an older grandparent after all the youth have aged out or left. Grandparents may not be eligible for such units if they are too young for age-restricted units (e.g. Section 202). They also may not desire to move from their existing neighbors and community. Circumstances in which the grandparent becomes unable to care for their grandchild are more complicated. Generally, the child has to be placed with another caregiver, unless they are old enough to be considered an adult and live independently in a unit for which they are eligible.

Fair Housing & Marketing

The ten grandfamily developments studied have diverse methods of complying with the Fair Housing Act, with the majority implementing age restrictions, some

enacting requirements for youth in the households, and others choosing more flexible occupancy criteria.

While a clearer understanding of federal and state fair housing laws is required before actively promoting grandfamily-only housing, it is equally important to take stock of the current practices employed in existing grandfamily developments, such as the use of existing tools to restrict eligibility based on age and presence of children. First, the majority (seven) of developments restricted units to households with an older adult member. This a general approach authorized by many existing housing programs, including those programs that provide units solely to older adults such as Section 202, and those programs that allow, but do not mandate, such restrictions as with the LIHTC program. Second, several developments went further to require the presence of youth in the household to be eligible for a unit.

Developing units for mixed populations within the same building or campus can assist with fair housing goals by accommodating a variety of family types including grandfamilies. This was the idea in three of the grandfamily developments studied that did not utilize age restrictions or require children in their tenant eligibility criteria. Other noted benefits of this model included the fact that grandparents can age in place and children are not compelled to move out before they are ready or able to support themselves. Possible detractors include that units may not necessarily serve grandfamilies.

Two grandfamily developments studied were advised against restricting their units to grandfamilies-only, and at least one additional development chose to adopt more flexible occupancy criteria to avoid any potential fair housing complications.

Vacancy rates can be kept low by ensuring that selected populations and rent targets align with local market demographics and by utilizing community marketing initiatives. To ensure low vacancy rates, grandfamily development occupancy criteria should closely match local needs and incomes. Local service providers, current tenants, and community outreach are the most common resources used for identifying prospective eligible grandfamilies. In one case, tenant recruitment and selection is done through a site-specific waitlist of existing public housing authority tenants.

Tenant & Community Relations

Serving a diverse mix of family and grandfamily types within the same building or campus presents both benefits and challenges to tenant relations. Having grandfamilies at similar stages in life and similarly challenged with caring for their grandchildren can be helpful. Having a community of grandfamilies living together can promote self-sufficiency and encourage peer-to-peer support between grandparents.

Including other types of families within the same building or campus may help prevent isolation from the larger community. When grandfamilies are combined with other types of families (5 cases studied), it can benefit grandchildren who can interact with adults nearer the age of their parents, and observe their relationships with their children. When grandfamily units are combined with senior housing (2 cases studied), those seniors raising children have a broader peer network and the possibility of aging in place.

On the other hand, drawing together families with dramatically different circumstances can create tensions and misunderstandings, as well as create service difficulties if service needs are both specialized and diverse.

Grandfamilies benefit from locations near desired community amenities and services. Through their own observations, as well as via input from potential tenants during the development process, developers noted that grandfamilies appreciate neighborhood amenities such as schools, playgrounds, parks, shopping, libraries, health services, after-school programs for youth, and public transportation. Grandfamily developments are often located in close proximity to other affordable housing units – either family housing or senior housing. This can make service provision easier for managers of multiple nearby properties. On the one hand, this can make management and services easier to perform by allowing for economies of scale for managers of multiple nearby properties. On the other hand, funders desire to know that they are creating strong neighborhoods without negatively increasing local competition for resources and tenants.

National experts noted that living in a place with "grandfamilies" or "grandparent" in the name can stigmatize a property and those who live there. It can expose an already vulnerable population, especially youth who may be teased by their peers for being raised by a grandparent. This can be addressed by omitting such terms from the name of the development.

Supportive Services

Grandfamily developments anticipate and plan for the service needs of both grandparents and grandchildren from project conception. Both grandparents and grandchildren have service needs that must be addressed simultaneously. All ten (10) grandfamily developments studied initially partnered to provide or directly provided services to grandfamily tenants, viewing services as integral to stable families and a quality community environment. Having well integrated development, management and service teams who are experienced in senior, supportive, and/or family housing and services was a key component within the majority of cases researched. Funders and advocates also point to the importance of the expertise of the development team members and service providers when assessing a project's long-term viability.

Experienced providers provide case management and/or service coordination on-site or within the community. Seven (7) developments studied provide case management services for grandparents at least part-time; four (4) provide case management for youth. In addition, six (6) grandfamily developments offer on-site service coordination, connecting grandfamilies to services available in the community. Contracted service partners have substantial experience in working with both older adult and youth populations. Sometimes they even have direct prior experience serving the mixed needs of grandfamilies. They are often trusted resources within their neighborhoods with a long track record of successful service provision and ongoing funding sources.

Grandparents often need parenting assistance and mental health support. Based on their age, they may require other assistance related to employment, health, and childcare. Many services are provided to grandfamilies, either on-site, offsite, or through existing services available to the community at large. Parenting support is offered by four (4) developments to help prepare grandparents for raising another generation of youth within a different cultural and societal context than when they raised their own children. Grandparents who are working need childcare services and after-school programming for their grandchildren, which the majority of grandfamily developments studied provide themselves or partner with others to provide. Grandparents also need respite services to take a break from their caregiving duties and quiet spaces to socialize with other older adults, but these types of services are offered less frequently. Finally, health services and nutrition assistance can be a great need, but is less frequently provided onsite.

Grandfamily developments provide a range of activities for youth to attend when not in school. Grandchildren may also need significant mental health services, although these are less likely to be provided. Grandchildren who are raised by grandparents face particular challenges. They may face more significant mental health issues because of vulnerable living arrangements and, in particular, the absence of their parents from the home and the reasons that they are separated from their parents (see Section 3). These youth may also require more supervised activities, given potential age, health, and mobility constraints on older grandparents. It is important to provide spaces and activities targeting a range of ages. It is more common for developments to include a playground for toddlers and elementary-school-aged youth than it is for them to provide safe places where older youth can be active, such as sports courts. Computer labs become popular after-school locations for older youth, but are often unsupervised. Youth also need positive role models beyond their grandparents. Many grandfamily developments utilized paid professionals as well as volunteers to interact with youth and provide services. Male role models are especially important since a large percentage of grandparents are women.

Raising consistent and adequate funds for services can be challenging. While all ten grandfamily developments studied began operations with service funding, several have experienced funding cuts or a complete loss of service funds over the years. Long-term capital and operating costs and reserves are structured into the upfront financial feasibility of grandfamily developments, but it is less common to secure long-term service funding to cover the regulatory life of the project. Some funders only require a short-term service commitment from a proven provider in order to meet any mandatory supportive service requirements. Others desire a longer-term commitment over the life of the development. However, these service dollars are hard to sustain because they rely on government budget allocations or philanthropic donations. One way to overcome this challenge and ensure long-term service provision is to dedicate long-term service funds to eligible grandfamily developments. This could be through existing or new programs, such as kinship care programs, or other programs targeting older adults or at-risk youth. Other suggestions included capitalizing a reserve through the development budget to fund social services over the life of the project.

Emerging Best Practices

Based on this research on multifamily rental developments serving grandfamilies, and national expert opinion, a series of best practices begin to emerge for consideration in future developments.

- ***Solid capital funding that minimizes debt service.*** The majority of developments studied used multiple sources of subsidy, including tax credit equity and HOME funds. Fewer carried a long-term mortgage loan from a financial institution, representing a much smaller proportion of the overall development cost of the property. Subsidies that reduce rents help serve lower income grandfamilies.
- ***Project-based operating support for extremely-low-income households***. Even with solid capital funding, grandfamilies earning at or below 30 percent of AMI need additional help with affording the rents that a development needs to maintain financial viability and quality operations.
- ***Long-term service funding***. While not common practice yet, the experiences of existing grandfamily developments and opinions of national experts and funders point to the importance of long-term funding and provision of supportive services for grandfamilies.
- ***A mix of unit sizes***. Most existing grandfamily developments contain a mix of unit sizes, mostly two- and three-bedroom, but also some larger units. This

seems essential to meeting the needs of diverse grandfamily sizes and family compositions.

- ***Quality, accessible design and amenities***. Not all grandparents suffer from mobility issues or poor health when moving into a grandfamily unit, particularly. However, as they age in place some grandparents will require more assistance navigating their home environment. Many existing grandfamily developments prioritized accessible design through both in-unit modifications, as well as the layout of the building, whether through a single-story design or elevator building. Existing developments also provide easy access to daily needs, such as laundry facilities and afterschool care.

- ***A suite of services provided by experienced organizations.*** Most service providers involved in grandfamily developments have extensive experience in serving both older adult and youth populations. Case management and service coordination are offered by a majority of existing developments at least part-time, and viewed as important by developers, managers, and service providers. Specific services for both grandparents and grandchildren are important, including health services and youth programming for after-school hours.

Some other practices occur often, but have more mixed or unclear outcomes, and may require further consideration before adopting or modifying them within future grandfamily developments.

- ***Flexible eligibility criteria.*** While restricting units to grandfamilies using age restrictions and custody requirements has become less common in more recent developments, it is unclear how effective this strategy is in serving grandfamilies. Ultimately a lower proportion of unrestricted units actually serve grandfamilies. However, changes in family composition – such as a parent returning to the household or a grandchild graduating from high school – are less likely to require the grandfamily to move.

- ***A mix of target populations.*** There may be benefits to combining grandfamily units with units for other populations. In four (4) developments studied, all types of families are eligible. In some cases, there were tensions between different types of families, but in other cases no issues were noted. A significant number of grandfamily developments were also constructed next to or nearby other senior and family housing. Project owners and managers found this helpful in allowing for family transitions among different unit types, but it is unclear how residents perceive and benefit from the larger communities of which they are a part.

- ***Succession policy for grandparent(s).*** For units with age restrictions on grandchildren, grandparents must move after their last grandchild leaves. Most existing policies for handling this are informal. These seem to work satisfactorily when demand is low (e.g. only 1-2 grandparents needs to transition to another unit per year), and supply of alternative vacant units is adequate. It is unclear how well this system would work should demand increase significantly in a given year (e.g. if original families entered the units with mostly toddlers that age out around the same time), or the supply of alternative units decrease. Some forecasting and/or a more formal policy could help navigate these difficult circumstances.

Section 5: Identification of Policy, Taxation, and Financing Models for Providing Grandfamily Housing

Introduction

Based upon extensive program reviews and interviews with thirteen experienced housing developers, four local housing authorities and twelve program administrators throughout the state, this section includes potential program funding models to address the diversity of demand and need for grandfamily housing across the State of New York. These models are not offered nor intended as an exhaustive list, but rather as a beginning point for consideration and further examination.

This diversity includes the report's findings that:

- 43 percent of grandfamilies (46,300) pay 30 percent or more of their income for housing; and, 22 percent (23,800) live in overcrowded conditions.
- Four out of ten grandfamily caregivers (56,500) are under 55 years old; and, six out of ten (86,200) are 55 years old or older.
- More than 550,000 people live in grandfamilies; and, nearly 200,000 of them are children under 18 years old, creating demand for upwards of 77,000 apartments with three-to-five bedrooms (depending on the ages and genders of the children).
- Two out of three grandfamilies (72,500) live in 1-to-4 family homes;
- Nearly half (47 percent, 51,100) of the grandfamilies are homeowners (including more than 60 percent of those who live upstate or in the suburban counties around New York City).
- Half of the grandfamily caregivers are employed.
- There are 34,000 grandfamilies -- three out of ten -- where the parents of the grandchildren are absent, where 40,400 grandchildren (8 out of 10) are 6-to-17 years old, where median annual income is only $37,400, and where more than four out of ten of the 18,200 who are renters have incomes below the Federal Poverty Level.

The five program funding models considered include:

1. Unit set-asides within existing multifamily developments, including public housing and other publicly-assisted developments;
2. Developing units in new or rehabilitated multi-family buildings, particularly through the Low Income Housing Tax Credit (LIHTC) program;
3. Using Housing Choice Vouchers and other rental assistance in the private rental market;
4. Expanding the scope of home improvement programs for both renter- and owner-occupied small homes; and,
5. Expanding the range of homeownership opportunities.

The presentation includes a discussion of the importance of social services to each model as well as the identification of possible policy and funding modifications and expansions that might be assessed further for their feasibility in extending opportunities to grandfamilies.

Summaries of Models

Based on the key findings from all previous sections of this study, and extensive conversations with developers, managers, service providers, public housing authorities, and State housing and social service program administrators, we present a number of development models to meet the needs of various types of grandfamilies throughout the State of New York.

Model 1: Set-asides within existing subsidized developments

Family units are most appropriate. In HUD-financed public housing (and voucher programs), adoption of additional state or local preferences must be supported by local need, subject to public comment, and reviewed upon submission of a Five-Year Plan. In other cases, a legislative change would be necessary, such as state-supervised public housing and Mitchell-Lama units. Unit modifications may be necessary in some cases, but probably not at a higher rate than normally requested. Operating support may be needed for units not currently receiving such funds, especially to serve extremely low-income households. Social service funding is generally in short supply, and more may be needed to meet the increased needs of grandfamilies, including funding for case managers.

Model 2: New multifamily development for grandfamilies

Developers agree that the LIHTC program offers the most flexibility in serving grandfamilies through new multifamily developments.

a. **Development Costs**: Per unit development costs in LIHTC projects range from $200,000 in upstate markets to $325,000 per unit in New York City (NYC) and surrounding downstate cities and counties, with per unit costs reaching upwards of $450,000 when adding the high cost of land in some downstate communities.

b. **Unit Mix**: Both developers and state agency staff agree that it is most appropriate and financially feasible to serve grandfamilies through a mixed population development. Developers suggested grandfamilies could be housed best within family housing developments, or within a blend of both family and age-restricted senior housing. The two developments funded by New York State Homes and Community Renewal (HCR) to serve grandfamilies are age-restricted.

c. **9% Low-Income Housing Tax Credits**: Competitive *9 % tax credits* are often necessary rather than as-of-right 4% Low-Income Housing Tax Credits with Tax Exempt Bond financing in upstate markets where incomes and rents are lower. LIHTC allocations are governed by the Qualified Allocation Plan and an annual Request for Proposals (RFP), which identifies housing priorities through an Early Round award cycle, which could be used to assist grandfamily units. In addition, the use of other scoring incentives or set-asides could test developer interest and project feasibility in the RFP's Regular Round. To be funded under supportive housing programs, grandfamilies would need to be defined as a special needs population for state housing programs.

d. **Tax-Exempt Bond Financing with 4% Low-Income Housing Tax Credits**: As-of-right *4 % tax credits* used in conjunction with tax-exempt bonds are more feasible in NYC and surrounding counties where project sizes are larger and where income limits and rents are higher than upstate. Due to higher costs, it may be difficult to finance larger units of 3-bedrooms or more that some grandfamilies may need.

e. **Other Capital Finance**: Typically, there is a need for other capital financing in both 4% and 9% developments. With either type of tax credit, *non-amortizing loans* from state or local government bring down the cost of operations by minimizing debt service, and thereby allow more units to rent to very low and extremely low-income households. Most often, HFA provides the permanent loan for developments utilizing 4% tax credits. It is not uncommon for developments using 9% tax credits to have conventional private financing.

f. **Operating Support**: Operating costs are expected to be similar to those of a family development. To reach households at or below 30% of Area Median Income (AMI), some type of *operating support or rental assistance* is usually necessary. A potential source is project-based vouchers (PBV), but this program is limited to no more than 20 percent of the local pool of Housing Choice Vouchers (HCV). No more than 25 percent of a development project serving families may be supported with PBVs, unless supportive services are provided. All units serving seniors or people with disabilities are eligible for PBVs. The State Voucher Program and several local public housing authorities consulted were willing to consider supporting grandfamily developments with PBVs.

g. **Marketing**: To meet fair housing standards for marketing units, marketing materials may include the word "grandfamilies" or "grandparent" or "intergenerational housing" depending on the nature and type of the project. These words may appear in the name of the property. Marketing can be carried out using community contacts to reach populations for which the services being offered through the development are most appropriate. Marketing must also include an analysis of those populations least likely to apply and a plan to reach them through community contacts that are likely to be connected to such populations.

h. **Supportive Services**: *Social services subsidies* can be coupled with construction financing, tied directly to units or provided to tenants regardless of their place of residence. No existing program specifically serves grandfamilies. They are only served if they fall within the target populations of existing programs.

   i. **Capital Funding**: A small amount of state funding is offered through programs that combine capital and service dollars. These funds target Medicaid recipients (Medicaid Redesign Team - MRT) and formerly homeless families (Homeless Housing Assistance Program).
   ii. **Project-based Services**: A small amount of state funding is available to award service funding for tenants of eligible supportive housing developments. These target those at risk of homelessness and in need of intensive services (NYS Supportive Housing Program) and high-cost Medicaid populations (MRT Service and Operating Fund).
   iii. **Tenant-based Services**: A more common approach to social services is to provide them to people in need regardless of where they live. Such programs are run by the Office of Children and Family Services (OCFS), the Office of Temporary and Disability Assistance (OTDA), and the State Office for the Aging (SOFA). Populations served include various types of families, ages, eligibility for Temporary Assistance for Needy Families, and those who are homeless or at-risk of homelessness. OCFS serves grandfamilies directly through the Kinship Navigator Program to connect families to resources for crisis intervention and mental health, and provides a small stipend.

Model 3: Housing Choice Vouchers & other rental assistance

These resources are necessary for grandfamilies with very low and extremely low incomes to afford decent and appropriate housing. No existing preferences for grandfamilies were identified within the state and local HCV programs consulted. Any changes to HCV preferences require approval from HUD. Other assistance programs target very specific populations which may only overlap with some grandfamily needs, such as those receiving Medicaid, those formerly homeless or at risk of homelessness, and/or those households containing someone with a disability.

Model 4: Home Improvement

Available programs for rehabilitation/repair include HOME, Rural Area Revitalization, Weatherization, Access to Home, Home Energy Assistance Program (HEAP) and Residential Emergency Services to Offer (Home) Repairs to the Elderly (RESTORE). With the exception of Access to Home, which is intended for disabled individuals, and RESTORE, intended for elderly homeowners, income and ownership are the only criteria for the programs. All of these programs are available to income eligible grandfamilies.

Model 5: Homeownership

a. **Construction**: Affordable homeownership for grandfamilies can have the same stabilizing effects that homeownership has for any family. There are some added benefits for grandfamilies to homeownership over assisted rental housing including the grandparent's ability to age in place and the children's ability to stay at home until they are ready to support themselves independently. Programs like AHC, HOME and HTF can be used to provide ownership opportunities for low and very low-income families. They typically do not provide enough funding to buy down the cost of ownership for most low-income grandfamilies.

b. **Mortgages**: Grandfamilies are eligible for existing mortgage products targeting first-time homebuyers or other low-income households. These include federal resources such as FHA-insured mortgages and Section 502 Rural Loan guarantees and mortgages. They also include SONYMA-backed mortgages for the purchase of new units and the purchase and/or renovation of existing units. The State Voucher Program and some local public housing authorities also run Housing Choice Voucher homeownership programs for which grandfamilies could be eligible. These reach a small portion of HCV tenants that earn enough to buy a house, but little enough to still qualify for a voucher. Many of these families may have difficulty obtaining a mortgage due to poor credit, or in maintaining their homes after purchase due to their low incomes. Pre and post-purchase counseling could mitigate this and can be funded through HOME or AHC programs.

Model 1: Set-Aside Units in Existing Multifamily Developments

There are a number of federal- and state-subsidized units throughout New York State for which grandfamilies may be eligible. This section explores the opportunities and challenges to serving grandfamilies with this existing stock, including eligibility criteria, tenant selection and waiting list procedures and costs.

HUD-funded public housing units are guided by detailed regulations on eligibility requirements and tenant selection. Allowed waitlist preferences include working families, families with a disabled household member, formerly homeless individuals and families, and single seniors.[34] Additional local preferences may be adopted based on identified need through analysis of acceptable data sources, and included in a public housing authority (PHA) five-year plan after an appropriate period of public comment.[35]

Other HUD-funded multifamily units – including Section 236, Project-Based Section 8, Section 202 for elderly, and Section 811 for the disabled – follow different guidelines for occupancy eligibility and waiting list preferences.[36] Preferences must also be based on locally-determined need. However, they are included in a property's Tenant Selection Plan, which does not require a public comment period and is not reviewed by HUD, unless a problem is brought to HUD's attention.

1. Public Housing

a) Set-aside units in existing federal public housing for families

Grandfamilies are eligible to live in public housing serving families as long as they meet income eligibility requirements. Unit sizes range from 1 to 4 or more bedrooms, and are able to accommodate larger families. Legal custody is not required, but other proof of informal guardianship is assessed to ensure accurate household size and unit size. PHAs may be reluctant to implement preferences due to long waiting lists and high existing needs within their communities. To set local waiting list preferences, there has to be a demonstrated local need, and public comment process. Additional funding would be necessary to provide case management and other services to grandfamilies.

---

[34] For public housing (and voucher) waitlist preferences, see Section 24 of the Code of Federal Regulations, 982.207, available at: https://www.law.cornell.edu/cfr/text/24/982.207.

[35] For example, see HUD Notice PIH 2013-15 (HA) on establishing preferences for individuals and families experiencing homelessness: http://portal.hud.gov/hudportal/documents/huddoc?id=pih2013-15.pdf.

[36] HUD Occupancy Requirements for Subsidized Multifamily Housing, Chapter 3, Eligibility for Assistance and Occupancy, and Chapter 4, Waiting List and Tenant Selection area available at: http://portal.hud.gov/hudportal/documents/huddoc?id=43503c3HSGH.pdf.

b) Set- aside units in existing federal public housing for seniors

Senior housing is limited to households headed by someone 62 or older, and is not intended for occupancy for children. These are generally studio and 1-bedroom apartments not suited for larger households. Any onsite services provided generally target the needs of older adults. Grandfamilies are not necessarily eligible to apply, but may remain eligible for the unit in the event that a grandchild becomes part of the household.

c) Set-aside units in existing state-supervised public housing for families or seniors

Within the remaining state-supervised public housing portfolio, there are currently 22 projects representing 1,759 units of family and senior housing operated by 12 public housing authorities across the state.[37] Of these units, 1,305 are for families and 454 are for seniors. These units were authorized in the 1940s, and primarily constructed in the 1950s and 1960s. They are supported by NYS annually with $6.4 million in public housing modernization funds.

Family units can include a diverse set of individuals and families, as long as the leaseholder is an adult. These units have 1- to 4-bedrooms, with a few 5 bedroom units.

Senior units target adults age 62 or older, and are typically studio or 1-bedroom apartments. There has been at least one instance where some 2-bedroom senior units were converted to units for families or people with disabilities due to weak market demand and high vacancy rates. There may be informal instances where family members under the age of 62 reside in some units.

In terms of amenities, most PHAs with state-supervised units have a centralized community center for their campuses, including community space and services. Newer buildings include more service space, such as eating places and warming kitchens. Since these developments are older, laundry facilities vary. Some are centralized on campus, while others are located in the building. Family buildings include large open space areas and playgrounds, many of which have been recently updated through state funding. Service provision varies. Services are provided through the PHAs as well as in partnership with other local service providers.

[37] 536 units are scheduled to be restructured in the near future through LIHTC financing.

Under current program regulations, there is no mechanism for setting aside units or giving preference in tenant selection criteria specifically for grandfamilies. To do so would require a legislative change.

2. Publicly-Assisted Developments

a) Set-aside units in existing HUD-assisted, non-LIHTC, housing for families or seniors

Project-based Section 8

HCR currently oversees contract administration for existing units financed by this HUD program since its establishment through the federal Housing and Community Development Act of 1974. The program authorizes units for ten years. Units built through this program have a Housing Assistance Program (HAP) contract with the project owner to provide rental subsidies making up the difference between rents charged and tenant payments of no more than 30 percent of their income.

HCR's current portfolio includes 997 development contracts covering 99,718 units as of July 2014.[38] Some of these are combined with other funding sources, such as Mitchell-Lama (discussed below).

Occupancy criteria include targeting 40 percent of all units that turnover in a given year for occupancy by extremely-low-income households earning at or below 30 percent of AMI. There is no preference for grandfamilies, but they are eligible occupants.

Section 236

The Section 236 program was established in 1968 as a mortgage subsidy program to private owners to help make rents affordable to low-income households by providing an annual rent subsidy. In addition, many households today receive rental assistance similar to tenants residing in Project-Based Section 8 units to cover the difference between rents charged and what they can afford to pay up to 30 percent of their household income.

According to the National Housing Preservation Database, there are 161 remaining Section 236-financed projects in New York State, representing 36,000 units.[39] Many of these units are nearing the end of their subsidy and affordability

[38] For program information and regulations, visit http://www.pbcany.com/.

[39] Approximately 6,100 units are listed as having no current federal subsidy, so it is unclear if they are still participating in the program or subject to federal regulations.

restrictions. A number of Section 236-funded units were also financed along with New York's Mitchell-Lama program (discussed below).

Section 236 preferences are governed by the general terms of the HUD Occupancy Handbook, but also include specific preferences for households displaced by government action, or by a federally-declared disaster. There are no preferences for grandfamilies, but grandfamilies are eligible to apply.

b) **Set-aside units in existing Mitchell-Lama housing for families or seniors**
The Mitchell Lama program was launched in 1955 to finance units for moderate-income households developed by private developers. Units are concentrated in New York City and surrounding downstate counties, but are also located to a lesser degree in other major cities in the state and their surrounding counties.

<u>State-supervised</u>
There are 176 developments with approximately 73,300 units remain in the program. About half of these also have federal sources of funding through HUD's Section 236 or Project-based Section 8 New Construction and Substantial Rehab programs (discussed above) and are therefore subject to HUD regulations.

There are both senior and family units within the program. Senior citizens are defined as age 62 or older, although there have been instances where owners have pursued waivers and/or requested to lower the minimum age. State-supervised senior units tend to be studio and 1-bedroom, with occasional 2-bedroom units. Current wait times for a studio to 1-bedroom unit range from no time to over three years for some more populated locations, such as Nassau County. Some lists are closed (e.g. Monroe County). Many developments have a wait of less than one year.

State-supervised family units generally have 1- to 3-bedrooms, with some having a number of studios and/or 4-bedroom units. A few developments have some units with 5 or more bedrooms.

Federally-assisted rental units follow HUD income limits which are updated annually, and generally target households at 50 percent or below AMI. Non-federally-assisted rental units charge higher rents which are still below market due to the Mitchell Lama funding. Cooperative units also allow for higher incomes.

There is an automated centralized waiting list for state-supervised Mitchell-Lama units through which prospective tenants apply for units within the development(s) of their choice. Income and family size, coupled with available unit size, are the primary criteria used for placing households in available units.

Set-asides for special populations are not really used within Mitchell-Lama developments. However, households seeking to transfer to other Mitchell-Lama units within the state-supervised portfolio are given preference for three out of every four units of each size, as they become available. This lengthens the time it takes for new households to obtain units.

While grandfamilies are eligible to reside in Mitchell-Lama units, set-asides for them may not be possible, given the following occupancy regulations for these properties:

> "(b) Except as hereinafter provided in this section, all segments of the public will have an equal opportunity to apply for apartments.
> (c) No prospective applicant will be rejected because of race, creed, color, national origin, sexual orientation, military status, sex, age, disability, marital status, or familial status, except that an applicant must be at least 18 years of age and in the case of senior citizen developments meet their age requirements at the time of application."[40]

Units with additional federal financing have more regulations governing occupancy eligibility.

If preferences were given for grandfamilies, increased social service dollars may be needed for successful implementation. In addition, as units near the end of their regulatory compliance period, there may be opportunities to add incentives, if not preferences, to serve grandfamilies as part of state refinancing of such developments through other mechanisms such as the tax credit program (discussed below).

<u>City-supervised</u>

New York City has 132 Mitchell-Lama properties, representing around 54,000 moderate income rental and limited equity cooperative housing units. Fifty of these are supervised exclusively by NYC Housing and Preservation Department (HPD), and 82 have shared supervision with HUD. Most of the units are family housing.

[40] For Mitchell Lama regulations, see Subchapter A of Chapter IV of Subtitle S of Title 9 of New York Codes, Rules and Regulations, Section 1727.1-1, Occupancy, pp.19-22, available here: http://www.nyshcr.org/Programs/Mitchell-Lama/ML_Adopted_Regs_Complete.pdf.

Income limits are 30 to 50 percent lower for units that have additional federal rental assistance (Table 5.1). Cooperative units also allow for higher incomes.

Table 5.1: Income Limits for City-Supervised Mitchell-Lama Rental Units, February 2015

Household Size	Income Limits	
	Federally Assisted	Non-Federally Assisted*
1	$48,100	$75,156
2	$55,100	$85,938
3	$61,850	$96,641
4	$68,700	$107,344
5	$74,200	$115,938
6	$79,700	$124,531
7	$85,200	$133,125
8	$90,700	$141,719

Source: NYC Housing and Preservation Department, http://www1.nyc.gov/site/hpd/renters/mitchell-lama-rentals.page .

*Also applies to Federally-Assisted Cooperative Units. These units are an ownership rather than rental structure. Amounts have been rounded to the nearest dollar.

Priorities for allocating available units go to: 1) existing tenants needing a smaller or larger unit do to change in household size, 2) veterans or surviving spouses[41], or 3) persons on waiting lists, either in chronological order of application or order of selection by lottery.[42] Waiting lists are maintained by each development, and a household can apply to be on multiple waiting lists. A number of waiting lists are closed due to their existing lengths.

Grandfamilies with lower incomes would be more likely to qualify for federally-assisted rental units within the Mitchell Lama portfolio, some of which have additional operating support to cover the difference between what the tenant can

[41] Veteran qualifications can be found here: http://www1.nyc.gov/assets/hpd/downloads/pdf/renters-mitchell-lama/Section85-DefinitionofVeteran.pdf

[42] NYC Mitchell-Lama regulations may be found at:

afford in rent without being cost-burdened, and what operating the unit actually costs. Adding a preference or set-aside would require a legislative change, similar to that enacted for veterans.

c) Set-aside units in existing federal §§202/ 811 developments for seniors or persons with a disability which are owned and/or managed by private or non-profit organizations

Section 202 housing is limited to households containing at least one member who is 62 or older.[43] While household members under the age of 62 are technically allowed, these are generally studio and 1-bedroom apartments not suited for larger households. A Project Rental Assistance Contract covers the difference in what households pay toward rent (no more than 30 percent of their income), and actual operating costs. Operating costs can include services limited to the frail elderly and those at risk of institutionalization. Other services may be provided, but must receive funding from other sources.

Grandfamilies with at least one adult age 62 or older are technically eligible for Section 202 units. However, the small size of the units generally prevents this. In addition, many developers of senior housing thought the facilities inappropriate to meet the needs of families with children for a variety of reasons, including the different types of facilities and services needed to serve children, and the fact that some seniors do not expect nor desire to be near young children when they move into an age-restricted building. These very reasons have motivated owners of Section 202 and other senior housing across the country to develop grandfamily-specific housing.

Section 811 housing is limited to households with at least one individual over the age of 18 with a physical or developmental disability, or chronic mental illness.[44] These can be larger units, including more than 4 bedrooms. A Project Rental Assistance Contract covers the difference in what households pay toward rent (no more than 30 percent of their income), and actual operating costs. Supportive services are required, but the project owner must secure their own funding. Services are encouraged to be provided off-site to encourage a “non-institutional” setting. Grandfamilies with at least one adult with a disability are eligible.

[43] See Section 202 Supportive Housing for the Elderly Handbook at: http://portal.hud.gov/hudportal/HUD?src=/program_offices/administration/hudclips/handbooks/hsgh/4571.3.

[44] See Section 811 Supportive Housing for People with Disabilities Handbook at: http://portal.hud.gov/hudportal/HUD?src=/program_offices/administration/hudclips/handbooks/hsgh/4571.2.

d) **Set-aside units in existing federal LIHTC housing for families or seniors**

Age-restricted tax credit projects may or may not allow for permanent household residents under any given age restriction, and thus may not be eligible for housing families with younger household members. If only a portion of the units within a development are restricted, grandfamilies may be allowed in units without age restrictions. There is nothing prohibiting income-eligible grandfamilies from residing within family LIHTC developments.

3. Social Services in Existing Multifamily Units

Social services are generally not covered by the operating budget of existing developments. The exceptions are HUD-funded projects through Section 202 for seniors and Section 811 for people with disabilities, which provide operating support funds for a social services coordinator to work onsite. Similarly, when a public housing authority is the project owner, they can mobilize their existing social services programs to serve new grandfamily tenants. Sometimes these resources may be limited to certain populations – for example the frail elderly – that would not reach the whole family. Some PHAs have contributed their own funds to provide service coordinators and provision for their tenants. Others have raised funds through foundations to serve tenants, including grandfamily-specific services in one PHA consulted. Finally, owners of public housing and publicly-assisted housing units often partner with existing local service providers to provide services to their tenants.

The cost of case managers can range from $40,000-50,000 annually. This is an additional cost to consider in serving new grandfamilies locating in existing units.

Model 2: Developing New or Rehabilitated Multifamily Housing

There are several significant attributes of grandfamily housing that affect the financial feasibility of developing, operating, and providing social services to new grandfamily units compared to family, senior, or supportive housing multifamily developments.

In terms of project design, the following characteristics tend to be more common when serving grandfamilies:

- Higher proportion of 2- and 3-bedroom units, with some 4 bedroom units.
- Higher proportion of ADA-accessible, adaptable, and visitable units, with some buildings targeting 100 percent of units.
- Higher number of more flexible and diverse common areas, including:
    - Separate gathering places for grandparents and youth,

    - Youth areas for different age groups,
    - Community & activity space, such as a community center with a communal kitchen.
- Different on-site amenities, including:
    - Laundry in unit or on same floor,
    - Outside playground for younger youth, sports courts for older youth,
    - On-site office space for both management & social service coordinator,
    - Higher level of security through controlled-access entries, but also via strategic site design, and sometimes through onsite security personnel.

Developing multifamily units for grandfamilies requires a hybrid model of family and senior housing. Development costs more closely resemble family housing developments due to the larger units and indoor and outdoor amenities, however, modifications important to typical senior housing can add to the overall development cost. For example, elevators add to overall project cost (about $150,000 each), but are recommended for increased accessibility. They are currently required for age-restricted buildings with more than one story, but are not required in family housing.

Due to its hybrid nature, grandfamily units are well-suited to fit within a development serving intergenerational populations within the same or separate buildings. Some suggest setting aside units within a family development, based on the similar unit sizes and amenities required, and the presence of children. There are a few existing projects in New York that mix grandfamily units within larger senior developments using age-restricted units.

Many existing grandfamily units are already located in close proximity to other age-restricted units to which grandparents can transition after the last grandchild leaves the household, as long as they meet the age restriction. Having smaller (typically one-bedroom) age-restricted units within the same building or on the same campus may lessen the burden of a future move on the grandparent. Some older adults prefer a quieter environment without children, and may prefer to live in a separate building from families.

1. Capital Financing: Low-Income Housing Tax Credits and Other Sources

a) 9% Low-Income Housing Tax Credits for construction and permanent financing with permanent financing reduced by state and local loans and grants

The most common model for funding the capital development of both family and housing restricted to ages 55 and older is the federal 9% competitive LIHTC together with other state and local funding sources, and at times, conventional financing.

Typical additional sources are the State Low-Income Housing Tax Credit (SLIHC), New York State Housing Trust Fund (HTF), local HOME funds, and deferred developer fees. Debt service is minimized or avoided to reach the lowest income households and remain financially viable. Properties are often developed with non-amortizing loans from public agencies, and sometimes with amortizing debt service from private lenders.

The LIHTC program is more flexible than other funding sources in terms of serving diverse populations and a dynamic set of State priorities over the year. By its structure, LIHTC allows for and encourages a diverse unit mix in terms of income targets. It also allows for age-restricted units targeting adults age 55 and older. The State commonly identifies supportive housing units serving special needs populations as a priority, however, grandfamilies are not currently recognized as such. NYS provides an Early Funding Round for priority projects. These priorities change over time, and could be used to encourage grandfamily units in the future. Additionally, NYS can prioritize certain types of units through setting aside a portion of the annual LIHTC allocation to finance such units. This approach sets a specific funding target for a number of projects or units, and could be one way of testing developer interest in units serving grandfamilies.

Obstacles to using LIHTC to serve grandfamilies currently include general efforts to contain development costs. Recently, a standard was implemented limiting the proportion of the building space devoted to common areas to 25 percent of the square footage. These include hallways and stairwells, in addition to one required meeting room. Given that grandfamily developments generally include more common spaces than typical family or senior developments, this could be an obstacle to serving grandfamilies.

b) Tax-exempt private activity bonds triggering 4% LIHTC, used for construction and permanent financing reduced with state or local loans or grants, and amortizing private mortgages

Developments that meet the criteria for tax-exempt bond financing trigger an automatic allocation of non-competitive 4% LIHTC. These are often paired with one or two state or local non-amortizing loans, as well as an amortizing mortgage with a private lender.

Using tax-exempt bonds plus as-of-right 4% LIHTC is not always as viable of an option as 9% credits for some developments. Closing costs on the financing are higher due to the bond issuance, and the amount of equity received is less. A larger project size and higher rents are typically required to make these projects feasible compared to 9% LIHTC projects. This makes them more feasible in downstate and NYC locations than in weaker upstate markets with lower rents and number of units.

Layering with other subsidies to reduce rents and the cost of permanent financing can help offset the additional expense of 4% LIHTC and make this a more affordable option. However, financing with 4% LIHTC offers greater flexibility in project design, since developments are not scored and ranked competitively. This allows for fewer restrictions on the units beyond the regulatory income requirements.

Projects receiving over 50 percent of their funding through bond financing are eligible to apply for the Homes for Working Families (HWF) program.[45] This program provides loan funding through the New York State Housing Finance Agency (HFA) to fund units serving households earning up to 60 percent of AMI. Projects with bond financing from HFA can receive construction and/or permanent financing, while projects receiving bond financing from other sources are eligible only for permanent financing with differing financing terms.

2. Operating Support/Rental Assistance

Without operating support, LIHTC-financed units are best at targeting those households at 45-50 percent AMI. Many grandfamilies in New York State earn 50 percent AMI or below, with a substantial number falling at or below 30 percent AMI, especially when the parent is absent from the household (see Section 1). Many require additional assistance in order to afford available units and rents (see Section 2), through the use of Project-Based Vouchers (PBVs) or tenant-based assistance through the Housing Choice Voucher program. In addition, a strategic unit mix with some serving those at or below 30% AMI and others serving those at 80% AMI or above can help ensure solid operating income across a development.

a) Project-Based Vouchers (PBVs)

A popular source of project-based support is through vouchers that a State or local public housing agency (PHA) can attach to units. HUD guidelines allow up to 20 percent of an authority’s Housing Choice Vouchers (HCVs) to be converted into PBVs. Only 25 percent of units within a family housing development can be issued PBVs, unless the development is willing to provide or broker the provision of supportive services generally equivalent to those in a PHA’s Family Self Sufficiency (FSS) Program (discussed below). If seniors or people with disabilities are being targeted, 100 percent of the units can receive PBVs.

Across its Statewide Voucher Program portfolio, HCR currently has about 10 percent of its allocated HCV pool converted into PBVs. Approximately 75-100 HCVs are

[45] For the 2014-2015 HWP RFP, visit http://www.nyshcr.org/Funding/HWFSLIHC/2014-HWF-SLIHC-Full-Notice-RFP.pdf.

allocated annually to use in conjunction with HCR's Unified Funding Program. This is based on projections of how many vouchers will be available to redistribute in several years through turnover, when the new development projects will be ready for occupancy.

Other local public housing authorities consulted currently have a small percentage of their HCV pool converted to PBVs. On some occasions, this is because they have a small number of HCVs available and a long waiting list, and want to keep their full number of funded vouchers available for their waitlist. The program can also be difficult to administer, and may not prove feasible to oversee a small number of units. Other PHAs and voucher administrators are waiting for development opportunities in which to invest PBVs. This seems to be a resource with great potential to serve grandfamilies in the future.

b) **Tenant-based rental assistance**

Tenant-based rental assistance provides supplemental rental payments to landlords on behalf of tenants, generally reducing tenant rental payments to no more than 30 percent of their income. This includes the federally-funded Housing Choice Voucher program administered by local public housing authorities and other regional and state program administrative agencies. Some states have also replicated this program at a smaller scale to provide assistance to additional households, sometimes serving special needs populations. Since these programs are independent from capital funding, they are discussed in a separate section below on "Housing Choice Vouchers and Other Rental Assistance."

c) Unit Mix

Another strategy for ensuring solid operating income while serving very- and extremely-low income populations is providing a mixture of units targeting different income levels. For example, it is more economically viable to provide some units at rents affordable to households earning at or below 30% AMI when other units in the same development can rent to those earning 80% AMI or above. In the absence of other types of project-based or tenant-based rental assistance, this can provide an alternative.

3. Supportive Services

Most new grandfamily developments include partnerships with local service providers. Some of these are through informal relationships, while others are through specific short-term service contracts. Within partnerships, the social service providers are generally responsible for securing funding from state and local agencies or private foundations to provide continuation of services.

There are no long-term funding programs for supportive services. Funding rounds are typically 2 – 3 years in length and require repeated applications. Supportive service funding programs face limited resources and uncertain future budget allocations. Existing grandfamily developments have frequently cited continued provision of social services as a problem, both in terms of time spent applying for funds and in acquiring funds for all the members of their diverse population (see Section 4). Grants are often targeted to serve a specific population, and may leave other residents without funded services. For example, while there may be funding available to serve preschool children, there may be none for adolescent or senior programs.

Several state agencies have existing programs that provide funding for support services. The most relevant sources for grandfamilies come from the Office of Temporary and Disability Assistance (OTDA), Office of Children and Family Services (OCFS), and the Office on Aging (SOFA). In general, these agencies provide funding for new units in the form of 1) capital funding for construction, 2) project-based service funding, with service contracts attached to a specific building, and 3) tenant-based service funding that funds services to scattered sites in the community. Some of these target very specific populations (e.g. Medicaid recipients, people with HIV/AIDS, homeless individuals and families, and people with disabilities). Grandfamilies may or may not fit these categories.

a) Capital Funding

One potential model for grandfamilies includes funding for both the construction of housing and the provision of ongoing services for tenants of those units. This is a general model referred to as supportive housing. OMH serves people with serious and persistent mental health issues. A small group of grandfamilies may fit into this category, however probably not a large enough to fund large multifamily grandfamilies developments. For other capital programs, developers must show a service plan with their funding application demonstrating viable funding for the first few years of the project.

<u>Medicaid Redesign Team Capital Funds (OTDA)</u>

The Department of Health (DOH), in collaboration with other state agencies serving high-cost Medicaid recipients such as OTDA, has recently put out a Request for Proposals for a pilot program to provide rent subsidies and/or on-site or community-based services. The goal is to provide housing for homeless or unstably housed or those living in institutional settings. The funds are available to not-for–profit organizations to provide services to Medicaid members that are enrolled in NYS's Health Home Program.

The goal is that providing stable affordable housing and supportive services will improve access to health services and health status. To qualify, a member of the household must be a Medicaid recipient with: 1) a single qualifying condition such as HIV/AIDS, 2) one serious, persistent mental health condition, or 3) two chronic conditions which may include but are not limited to, a mental health condition, substance abuse disorder, asthma, diabetes, heart disease, obesity (Body Mass Index over 25) or hypertension.

Capital funding allocations for 2014-2015 are $35 million. This represents about a third of the funding allocating for all MRT programs.

<u>Homeless Housing and Assistance Program (HHAP) (OTDA)</u>

HHAP is a supportive housing program that provides capital grants and loans to not-for-profits, charitable and religious organizations and municipalities to construct or rehabilitate housing. HHAP provides funding for many types of emergencies, and permanent housing for very low- and extremely low- income households who are unable to secure housing without special assistance. It provides capital funding that can be layered together with other state capital funding, such as LIHTC. Designed as a supportive housing program, the availability and access to support services must be included in any projects. Support services however, cannot be funded with HHAP. Funding applications must detail what support services will be offered, who will offer them, and how they will be financed.

OTDA encourages entities wishing to use HHAP funds to submit concept papers outlining proposed projects. OTDA reviews potential projects for funding eligibility and offers technical assistance to help with the complex process of project design, funding and development. Currently grandfamilies receive no additional preference in funding awards.

For the 2014-2015 fiscal year there is a statewide appropriation of $63 million for HHAP. An additional $10 million was allocated to HHAP through the MRT capital funding to target MRT populations. Of the $63 million, $5 million is reserved for homeless persons with HIV/AIDS. Any applicant funded is required to operate projects as homeless housing for at least twenty-five years.

b) **Project-based Services**

Project-based services do not fund capital development, but contribute a regular funding stream for services attached to specific developments or units based on tenant eligibility.

Medicaid Redesign Team Service and Operating Fund (DOH)

The Service and Operating Fund has been funded at $5,000,000 for 2014-2015 to establish service and operating reserves for supportive housing developments serving high-cost Medicaid populations.

NYS Supportive Housing Program (NYSSHP) (OTDA)

This program targets individuals or families who are homeless or at risk of becoming homeless and for households where the head of household needs services to maintain stable housing. Eligible services include, case management, counseling, educational and employment assistance, parenting skills, and building security.

The program is funded at $20.4 million for the current funding round. Awards are as much as $250 - $275 per unit per month for each family. Grants are for three years with a possible two-year extension. Social service districts, nonprofit agencies, and faith-based and charitable organizations can apply for these funds. This program may be a good resource for serving the most vulnerable grandfamilies at risk of becoming homeless.

c) Tenant-based Services

Tenant-based services include a broad array of services for which tenants are eligible as an individual or family regardless of their housing circumstances. These are offered by several state agencies, including the Office of Children and Family Services (OCFS), Office of Temporary and Disability Assistance (OTDA), and the New York State Office for the Aging (SOFA).

Kinship Care (OCFS)

Kinship care refers to grandparents or others who are caring for children who are not their own. This definition includes foster parents, although most kinship caregivers are people who privately provide full time care for children. Services are provided in New York State for caregivers by county. The Kinship Care Navigator assists relative caregivers in finding funds for crisis intervention and mental health services. There are some funds available to relative caregivers that equal approximately one-half of the amount that foster families receive. This funding allows $300 for the first child and an additional $120 for each additional child.

Kinship Guardianship Assistance Program (KinGAP; OCFS)

The KinGAP program provides financial support to relative caregivers similar to the payments received by foster children. However, to receive this level of funding the child must have spent at least six months in foster care. Grandparents unwilling to give up their grandchildren to foster parents for this length of time do not qualify for this higher level of funding.

Adoption Subsidy (OCFS)

These are payments made to adoptive parents to assist them in caring for adopted children who are considered hard to place or who are handicapped. The child must be in the custody of the state or a foster parent in order to quality, and the subsidy must be arranged prior to the adoption of the child. Subsidies continue until the child is 21, or no longer being supported by the adoptive parent, whichever comes first. Grandfamilies would only be eligible for this resource in cases where the grandparent adopted a grandchild who met the definition of hard to place or handicapped.

Emergency Needs for the Homeless Program: NYC Eviction Prevention Program (OTDA)

This program is intended for people who are in need of emergency services, homeless or at risk of becoming homeless. Applicants must qualify for assistance under New York States Temporary Assistance for Needy Families (TANF) program. Funding is limited to not-for-profit corporations in New York City and may be used to expand services or replace lost funding for services. Categories of programs include, crisis intervention, eviction prevention, mobile emergency feeding, summer youth services, and other services that are not considered “assistance” under the federal definition. The federal definition of assistance includes cash payments, vouchers, and benefits intended to meet a household’s ongoing needs such as childcare or transportation for program participants.

County-Based Area Agencies on Aging (AAA) & NY Connects (NYSOFA)

NYSOFA operates many programs/services that either directly or indirectly assist grandfamilies. Information and assistance, benefits and application assistance, linkages to community-based programs and services, and access to legal assistance are all available through two critical resources: 1) county-based AAAs, and 2) NY Connects.[46] These two structured programs provide grandparents with access to important resources that can help them directly, or can help them access other organizations and systems that support their grandchildren and support them as caregivers to their grandchildren.

The Federal Older American Act (OAA) provides funding to NYSOFA that supports grandparent families. OAA Title III-E supports the New York Elder Caregiver Support Program, which provides AAAs the option to fund services that help caregiving

[46] For the Area Agencies on Aging, visit: http://www.aging.ny.gov/NYSOFA/LocalOffices.cfm. For the NY Connects program, visit https://ny.getcare.com/nyprovider/consumer/indexNY.do.

grandparents. Presently 23 counties support grandparent caregivers through this funding stream. Grandparent resources and services funded through this program include but are not limited to, maintaining a resource library, trainings, support groups, respite care and other services. Respite gives a caregiver a break from their role. These services are available to grandparents who are caring for a grandchild who is under 18 years of age or is disabled (can be over 18).

If a grandparent or a grandchild has long term service and support needs, they can access free, objective information and assistance through NY Connects. Assistance provided by NY Connects can connect the grandparent or the grandchild to a myriad of public and private long term services and supports, and assistance in navigating and accessing services in different systems such as those offered in behavioral health, development disabilities and health care.

In the areas where the assistance described above is available, information could be shared to help educate grandparents about of these programs. Other grandfamily needs may also be considered in the future. For example, a 2009 Family Caregiver Council report that was chaired by NYSOFA provided several recommendations regarding grandparents caring for grandchildren. These included:

- exploring options for improving financial security of grandparents and other kincare provider and assessing costs/benefits,
- providing greater assistance for grandparent/relatives caring for children, who struggle with finances,
- increasing the child only grants for grandparents caring for grandchildren, and,
- providing tuition assistance to young adults going to college while acting as a caregiver and to grandchildren being raised by grandparents.

Model 3: Housing Choice Vouchers & Other Rental Assistance

1. Housing Choice Vouchers

Under the federal Housing Choice Voucher (HCV) Program, HUD allocates vouchers to public housing authorities (PHAs) to provide rental assistance to eligible extremely-low and very-low income households. Once admitted to the HCV Program, rent shares for eligible families are based on payment standards which the PHA can set between 90% - 110% of HUD-published Fair Market Rents (FMRs). If a family obtains a unit within the PHA's payment standard, the family rent share is 30% of adjusted monthly income. If the rent for the unit exceeds the payment standard, the family's rent share is 30% of adjusted income, plus the dollar amount by which the rent exceeds the payment standard. The landlord must be willing to enter into a Housing Assistance Program

(HAP) contract with the PHA in order to receive rental assistance payments on behalf of the tenant.

Except for the additional supportive services provided to HCV participants who may also be enrolled in a PHA's Family Self Sufficiency (FSS) Program, the HCV Program only provides rental assistance. Participating HCV households are responsible for securing such other social services for which they are eligible and which are available in the community.

a) State Housing Choice Voucher (HCV) Program

HCR's Statewide Voucher Program actively administers vouchers in 50 of New York's 62 counties. To date, it has been allocated 46,000 HCVs by HUD to allocate to households earning below 50% AMI. However, due to federal funding constraints, which have limited the amount of budget authority to support allocated vouchers, the program can only fund the utilization of 41,000 vouchers, or about 90 percent.

HCR's HCV program is administered through approximately 43 local and regional nonprofit organizations and local government agencies, which maintain separate waiting lists. Only two preferences are employed in issuing vouchers to households on waiting lists: 1) single-member households who are either elderly or disabled receive preference over other single-member households, and 2) one out of every four vouchers that become available for reissue must go to a veteran. About 6 percent of the 41,000 vouchers in use turnover annually. Vouchers are portable but must be used within the region issued for at least 12 months before a household may move outside of the issuing region.

Approximately 28 percent of households with HCVs are headed by an older adult age 62 or older. Out of these households, about 30 percent reside in 2-bedroom or larger units, potentially representing grandfamilies. It is estimated that almost 1 out of every 4 households on waiting lists for state HCVs may be a family headed by an adult age 50 or up. The percentage that are grandfamilies would be less than this. Since the demand for vouchers always outstrips supply, an increase in federal funding for the HCV program would assist more grandfamilies in accessing a voucher.

b) Local Housing Choice Voucher (HCV) programs

There are over 150 public housing authorities in New York. According to the HUD Picture of Subsidized Housing 2013 data, there are about 200,000 vouchers allocated to PHAs in New York State. About 90,000 of those vouchers are administered by the New York City Housing Authority (NYCHA). Almost four out of every five voucher holders statewide are extremely low-income. On average, current voucher households spent more than two years on a waiting list before receiving their voucher, and had been using the voucher for more than 9 years. About 64% live in a 2-bedroom or larger unit. Twenty-eight percent are headed by an older adult age 62 or older.

It is unknown what percentage of voucher holders are currently grandfamilies across the state, nor how many are represented on waiting lists, as these data only exist locally, if at all. It is also unclear whether or not any preference for grandfamilies is currently given by any PHA administering the HCV program in New York State. However, no PHA consulted had a current preference for grandfamilies nor was aware of another agency that had one in effect.

c) Family Self-Sufficiency Program

The Family Self-Sufficiency (FSS) Program is run nationally through local public housing authorities and is generally available to participants in the Housing Choice Voucher program.[47] The program targets households who are currently receiving public welfare assistance with the goal of helping them transition off of welfare and housing assistance to economic self-sufficiency through increased employment. With assistance from the PHA's FSS Coordinator, participants develop and sign a 5-year action plan contract to work toward self-sufficiency. As family income increases and their corresponding share of rents increases, the same amount of family share rent increase is placed in a family escrow account. The escrow account is interest-bearing and is paid out to the participating FSS family when they fulfill the goals and milestones established in the family's FSS action plan.

The program operates through partnerships with existing social service providers. HUD provides a limited amount of annual FSS Coordinator funding to help PHAs provide the intensive case management required in the FSS Program. FSS Coordinators provide referrals for participants, not direct services. Service referrals include child care, transportation, education, job training, employment counseling, financial literacy, and homeownership counseling.

Program administrators noted that this may not be an effective program for grandfamilies with older grandparents who are no longer working. However, for grandfamilies with younger grandparents able to work, this program could provide positive assistance in furthering education, gaining employment, and/or purchasing a home (among other things) while reducing dependence on public assistance.

[47] Some FSS programs target public housing tenants instead of, or in addition to, HCV tenants. A program summary is available here: http://portal.hud.gov/hudportal/documents/huddoc?id=fssfactsheet.pdf.

2. Other Rental Assistance

a) Medicaid Redesign Team Rental Assistance Programs (Various Agencies)
Some of the programs funded through the MRT include rental subsidies for very specific subpopulations of high-cost Medicaid consumers. These include people with mental illness, disabilities, chronic addictions, HIV/AIDS, and who are formerly homeless or at risk of homelessness. It is unlikely that a large number of grandfamilies would meet the eligibility criteria for such rental assistance programs.

b) Non-MRT Rent Subsidies
In discussing the need for operating support to help house very-low and extremely-low-income grandfamilies, some developers who participated in this research mentioned rental assistance programs active in other states in the region. Some states have created their own voucher-type program in order to assist more families.[48] The Massachusetts Rental Voucher Program (MRVP) assists over 5,000 households with tenant-based and project-based vouchers through $46 million in state funds administered by the Department of Housing and Community Development. Connecticut's Rental Assistance Program operates similar to the HCV program and is run through its Department of Social Services, targeting families with children, elderly, and people with disabilities earning 50% AMI or below. As of 2014, the state was assisting almost 3,000 households with $33.6 million in rental assistance. Other states have programs targeted more specific populations such as older adults, disabled persons, homeless, mentally ill, youth transitioning out of foster care, and other designated special needs populations. If established as a special needs population in New York State, such a program might be considered to serve grandfamilies in the future, after comparing the costs and challenges of implementation with other alternatives outlines in this report.

Model 4: Home Improvement Programs

In New York State there are several opportunities for low and moderate-income homeowners to improve their homes. Although they receive no special preference for these programs, many grandfamilies are eligible due to their income levels. Assistance comes in the form of loans and/or grants and can be used to address health and safety issues in 1 – 4 family homes. Single-family homes must have an income eligible owner. 2 – 4 unit homes also require an owner-occupant; here the owner and the tenants must be below specified income levels. Programs have common income limits, shown in Table 5.2 below.[49]

[48] The National Low Income Housing Coalition maintains a database on state and city rental housing programs here: http://nlihc.org/rental-programs/search/rental-assistance.
[49] http://www.nyshcr.org/Topics/Home/AHCIncomeLimits.pdf

Table 5.2: Income Eligibility Criteria for Home Improvement Programs

	1 Person	2 Person	3 Person	4 Person
High Income Areas				
166% Low Income	$98,538	$112,614	$126,691	$140,635
80% AMI	$59,360	$67,840	$76,320	$84,720
60% AMI	$44,160	$50,460	$56,760	$63,060
Low Income Areas				
166% Low Income	$53,651	$61,354	$69,056	$76,626
80%AMI	$32,320	$36,960	$41,600	$46,160
60% AMI	$23,820	$27,128	$30,600	$33,960

Note: The highest income counties in New York State are Suffolk and Nassau County. For these counties the HUD Low Income Limit is capped by US National Median Income. 160% of HUD Very Low Income Limit establishes AHC Low Income Limit. The lowest income counties are Cattaraugus, Chautauqua, Chenango, Delaware, Franklin, Fulton, Lewis, Montgomery, Schuyler, Seneca, and St. Lawrence. For these counties low-income limits are adjusted upwards.

Program funds range from $5,000 to $40,000 per unit or more if layered with other sources. Eligible repairs include insulation; the repair and replacement of roofs, kitchen appliances, or bathrooms; as well as plumbing, heating and electrical upgrades. Additionally, home modifications may be required to allow an older adult to age in place, and lead and asbestos remediation might be addressed. In some cases it is a requirement that buildings be brought up to NYS Residential Building Code.

Funds are not given directly to homeowners or renters. Eligible public and private entities apply for grants that they will administer at the local level. Eligible applicants are not-for-profit developers and charitable organizations that can demonstrate the capacity to administer these rehab programs. Municipalities that do not receive funds directly from HUD may also apply for program funds. In addition, funds can only be used within the jurisdictions or service areas of the organizations receiving the funds. These grants are competitive and those interested must answer a Notice of Funding Availability (NOFA) that is issued by NYS Homes and Community Renewal periodically, typically on an annual or semi-annual basis. New York State programs include the NYS HOME Program, Affordable Housing Corporation (AHC), Rural Area Revitalization Program (RARP), Weatherization Assistance Program (WAP), Access to Home Program, and RESTORE (Residential Emergency Services to Offer (Home) Repairs to the Elderly).

a) **The Affordable Housing Corporation (AHC)**
AHC funds can be used to improve 1 – 4 unit owner occupied homes. Funds are available to owners who earn up to 166 percent of HUD Low income limits. In addition to the owner's unit, rental units in the same building are eligible for funds. However, tenants must also be income-qualified. Grants of up to $35,000 per unit are available ($40,000 in high-income areas and projects receiving USDA Rural Development Service loans). Funding may be used to rehabilitate or improve homes. Funds can be used for moderate repairs only. This program does not allow substantial rehabilitation projects.

Municipalities, including municipal housing authorities and housing development companies may apply for funding from AHC. Not-for-profit developers and charitable affordable housing or home improvement organizations may also apply for funds. Program designs may vary widely among applicants and generally reflect the mission of the applicant. Funding is awarded to applicants by HCR based on the strength of the application submitted, and can be combined with other funding if needed. Grantees are responsible for ensuring that applicants are eligible to receive program funds and that the project meets the specifications of the program grant. This program is less complicated to administer than some other housing programs and allows a higher income for owners.

b) **NYS HOME Program**
HOME Funds may be used for a variety of rehabilitation projects. Both homeowners and renters can potentially be assisted. Homeowners qualify if they live in a 1-4 unit residential building and are at or below 80% AMI. Renters within owner-occupied buildings must also have incomes below 80% AMI.

Funds for rehabilitation projects are in the form of a deferred loan and are generally kept under $25,000 per unit. Eligible repairs include health and safety issues and modernization in addition to rehabilitation of any deficient building systems. The building must be brought up to code with available funds and there is an expectation that repairs will last for a 10-year period. Funding is awarded through a competitive application process and any municipality or not-for-profit organizations that demonstrates the ability to develop and operate eligible projects are allowed to apply for funds. By federal law, fifteen percent of HOME funds are set aside for HUD-certified Community Housing Development Organizations (CHDOs).

c) **Rural Area Revitalization Program (RARP)**
Not-for-profit corporations in rural areas administer this program. Projects must have a direct benefit to individuals and families with incomes at or below 90% of the

county AMI or Metropolitan Service Area (MSA). Applicants may request funds to undertake housing preservation and community renewal activities in distressed rural areas by preserving existing housing units, generating new housing units, upgrading commercial and retail areas and by creating innovative approaches to neighborhood and community revitalization which improve cultural and community facilities.

d) Weatherization Assistance Program (WAP)

Available to owners, renters and property owners, grants of up to $5,000 per unit are available to reduce heating and cooling costs and address health and safety issues through energy-efficiency measures. It can be used for heating, cooling and providing hot water. WAP is available to households whose incomes are below 60% of state AMI.

e) Home Energy Assistance Program (HEAP)

This program assists by providing grants that supplement a family's annual heating cost. HEAP also can provide up to $6,500 to replace or repair a primary heating systems, through the HEAP Heating Equipment Repair and Replacement program. Though intended to replace inoperable heating systems, there is the added benefit of reduced energy costs from a more efficient system. Income guidelines are in the table below.

f) Access to Home Program

The intent of the Access program is to enable people with disabilities to remain in or return to their own homes instead of institutional settings by increasing the accessibility of their existing homes, such as adding ramps, lifts, and handrails. Renters or owners who permanently reside in a home and are at or below 80% AMI (120% AMI for veterans with disabilities) are eligible. Access grants are administered by not-for-profit housing or service agencies and local government entities and are awarded by a competitive RFP process. No more than $25,000 can be used in any one unit. The Medicaid Redesign Team Supportive Housing plan expands overall funding for this program by $1 million in 2014-2-15 and $2 million in 2015-2016 to provide modifications specifically for high-cost Medicaid recipients. Homeowners who receive Access funds are required to live in their homes for 5 years after the work is complete.

g) RESTORE (Residential Emergency Services to Offer (Home) Repairs to the Elderly)

This is a $5,000 grant available to homeowners 60 years of age or older for emergency repairs to correct or eliminate life, health or safety hazards. RESTORE grants are administered by not-for-profit housing or service agencies and local government entities and are awarded by a competitive RFP process.

Model 5: Homeownership

Some grandfamilies who are currently renting, or are living in a home they own that is no longer sufficient for the needs of their family, may desire to purchase a quality home with an affordable mortgage. Our research revealed three distinct advantages to homeownership over rental housing for grandfamilies. First, the children are not required to leave when they reach a particular age. Allowing children to stay in their homes until they are prepared to support themselves prevents displacement and potential homelessness. Second, family reunification with the grandchildren's parents is made easier. Third, grandparents do not have to move once the grandchildren leave the household, which supports aging in place. In these regards, affordable homeownership can be a stabilizing factor for grandfamilies.

Disadvantages to homeownership for grandfamilies may include service provision to grandfamilies living in scattered sites, maintenance and up-keep of a house, and the cost of purchasing a home. Obstacles to home purchase can be overcome with existing programs for construction financing, mortgage and homebuyer savings programs, and Housing Choice Vouchers for homeownership. Maintenance and upkeep might be overcome with a cooperative or condo development where exterior maintenance is provided. This type of housing would also make service provision easier and allow for the types of community support seen in grandfamilies rental programs.

1. Construction Financing

Programs promoting affordable homeownership in New York State include the Affordable Housing Corporation (AHC), NYS HOME Program (HOME) and Housing Trust Fund (HTF). These can be used to build new units or to acquire, rehab, and resell many different types of low and moderate-income homeownership units. Given the low incomes of many grandfamilies, programs may need to be layered together to make homeownership affordable. There is currently no incentive to design or build housing specifically for grandfamilies.

a) Affordable Housing Corporation (AHC)

AHC grants are available to government entities such as municipal housing authorities and housing development fund companies, as well as non-government entities including not-for-profit and charitable corporations. Grants are available of up to $35,000 per unit ($40,000 in designated high cost areas or projects receiving USDA Rural Development Loans) and can be used for new construction or acquisition, rehab and resale of affordable housing for individuals and families with incomes up to 166 percent of HUD low-income limits.

This program is a good potential source of funding for grandfamilies. It is less complicated to administer than some other housing programs, allows for a higher income for buyers and adds an extra 3 percent administration fee to non-for-profit developers. By itself it may not be sufficient to build housing that is affordable for grandfamilies, however, it could be paired with other funding streams to reduce the cost of development. For example, utilizing a Housing Choice Voucher for Homeownership program (discussed below) could make these homes more affordable for some grandfamilies.

b) NYS HOME Program

These are federal funds administered by the Housing Trust Fund Corporation (HTFC). Among the varied funding activates, HOME funds can be used to promote homeownership through acquisition, rehabilitation or new construction of homes for low-income buyers who are at or below 80% AMI. There is a $50,000 per unit cap, however, HUD-certified Community Housing Development Organizations (CHDOs) have up to a $60,000 per unit cap. HUD also requires that homebuyers receive pre- and post-purchase counseling.

c) Housing Trust Fund (HTF)

The Housing Trust Fund Program was established in 1985 to provide for decent affordable housing opportunities for low-income people. HTF funds can be used for new construction, rehabilitation, or conversion of vacant, distressed or underutilized residential properties for low-income ownership and rental units. A wide range of applicants can apply for HTF funds including not-for-profit and for-profit corporations, housing development companies, municipalities, counties and housing authorities.

Projects must be built in areas that are considered blighted and deteriorated, or near such areas, or are in danger of becoming blighted. Projects in cities of one million or more must be for households who are at or below 80% AMI for the metropolitan statistical area (MSA). Projects outside these areas are for households whose income does not excel 90% AMI of that MSA or for NY State, whichever is greater. Preference is given for projects for residents under 50% AMI as long as they are shown to be economically feasible. Up to $125,000 can be given to each unit, which can go a long way towards providing affordability. Project sponsors must guarantee 15 – 30 years of affordability.

Additional funding may still be needed to make it affordable to most grandfamilies. While projects seeking funding for 1 – 4 unit owner-occupied buildings are generally ineligible, cooperatives and condominium units are eligible. This type of homeownership might be ideal for grandfamilies, as it has the advantages of homeownership but fewer maintenance responsibilities.

2. Mortgage Programs

There are a variety of state and federal mortgage programs serving low-income households that desire to purchase a home. An income-eligible grandfamily household could apply for any of the relevant programs briefly presented below offered through participating lenders with the State of New York Mortgage Agency (SONYMA), the Federal Housing Administration (FHA), and United States Department of Agriculture (USDA) Rural Development program.

a) **State of New York Mortgage Agency (SONYMA)**
SONYMA offers five types of mortgage programs for first time buyers through participating lenders.

Low Interest Rate Program
This is SONYMA's standard mortgage program for first time buyers. It also allows for financing of needed home repairs. Borrowers can mortgage 97 percent of the value of the property for 1 and 2 family homes. Three to four family homes require a 10 percent down payment. This loan can provide a $3,000 or 3 percent down payment assistance (not to exceed $15,000).

Construction Incentive Program
This mortgage program provides 97 percent financing for first time buyers to purchase a home that is newly constructed or rehabilitated. This loan also has no points and comes with $3,000 or 3 percent down payment assistance (not to exceed $15,000).

Remodel New York
This mortgage program allows buyers to finance up to 97 percent of the purchase and renovation cost of a home or the "as-improved" appraised value, whichever is lower. There is a $3,000 or 3 percent down payment assistance (not to exceed $15,000) and a low borrower cash contribution of only 1 percent.

Achieving the Dream
Offers financing for purchase and renovation at a lower rate for lower income first time buyers. This loan has no points and financing up to 97 percent of the property

value. There is $3,000 or 3 percent down payment assistance (not to exceed $15,000).

Homes of Veterans Program

Designed for veterans and active service members, this program gives more favorable terms than the other four programs. Unlike other SONYMA programs, veterans are not required to be a first time buyer. Additionally they can receive a 3 percent or up to $15,000 down payment assistance and there are no points or origination fees required.

b) **Federal Housing Administration (FHA)-Insured Mortgages**

Available through many lenders, FHA-insured mortgages may be used to purchase 1 – 4 family homes. Borrowers must be income eligible. Since the FHA insures lenders against borrower default, homebuyers receive more favorable borrowing terms including lower interest rates and lower required down payments.

c) **Rural Section 502 Loan Guarantee or Direct Mortgage**

These loans, funded by the USDA, are designed to assist low and moderate income rural residents in purchasing a home. Eligible applicants must have a steady income of 115% AMI or less. Loans may be for up to 100 percent of the cost of the home including closing costs.

3. Housing Choice Vouchers for Homeownership

To be eligible for a HCV, a household must enter into the program earning less than 50 percent of AMI. Although their income may increase over time, they remain eligible for the voucher unit their rent is equal to (or less than) 30 percent of their income. This flexibility allows some households to become more economically self-sufficient over time and move into homeownership while still receiving some assistance through a voucher payment.

The state's HCV program has successfully assisted 450 households in becoming homeowners. In order to be eligible for the program, a household must rent with their voucher first, before they can qualify for a 15 year term to use their voucher toward their mortgage payment, or 20 years if the home is for a person with a disability.

Other PHAs consulted either had more informal HCV homeownership programs, or none at all. This was a small, non-representative sample of PHAs, and may not represent the level of this activity statewide. Additionally, at least one PHA consulted had seen tenants (public housing, not HCV) become homeowners through the Family Self Sufficiency program. One PHA also actively developed new affordable homeownership units through several programs. This suggests that addition paths to homeownership may be available for grandfamilies that were not reviewed by this study, and require future exploration.

Comparing Models

Given the needs of grandfamilies in New York State and existing state resources for assisting homeowners and renters access quality, affordable housing, a series of potential models emerge for expanding grandfamily housing opportunities in the future. Suggested models are presented and discussed below based on existing programs and resources available. In addition, recommendations for potential policy and funding modifications are listed.

All suggestions below require further consideration by the Executive office, Legislature, and state program administrators to determine actual financial feasibility. In addition, the Office of Fair and Equitable Housing should be consulted before the implementation of any model to ensure legal obligations for ensuring fair housing are successfully met.

Model 1: Set-Aside Units in Existing Multifamily Developments

There are a variety of existing public housing and other publicly-subsidized units throughout New York State, some of which already serve grandfamilies and could serve more. Table 5.3 outlines four potential scenarios for how units within A) federal public housing, B) state-supervised public housing, C) Mitchell Lama housing without additional federal subsidies, and D) project-based Section 8, could be used to a greater extent to serve grandfamilies. The opportunities and challenges across a range of key program characteristics are discussed Table 5.3 below, as well as some recommendations for policy and funding modifications that require for assessment for feasibility.

Table 5.3: Potential Models for Serving Grandfamilies with Set-Asides within Existing Multifamily Developments

	Scenario A	Scenario B	Scenario C	Scenario D
Subsidy Program	Federal public housing	State-supervised public housing	Mitchell-Lama (only)	Project-based Section 8
Unit Type	Family	Family or converted senior	Family	Family
Unit Availability	Varies	Varies	Varies	Varies
Unit Modifications	Minimal to moderate based on building age			
Operating Support	Federal	State	None	HAP Contract (HUD)
Social Services	Service Coordination	Service Coordination	Partnerships	Partnerships

- **Appropriateness of units to grandfamilies**: Units within existing family developments are better suited to grandfamilies needs for 2 or more bedrooms. Public housing units tend to have larger bedrooms than other units developed by private developers.

- **Eligibility**: It is not clear that program rules would allow for setting preferences for grandfamilies. This is both due to existing occupancy criteria, which may not allow for preferences, or require state or HUD approval to change, along with reticence to have grandfamilies jump over other types of households on an existing waiting list.

- **Unit Availability**: It is unclear how many units are available across the state at this time. A concrete number of vacant existing family units in habitable condition, or unit turnover rates to project future supply, is unavailable at this time.

- **Modifications**: Units would not necessarily require modifications, but may if units are older, or a new household includes a person with mobility impairments, or hearing or visual impairments. Section 504 of the Rehabilitation Act of 1973 requires reasonable accommodation for people with disabilities.[50] Oldest units would face the most difficulties, and perhaps higher costs, with modifications.

- **Operating expenses**: Existing public units have affordable rents, limited to 30 percent of household income, and already receive operating subsidies, so no new resources would be needed. Privately-owned family units may not necessarily have operating support, unless they have project-based vouchers. They may need additional operating support to house extremely low-income households. This could be in the form of tenant-based or project-based vouchers, or some other rental assistance program.

- **Social Services:** More funding would be needed for social services, either provided directly by the PHA or other property owner through hiring a case manager, at a minimum, or to fund local service providers that owners partner with to serve their tenants.

- **Potential Policy Modifications:**
    - In order for any state or local preferences to be implemented for existing public housing units, each PHA must determine local need utilizing acceptable data sources, and submit its plan for required public comment followed by HUD review. This might be facilitated by a federal Notice from HUD outlining how to provide preferences for grandfamilies and conduct marketing in accordance with fair housing laws, similar to the existing Notice issued on setting preferences for homeless individuals and families.
    - To allow for preferences within some state-financed units, such as state-supervised public housing and Mitchell-Lama units, may require state legislative amendment. Before pursuing this, the opportunities and challenges should be carefully considered, including how many units would be affected, where they would be located compared to grandfamily demand, and what additional funding may be required to implement such a preference (e.g. unit modifications and service funding).
    - Existing larger senior units (e.g. 2-bedroom units) within the state-supervised stock might be converted into family units, as a programmatic exception, at potentially no to little additional cost. This would not affect a large number of units, however, and it is unclear if these existing units are located in communities with high grandfamily demand.

[50] See the HUD notice issued in 2003 to PHAs reminding them of their need to comply: http://portal.hud.gov/hudportal/documents/huddoc?id=pih2003-31.pdf

- **Potential Funding Modifications/Expansion:**
  - Modifications of existing units to meet the needs of older adults and/or people with disabilities could require an added cost, particular in the case of older units, such as the state-supervised public housing stock. If set-asides for grandfamilies are implemented, future modernization funding allocations may need to take these added costs into account.
  - Additional operating support may be needed for units that currently do not come with such support (e.g. non-federally-assisted Mitchell Lama units) in order to support very-low and extremely-low-income households. Owners could be encouraged to apply for PBVs and/or other types of operating subsidies may be considered in the future.
  - Many existing units have inadequate resources for covering the social service needs of grandfamilies. State funding to service providers who assist grandfamilies may need to be expanded to meet this need. One potential could be allocating funds through an existing or new service program to fund a part-time or full-time case manager for developments that have a certain proportion of units serving grandfamilies.

Model 2: Developing New or Rehabilitated Multifamily Housing

Based on existing state resources, and discussions with developers and state program administrators, new multifamily units serving grandfamilies are most likely to be funded through the state's Low Income Housing Tax Credit Program, layered together with other capital sources, operating support, and social service funding. Models are presented in Table 5.4 below. Each component is discussed in detail following the table, including a discussion of other alternatives that would require an assessment of the feasibility of altering current policies, or modifying or expanding funding opportunities.

Table 5.4: Potential Models for Developing New Multifamily Units Serving Grandfamilies with 9% LIHTC Program

	Scenario A: 9% LIHTC	Scenario B: 9% LIHTC	Scenario C: 9% LIHTC	Scenario D: Tax-Exempt Bonds + 4% LIHTC
Unix Mix	100% age-restricted; 100% 2-3 bedrooms	80% age-restricted; 20% 2-3 bedrooms	60% family units & 40% age-restricted; 100% 1-4 bedrooms	50% 1 bedrooms & 50% 2-bedrooms
Development Capital	LIHTC Equity			Bond Proceeds
	SLIHC Equity			LIHTC Equity
	NYS HTF			Homes for Working Families
	Local HOME			Local HOME
	Federal Home Loan Bank AHP			
	Deferred Developers Fee			
Operating Support	Up to 100% PBV; or HCV as available	Up to 100% PBV; or HCV as available	Up to 100%* PBV; or HCV as available	Up to 100%* PBV; or HCV as available
Social Services	State funding through 5+ year contract with service provider			

**All age-restricted units are eligible for PBV. Only 25 percent of family units are eligible for PBV unless social services are provided as part of the development.*

- **Unit Mix**: Based on lessons learned from existing multifamily grandfamily developments across the country, and discussions with developers, a good model might consist of a mix of units and/or buildings with a portion built to serve grandfamilies. LIHTC defines senior housing as at least 80 percent of the units restricted to a household with an adult age 55 or older (Scenario A and B above). This is in compliance with fair housing law. There are grandfamilies with younger grandparents who do not meet this criterion (See Section 1), and would be better served by non-age-restricted family units. However, research on existing developments show that these units are less likely to be filled by grandfamilies than those that have age-restrictions. One potential solution (Scenario C) may be to mix family units with age-restricted units to improve the likelihood of serving grandfamilies, and the ability of grandparents to age in place. Scenario D shows one way that a development could use unit sizes to serve a diverse population from single residents to families, whether or not age restrictions are utilized.

- **Development Costs**: Per unit development costs range from $200,000 in upstate markets to $325,000 per unit in NYC and surrounding downstate cities and counties, with per unit costs reaching upwards of $450,000 when adding the high cost of land in some downstate communities.

- **9% LIHTC**: Competitive *9 %t tax credits* are often necessary rather than as-of-right 4% Low-Income Housing Tax Credits with Tax Exempt Bond financing in upstate markets where incomes and rents are lower. These are governed by the Qualified Allocation Plan. An annual Request for Proposals (RFP) identifies housing priorities through an Early Round award cycle, which could be used to assist grandfamily units. In addition, the use of other scoring incentives or set-asides could test developer interest and project feasibility in the RFP's Regular Round. To be funded under supportive housing programs, grandfamilies would need to be defined as a special population for state housing programs.

- **Tax-Exempt Bonds and 4% LIHTC**: As-of-right *4% credits* used in conjunction with tax-exempt bonds work well in NYC and surrounding counties where income limits and rents are higher. It is difficult, however, to finance larger units of 3-bedrooms or more that some grandfamilies may need.

- **Other Sources of Development Funding**: The *SLIHC* program operates along the same standards as the LIHTC program, except that it can be used to support units targeting a slightly higher income group up to 90% AMI. Developments receiving bond financing and 4% tax credits can also apply for Homes for Working Families (HWF) loans from HFA to serve households earning up to 60% AMI. N*on-amortizing loans* from state or local government – such as the NYS Housing Trust Fund and state or local HOME funds – help bring down the cost of operations by minimizing debt service, and allow more units to rent to very low and extremely low-income households.

- **Operating Support/Rental Assistance**: To reach households at or below 30% AMI, some type of *operating support or rental assistance* is usually necessary.

The most common source is project-based vouchers (PBVs). Voucher administrators can allocate 20 percent of their HCV pool to PBVs. 100 percent of units can be issued PBVs if: 1) all units are age-restricted (Scenario A) and/or 2) all tenants are provided with a minimum level of services. Otherwise only 25 percent of family units can be assigned PBVs. The State Voucher Program and local public housing authorities consulted are willing to support grandfamily developments with unallocated PBVs. Grandfamilies that have existing tenant-based Housing Choice Vouchers can easily access LIHTC-funded units that do not have PBVs.

- **Social Services**: Social service funding is needed by grandfamilies to serve both older adult and youth needs. The most common structure for funding services for LIHTC projects is partnering with other state agencies – such as OTDA or OPWDD – that provide service funding to experienced social service organizations. Generally a development needs a minimum 5-year contract between the state agency and the service provider to prove that adequate supportive services will be provided to tenants of a new development.

- **Marketing**: All unit marketing must adhere to fair housing standards. Grandfamilies may be mentioned in marketing materials depending on the type of project proposed. The terms “grandparent,” “grandfamily,” and “intergenerational housing” may also be used in the name of the development. Community contacts can be mobilized to help market units based on services being provided, as well as to reach those identified through local data as least likely to apply.

- **Potential Policy Modifications:**
    - Define grandfamilies as a special population for the purpose of 9% credit funding cycles. Offer an Early Round 9% credit cycle for grandfamily units and/or include a set-aside or other incentive for grandfamilies within the annual Request for Proposals.
    - Encourage developers interesting in providing grandfamily units to respond to local PHA Request for Proposals for Project-Based Vouchers, or to proactively approach voucher administrators with their project ideas.
    - If social services are determined to be integral to the social and financial success of serving grandfamilies with affordable housing, other sources of funding could be explored in the future. This may include capitalizing social service reserves with development funding, or allowing social services to be paid out of operating revenues.

- **Potential Funding Modifications/Expansion:**
  - Boost funding for a variety of existing services that grandfamilies frequently utilize. Some programs seem relatively small compared to needs, such as the Kinship Navigator Program.
  - Increase social service funding to local service providers contracted to provide services to developments serving grandfamilies, and guarantee funding for the regulatory life of the project.

Model 3: Housing Choice Vouchers & Other Rental Assistance

Grandfamilies who receive rental assistance through the Housing Choice Voucher Program or other programs funded by the Medicaid Redesign Team have many more affordable rental choices within the private market and in other subsidized developments. These programs are detailed in Table 5.5 below, with a discussion following.

Table 5.5: Potential Models for Housing Choice Voucher Program and Other Rental Assistance Programs

	State Housing Choice Voucher Program	Local Housing Choice Voucher Programs	Medicaid Redesign Team
Eligibility	At or below 50% AMI	At or below 50% AMI	Subpopulations of high-cost Medicaid consumers
Preferences	Veterans	Varies	Disabled, elderly, mentally ill, HIV/AIDS, chronically addicted, homeless or at risk of homelessness
Services	N/A	Family Self Sufficiency Program, not all participate	Varies

- **Appropriateness for grandfamilies**: Tenant-based assistance is necessary for many very low-income grandfamilies earning at or below 50% AMI. There is nothing about grandfamilies specifically that would make them ineligible for

HCVs, although some form of informal or formal custody is necessary to determine household size for assistance.

- **Availability of assistance**: Waiting lists for HCVs are extremely long, and households can wait several years before receiving one. Without receiving any preference, grandfamilies must wait their turn. While other assistance programs such as those funded through the Medicaid Redesign Team programs may be helpful to grandfamilies more immediately, they generally target very specific populations, which may overlap with only a small proportion of grandfamilies.

- **Potential Policy Modifications**:
  - In the future, local and state voucher programs might explore giving preference to grandfamilies. Such a preference would have to be justified by local need, and subject to public comment and HUD review. HUD has provided guidance and approval for other populations in the past, such as homeless, veterans, and survivors of domestic violence. This research revealed no known instances of an existing grandfamilies preference, however, only a handful of voucher program administrators in New York State were consulted.

- **Potential Funding Modifications/Expansions**:
  - Some states have already created their own voucher program for low-income households – such as Massachusetts and Connecticut. Others have targeted specific special needs populations for additional rental assistance. New York State may want to assess the feasibility of creating a rental assistance program for grandfamilies and/or other populations. This could include a state-sponsored voucher program and/or project-based assistance contract for a limited number of households or units. The costs and challenges of implementation would need to be compared to other alternatives that could be less costly and/or more effective.

Model 4: Home Improvement Programs

Home improvement programs may be helpful to grandparent homeowners in need of home repair to improve the quality and energy efficiency of their homes, and modifications necessary to allow them full access their homes if they are disabled and/or as they age in place. The various programs available are summarized in Table 5.6 and discussed below.

Table 5.6: Home Improvement Program by Eligibility and Cost

	Eligibility	Modifications Allowed	Maximum per unit cost
AHC	Owner occupied up to 166% of HUD low income level	Repairs to meet code and for health and safety	$35,000, ($40,000 in high cost areas)
HOME	Owner occupied ≤ 80% area AMI	Repairs to meet code and for health and safety	$ 25,000
RESTORE	Owner ≥ 62, ≤ 80% area AMI	Emergency repairs	$5,000
Access to Home	Renter or owner ≤ 80% area AMI	Home accessibility modifications	$25,000
Weatherization	≤ 60% AMI	Heat, cooling and hot water	$5,000

- **Appropriateness of units to grandfamilies**: Renovation, rehab or repair of existing family homes can bring stability to grandfamilies living in inadequate conditions. Keeping a family in their own home is a best-case scenario if the home can be made safe, affordable and configured to adequately house all of the intended occupants. We have found that grandparents in this study desire to age in place.

- **Program Rules**: There are no rules that allow preference to funding for grandfamilies. There are several rehab programs available to homeowners with incomes as much as 166 percent of HUD low income. However, these are dependent on having a municipality or not-for-profit that has applied for and been awarded funds.

- **Modifications**: Although Access to Home grants are specifically intended to provide home accessibility modifications, most of the available programs, AHC, HOME, RESTORE can be used to provide such modifications. The exception is Weatherization (WAP), which is intended to increase heating, air-cooling efficiency and to improve water conditions.

- **Social Services:** Social services are typically not paired with home improvement programs. However, HUD does require ownership counseling with the HOME program, and a well-informed provider could also help such grandfamilies connect with other local services.

- **Potential Policy Modifications**
    - Few programs allow for more general home modifications that may be needed to serve grandparent homeowners raising grandchildren, such as adding a bedroom or a bathroom, or renovating existing space into habitable space. Program administrators may want to reevaluate allowable modifications for grandfamilies.

- **Potential Funding Modifications/Expansions**
    - Funding increases for current programs would allow more families to be served, but require a more detailed cost/benefit analysis to explore the consequences of additional funding.
    - Increases in maximum per unit funding would allow for more extensive modifications, and may assist with cases where lead and asbestos abatement are required. Again, a more detailed cost/benefit analysis is necessary to evaluate the feasibility of modifying program funding in this way.

Model 5: Homeownership

For some grandfamilies, homeownership opportunities may be made affordable through construction financing, affordable mortgage programs, or the ability to use a Housing Choice Voucher toward mortgage payments. The following programs, summarized in Table 5.7 below, do not provide supportive services. However, services could be accessed within the surrounding community, where available.

Table 5.7: Homeownership Programs by Eligibility and Costs

	Eligibility	Maximum per unit cost/amount	Other Important Characteristics
CONSTRUCTION			
AHC	Up to 166% HUD low income	$35,000, ($40,000 in high cost areas)	1 – 4 family homes
HOME	Low income ≤ 80% AMI	$ 50,000 ($60,000 if the developer is a CHDO)	1 – 4 family homes
Housing Trust Fund	Low income with preference for ≤ 50% AMI	$125,000	Cooperative and condominium units only
MORTGAGE			
SONYMA	Varies by region and family size	Varies by region and number of units	First time homebuyers
FHA-insured	Varies by region and family size	Varies by household size and number of units	
Rural Section 502	≤ 115% AMI	Varies by region	Home must be within USDA-defined rural area
HCV for Homeownership	Very low income ≤ 50% AMI at time of voucher award	Varies by region and family size	Administered by local PHAs, not all participate

- **Appropriateness of units to grandfamilies**: For grandfamilies like any other family, ownership can bring stability to their housing situation. The key barriers are income levels and affordability.

- **Construction**: Grandfamilies who are income-eligible can qualify for homeownership opportunities funded through the AHC, HOME, and HTF programs. Condominium or cooperative units may provide an interesting opportunity for housing for very low-income grandfamilies as this type of ownership reduces the owners maintenance requirements. This type of housing is additionally eligible for the highest amount of per unit assistance via the HTF program.

- **Mortgages:** Grandfamilies are eligible for existing mortgage products targeting first-time homebuyers or other low-income households. These include federal resources such as FHA-insured mortgages and Section 502 Rural Loan Guarantees and Mortgages. They also include SONYMA-backed mortgages for the purchase of new units and the purchase and/or renovation of existing units.

- **Housing Choice Vouchers for Homeownership**: State and local public housing authorities run Housing Choice Voucher homeownership programs for which grandfamilies could be eligible. These reach a small portion of HCV tenants that earn enough to buy a house, but little enough to still qualify for a voucher.

- **Social Services:** Social Services are typically not paired with home improvement programs. However, HUD does require counseling with the HOME program in the case of homebuyers. A well-informed provider could potentially help grandfamilies locate family counseling, parenting classes, or other needed services.

- **Potential Policy Modifications:**
    - Housing Trust Fund resources cannot be used to fund 1-4 unit owner-occupied homes unless they are cooperative or condominiums. To mobilize this resource for grandfamilies, the Executive Office, Legislature, and state program administrators would need to evaluate the costs and benefits of expanding Housing Trust Fund resources to 1-4 unit owner-occupied homes for this population.
    - Training may be needed to educate social service providers on available homeownership programs so that they may communicate to eligible grandfamilies whom they serve. This could be done in partnership with local Kinship Navigator programs (OCFS), Area Agencies on Aging (NYSOFA), and local and state Housing Choice Voucher Programs for Homeownership.

- **Potential Funding Modifications/Expansions:**
    - While some programs are limited by federal regulations, the Executive Office, Legislature, and state program administrators may desire to evaluate both AHC and HTF in the future in terms of increasing overall program funding, as well as the potential number of grandfamilies that could be assisted by funding increases.

Appendices

Appendix 1.A (Section 1 & 2 Methodology)

Introduction

This methodological appendix contains important documentation on how Urban Institute produced estimates, data sets, and maps for Sections 1 and 2.

Integrated Public Use Micro Data

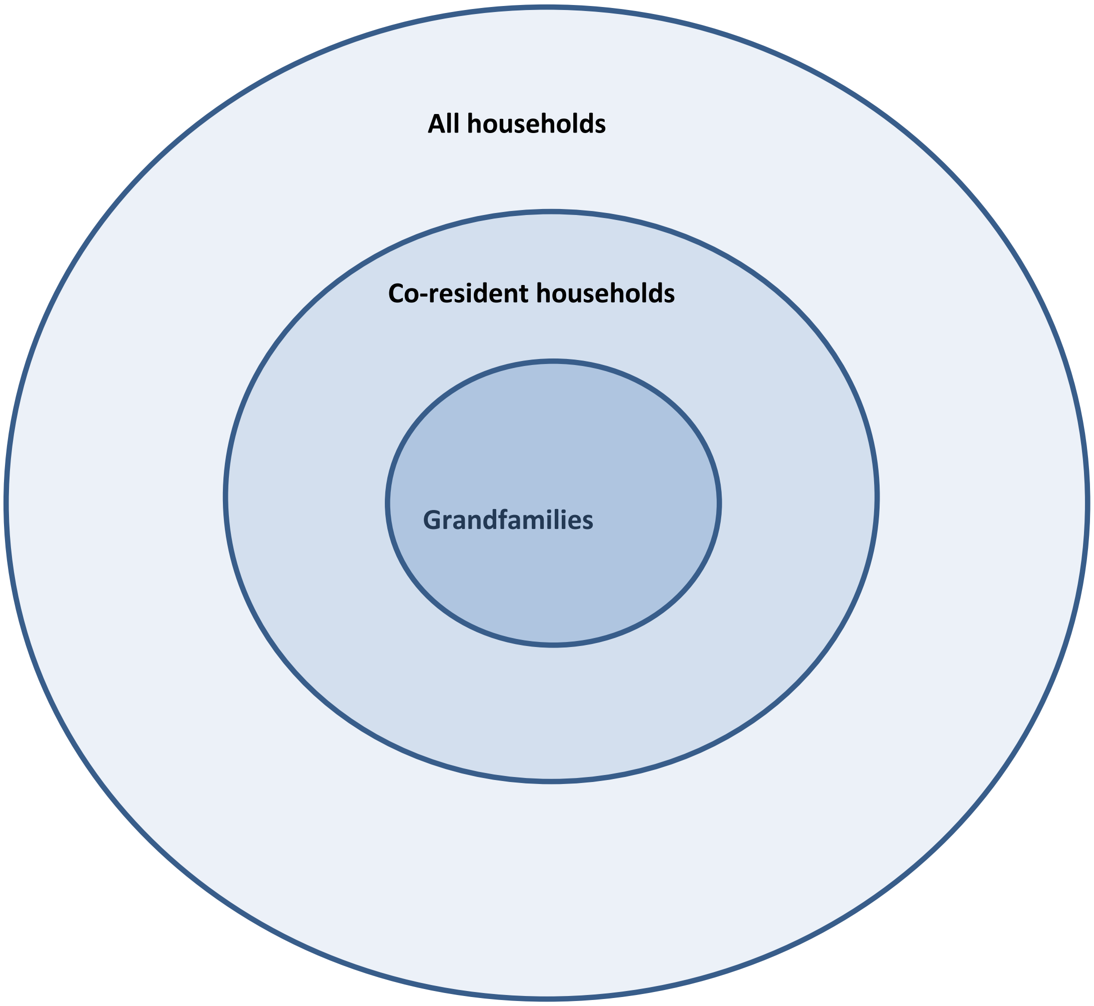
The primary data source used for this analysis is the 2008-2012 5-year American Community Survey (ACS) estimates from the Integrated Public Use Microdata Series (IPUMS). The IPUMS dataset provides household-level records, which allows researchers more flexibility to create their own cross-tabulations and categories rather than rely on what the Census makes available. However, to protect households' confidentiality, IPUMS suppresses detailed information on the location of respondents. The Public Use Microdata Area (PUMA) is the most granular level of geographic detail provided in the IPUMS dataset. PUMA boundaries are drawn to represent approximately 100,000 people. Thus, it is not possible to provide county-level estimates of the number and characteristics of grandfamilies for New York Counties of fewer than 100,000 people.

Specifically, prior to 2010, PUMA boundaries could be defined in terms of counties. This means users could create county-level estimates regardless of the county's size. Since 2010, when PUMA boundaries were adjusted for the decennial census, smaller, rural counties are typically no longer identifiable with PUMAs. Instead, these small counties are generally combined into a single PUMA. Larger urban counties can still be defined by PUMAs. Since this report contains ACS data from after 2010, Urban Institute only provided County-level estimates for the large urban New York Counties that are identifiable in IPUMS.

Co-resident and Grandfamily Households

The Census Bureau defines co-resident households as those where a grandparent and their grandchild reside in the same household. For the purpose of this report, the co-resident definition is expanded to include households where another relative age 55 or older is the head of household. Grandfamilies are a subset of co-resident households, in which the grandparent or other relative is responsible for the care of the grandchild. Figure 1 illustrates the relationship between co-resident households and grandfamily households, indicating the latter is a subset of the former. This means, all grandfamilies are co-resident households, but not all co-resident households are grandfamilies.

FIGURE 1. HOUSEHOLD DIAGRAM



Identifying Grandfamily Types in American Community Survey

The New York State Homes and Community Renewal identified four types of grandfamilies that were of interest to them for this research:

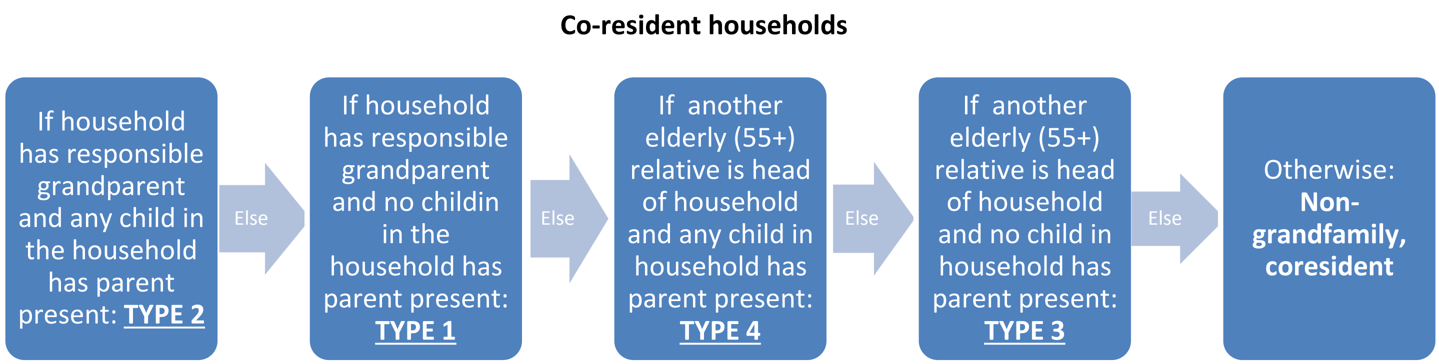
- Grandparent headed households where parents are absent (Type 1)
- Grandparent headed households where parents are present (Type 2)
- Other elderly relative headed households where parents are absent (Type 3)
- Other elderly relative headed households were parents are present (Type)

Figure 2 illustrates how co-resident households were assigned one of the four grandfamily types.

1. First, if the co-resident household has a grandparent responsible for the care of a grandchild ("responsible grandparent") and any child in the household has a parent present, then the household is **Type 2**;
2. Otherwise, if the co-resident household has a responsible grandparent and no child in the household has a parent, then the household is **Type 1**;
3. Otherwise, if the co-resident household's head of household is another elderly (55+) relative (e.g. an Aunt of the child) and any child in the household has a parent present, then the household is **Type 4**;
4. Otherwise, if the co-resident household's head of household is another elderly (55+) relative and no child in the household has a parent present, then the household is **Type 3**;
5. Otherwise, the co-resident household is not a grandfamily (e.g. co-resident grandparent who is not responsible for the care of the grandchild).

Using the above logic, it is possible that some Type 1 and 2 households could also be considered Type 3 or 4, but are not flagged as such (e.g. a household with three resident: a grandchild, a grandchild's 60 year-old Aunt who is the head of household, and a grandparent responsible for the care of the grandchild). Urban Institute prioritized flagging Type 1 and 2 households first, before flagging Type 3 and 4 households because, as described in the main body of the report, the American Community Survey only asks grandparents if they are responsible the care of the grandchild and does not ask who the primary caregiver is in other multigenerational households. This method allows for precise identification of Type 1 and 2 households before progressing to less precise identification Type 3 and 4.

FIGURE 2. GRANDFAMILIY IDENTIFYING PROCESS FOR CORESIDENT HOUSEHOLDS



Comparison to Previous Estimates

The analysis for this report differs in its definition of grandfamilies and its methods for identifying them then previous estimates of grandfamilies in New York State. Other reports have reported higher estimates of the number of grandfamilies in New York State. Our estimates are more conservative for several reasons. First, we did not include relative caregivers who were younger than 55. Second, we did not apply any estimates or assumptions based on the literature. A previous estimate used results from the National Survey of Child and Adolescent Will-Being showing that 40 percent of kinship caregivers were not grandparents and applied that estimate to assume that 40 percent of all grandfamily caregivers were not caregivers. Using this assumption, the study estimated a total of 218,513 grandfamily caregivers, 60 percent of whom were grandparents (131,108) and forty percent were other relatives (87,405). A different study, applied the average number of children in grandparent-headed grandfamilies (2.4) to the total number of children living in households headed by another relative (i.e. non-grandparent, non-parent) (71,997) to estimate that there were 30,500 grandfamilies headed by other relatives.

Our analysis only counted households where we could identify in the IPUMS data that the primary caregiver for the child was a grandparent or other relative age 55 or older. With the exception of grandparents living with their grandchildren, the census does not identify the responsible caregiver(s) for children in the household. It is possible that our methodology did not capture the full universe of grandfamilies in New York, but it does allow for a detailed analysis of the demographic and housing characteristics of grandfamilies that can be identified through ACS data.

Geographic Analysis

Downstate and Upstate New York

In this report, Downstate New York is defined as the five boroughs of New York City (New York County, Kings County, Bronx County, Queens County, Richmond County) plus Westchester County, Rockland County, Putnam County, Nassau County, and Suffolk County. The balance of New York counties defines Upstate New York. All tables and estimates derived from ACS 2008-2012 IPUMS data and reported here use this definition.

Matching County-level AMI data to IPUMS data

Household records that have been successfully matched to the five Downstate counties (New York County, Kings County, Bronx County, Queens County, Richmond County) or Westchester County, Rockland County, Putnam County, Nassau County and Suffolk County are appended with the five-digit County ID code corresponding to the appropriate county, as noted in the county-level AMI data collected from the HUD website. For those with a County ID code (all records that have been matched to a county), the appropriate median household income for that county is appended to each record.

Creating New York State Maps

All maps were produced in ArcGIS with the same ACS 2008-2012 IPUMS dataset used throughout the reports. As discussed earlier in this documentation, county-level estimates are only available in IPUMS data for large, urban counties. In order to display data for rural areas where county estimates are unavailable, urban mapped data at the PUMA level overlaid with county boundaries so that users can see the relationship between PUMAs and counties. Urban used 2012 county and 2012 PUMA boundary shape files. The PUMA shape files were downloaded from the U.S. Census Bureau:

https://www.census.gov/geo/maps-data/data/tiger.html

The county shape files were downloaded from the New York State GIS Clearinghouse:

https://gis.ny.gov/gisdata/inventories/details.cfm?DSID=910

Because 2008-2012 ACS data have two different PUMA definitions (year 2000 boundaries for respondents in the 2008 to 2011 ACS files and year 2010 boundaries for the 2012 files), Urban used the Missouri Census Data Center's MABLE/Geocorr tool to generate a crosswalk between 2000 and 2010 PUMA definitions. This allowed Urban to map all data at the PUMA level:

http://mcdc.missouri.edu/geography.shtml

APPENDIX 1.B

Co-resident Households and Grandfamiliy Households by County (2011-2013 American Community Survey)

	Total Households		Co-resident Households (grandparents living with grandchildren)		Grandfamily Households		Percent of Co-resident Households that are Grandfamilies
County	N	MOE (+/-)	N	MOE (+/-)	N	MOE (+/-)	%
Albany	122,262	1269	2,807	446	1,189	303	42%
Allegany	18,490	404	561	113	310	95	55%
Bronx	474,703	2013	31,444	1707	11,451	1003	36%
Broome	79,275	961	1,924	281	586	182	30%
Cattaraugus	31,979	607	747	143	362	116	48%
Cayuga	30,755	547	1,111	236	489	176	44%
Chautauqua	54,416	772	1,652	290	798	232	48%
Chemung	35,417	841	857	219	373	165	44%
Chenango	19,345	533	549	136	214	71	39%
Clinton	32,031	545	632	186	259	122	41%
Columbia	24,960	723	801	239	255	88	32%
Cortland	18,149	423	534	168	242	95	45%
Delaware	19,325	646	476	124	294	100	62%
Dutchess	106,938	1019	3,348	494	1,028	322	31%
Erie	380,476	2278	8,538	708	3,493	548	41%
Essex	15,675	668	350	109	133	67	38%
Franklin	18,802	489	622	217	311	146	50%
Fulton	22,341	630	675	195	366	170	54%
Genesee	24,044	309	532	150	185	48	35%
Greene	18,406	596	528	178	301	152	57%
Herkimer	26,910	550	570	153	198	67	35%
Jefferson	44,651	771	1,421	297	570	199	40%
Kings	915,398	2575	50,881	1879	17,885	1145	35%
Lewis	10,544	327	298	88	132	56	44%
Livingston	23,854	588	370	133	137	64	37%
Madison	26,512	664	707	208	261	145	37%
Monroe	297,770	1720	7,691	636	3,576	490	46%
Montgomery	19,390	439	602	203	231	124	38%
Nassau	440,640	1677	21,722	1260	4,350	696	20%
New York	734,060	4196	16,440	1403	6,521	867	40%
Niagara	88,548	996	2,230	358	902	257	40%
Oneida	90,720	977	1,915	328	848	202	44%
Onondaga	183,894	1267	4,922	584	2,288	381	46%
Ontario	43,930	590	1,028	261	480	180	47%
Orange	125,025	1331	4,918	593	1,767	345	36%
Orleans	15,743	453	642	175	230	119	36%
Oswego	44,951	743	1,451	220	501	155	35%
Otsego	23,669	566	741	192	288	112	39%

	Total Households		Co-resident Households (grandparents living with grandchildren)		Grandfamily Households		Percent of Co-resident Households that are Grandfamilies
Putnam	33,925	673	1,280	285	201	115	16%
Queens	777,760	2258	46,999	1807	13,927	1078	30%
Rensselaer	63,631	841	1,640	299	760	234	46%
Richmond	164,376	1105	8,735	854	1,968	367	23%
Rockland	97,959	832	4,372	483	1,214	288	28%
Saratoga	89,235	954	1,868	314	671	231	36%
Schenectady	57,812	875	1,542	318	659	223	43%
Schoharie	12,515	422	416	129	187	107	45%
Seneca	13,343	421	487	138	179	94	37%
St. Lawrence	41,361	784	1,153	212	552	151	48%
Steuben	41,494	477	1,017	231	490	148	48%
Suffolk	496,842	2066	25,751	1368	4,799	569	19%
Sullivan	28,357	803	1,012	223	334	131	33%
Tioga	19,952	361	655	207	269	166	41%
Tompkins	38,195	737	804	261	385	190	48%
Ulster	69,089	1307	1,897	311	727	223	38%
Warren	27,363	640	827	218	352	165	43%
Washington	24,188	586	790	213	468	185	59%
Wayne	36,334	629	1,216	262	592	223	49%
Westchester	341,562	1808	12,106	922	3,526	566	29%
Wyoming	15,724	387	370	150	159	123	43%
Yates	9,817	382	232	101	66	56	28%
New York State	7,204,832	56051	292,406	24616	96,289	15438	33%
	MOE = margin of error Note: ACS 3-year sample does not include data for Hamilton and Schuyler counties						

APPENDIX 1.C

Grandfamilies with and without Parent Present, by County (2011-2013 ACS)

County	Grandfamily Households		Without Parents Present		With a Parent Present	
	N	%	N	%	N	%
Albany	1,189	100%	389	33%	800	67%
Allegany	310	100%	159	51%	151	49%
Bronx	11,451	100%	2,359	21%	9,092	79%
Broome	586	100%	244	42%	342	58%
Cattaraugus	362	100%	91	25%	271	75%
Cayuga	489	100%	230	47%	259	53%
Chautauqua	798	100%	339	42%	459	58%
Chemung	373	100%	238	64%	135	36%
Chenango	214	100%	111	52%	103	48%
Clinton	259	100%	141	54%	118	46%
Columbia	255	100%	177	69%	78	31%
Cortland	242	100%	102	42%	140	58%
Delaware	294	100%	160	54%	134	46%
Dutchess	1,028	100%	109	11%	919	89%
Erie	3,493	100%	1,547	44%	1,946	56%
Essex	133	100%	46	35%	87	65%
Franklin	311	100%	144	46%	167	54%
Fulton	366	100%	178	49%	188	51%
Genesee	185	100%	90	49%	95	51%
Greene	301	100%	119	40%	182	60%
Herkimer	198	100%	53	27%	145	73%
Jefferson	570	100%	328	58%	242	42%
Kings	17,885	100%	3,479	19%	14,406	81%
Lewis	132	100%	42	32%	90	68%
Livingston	137	100%	67	49%	70	51%
Madison	261	100%	66	25%	195	75%
Monroe	3,576	100%	1,122	31%	2,454	69%
Montgomery	231	100%	29	13%	202	87%
Nassau	4,350	100%	535	12%	3,815	88%
New York	6,521	100%	1,631	25%	4,890	75%
Niagara	902	100%	263	29%	639	71%
Oneida	848	100%	138	16%	710	84%
Onondaga	2,288	100%	800	35%	1,488	65%
Ontario	480	100%	108	23%	372	78%
Orange	1,767	100%	317	18%	1,450	82%
Orleans	230	100%	76	33%	154	67%
Oswego	501	100%	146	29%	355	71%
Otsego	288	100%	126	44%	162	56%

	Grandfamily Households		Without Parents Present		With a Parent Present	
Putnam	201	100%	48	24%	153	76%
Queens	13,927	100%	2,098	15%	11,829	85%
Rensselaer	760	100%	231	30%	529	70%
Richmond	1,968	100%	383	19%	1,585	81%
Rockland	1,214	100%	138	11%	1,076	89%
Saratoga	671	100%	270	40%	401	60%
Schenectady	659	100%	276	42%	383	58%
Schoharie	187	100%	50	27%	137	73%
Seneca	179	100%	95	53%	84	47%
St. Lawrence	552	100%	252	46%	300	54%
Steuben	490	100%	207	42%	283	58%
Suffolk	4,799	100%	957	20%	3,842	80%
Sullivan	334	100%	151	45%	183	55%
Tioga	269	100%	179	67%	90	33%
Tompkins	385	100%	109	28%	276	72%
Ulster	727	100%	209	29%	518	71%
Warren	352	100%	142	40%	210	60%
Washington	468	100%	273	58%	195	42%
Wayne	592	100%	315	53%	277	47%
Westchester	3,526	100%	817	23%	2,709	77%
Wyoming	159	100%	54	34%	105	66%
Yates	66	100%	62	94%	4	6%
New York State	96,289	100%	23,615	25%	72,674	75%

MOE = margin of error
ACS 3-year sample does not include data for Hamilton and Schuyler counties

APPENDIX 1.D

Co-resident Households and Grandfamiliy Households by County, in Rank Order (2011-2013 ACS)

	Total Households		Co-resident Households (grandparents living with grandchildren)		Grandfamily Households		Percent of Co-resident Households that are Grandfamilies
County	N	MOE (+/-)	N	MOE (+/-)	N	MOE (+/-)	Rank Order
Delaware	19,325	646	476	124	294	100	62%
Washington	24,188	586	790	213	468	185	59%
Greene	18,406	596	528	178	301	152	57%
Allegany	18,490	404	561	113	310	95	55%
Fulton	22,341	630	675	195	366	170	54%
Franklin	18,802	489	622	217	311	146	50%
Wayne	36,334	629	1,216	262	592	223	49%
Cattaraugus	31,979	607	747	143	362	116	48%
Chautauqua	54,416	772	1,652	290	798	232	48%
Steuben	41,494	477	1,017	231	490	148	48%
Tompkins	38,195	737	804	261	385	190	48%
St. Lawrence	41,361	784	1,153	212	552	151	48%
Ontario	43,930	590	1,028	261	480	180	47%
Monroe	297,770	1720	7,691	636	3,576	490	46%
Onondaga	183,894	1267	4,922	584	2,288	381	46%
Rensselaer	63,631	841	1,640	299	760	234	46%
Cortland	18,149	423	534	168	242	95	45%
Schoharie	12,515	422	416	129	187	107	45%
Lewis	10,544	327	298	88	132	56	44%
Oneida	90,720	977	1,915	328	848	202	44%
Cayuga	30,755	547	1,111	236	489	176	44%
Chemung	35,417	841	857	219	373	165	44%
Wyoming	15,724	387	370	150	159	123	43%
Schenectady	57,812	875	1,542	318	659	223	43%
Warren	27,363	640	827	218	352	165	43%
Albany	122,262	1269	2,807	446	1,189	303	42%
Tioga	19,952	361	655	207	269	166	41%
Clinton	32,031	545	632	186	259	122	41%
Erie	380,476	2278	8,538	708	3,493	548	41%
Niagara	88,548	996	2,230	358	902	257	40%
Jefferson	44,651	771	1,421	297	570	199	40%
New York	734,060	4196	16,440	1403	6,521	867	40%
Chenango	19,345	533	549	136	214	71	39%
Otsego	23,669	566	741	192	288	112	39%
Montgomery	19,390	439	602	203	231	124	38%
Ulster	69,089	1307	1,897	311	727	223	38%

	Total Households		Co-resident Households (grandparents living with grandchildren)		Grandfamily Households		Percent of Co-resident Households that are Grandfamilies
Essex	15,675	668	350	109	133	67	38%
Livingston	23,854	588	370	133	137	64	37%
Madison	26,512	664	707	208	261	145	37%
Seneca	13,343	421	487	138	179	94	37%
Bronx	474,703	2013	31,444	1707	11,451	1003	36%
Orange	125,025	1331	4,918	593	1,767	345	36%
Saratoga	89,235	954	1,868	314	671	231	36%
Orleans	15,743	453	642	175	230	119	36%
Kings	915,398	2575	50,881	1879	17,885	1145	35%
Genesee	24,044	309	532	150	185	48	35%
Herkimer	26,910	550	570	153	198	67	35%
Oswego	44,951	743	1,451	220	501	155	35%
Sullivan	28,357	803	1,012	223	334	131	33%
Columbia	24,960	723	801	239	255	88	32%
Dutchess	106,938	1019	3,348	494	1,028	322	31%
Broome	79,275	961	1,924	281	586	182	30%
Queens	777,760	2258	46,999	1807	13,927	1078	30%
Westchester	341,562	1808	12,106	922	3,526	566	29%
Yates	9,817	382	232	101	66	56	28%
Rockland	97,959	832	4,372	483	1,214	288	28%
Richmond	164,376	1105	8,735	854	1,968	367	23%
Nassau	440,640	1677	21,722	1260	4,350	696	20%
Suffolk	496,842	2066	25,751	1368	4,799	569	19%
Putnam	33,925	673	1,280	285	201	115	16%
New York State	7,204,832	56051	292,406	24616	96,289	15438	33%
	MOE = margin of error Note: ACS 3-year sample does not include data for Hamilton and Schuyler counties						

APPENDIX 1. E

Grandfamilies with & without Parent Present, by County in Rank Order (2011-2013 ACS)

County	Grandfamily Households		Percent of Co-resident Households that are Grandfamilies	Without Parents Present		With A Parent Present	
	N	%	Rank Order	N	%	N	%
Delaware	294	100%	62%	160	54%	134	46%
Washington	468	100%	59%	273	58%	195	42%
Greene	301	100%	57%	119	40%	182	60%
Allegany	310	100%	55%	159	51%	151	49%
Fulton	366	100%	54%	178	49%	188	51%
Franklin	311	100%	50%	144	46%	167	54%
Wayne	592	100%	49%	315	53%	277	47%
Cattaraugus	362	100%	48%	91	25%	271	75%
Chautauqua	798	100%	48%	339	42%	459	58%
Steuben	490	100%	48%	207	42%	283	58%
Tompkins	385	100%	48%	109	28%	276	72%
St. Lawrence	552	100%	48%	252	46%	300	54%
Ontario	480	100%	47%	108	23%	372	78%
Monroe	3,576	100%	46%	1122	31%	2454	69%
Onondaga	2,288	100%	46%	800	35%	1488	65%
Rensselaer	760	100%	46%	231	30%	529	70%
Cortland	242	100%	45%	102	42%	140	58%
Schoharie	187	100%	45%	50	27%	137	73%
Lewis	132	100%	44%	42	32%	90	68%
Oneida	848	100%	44%	138	16%	710	84%
Cayuga	489	100%	44%	230	47%	259	53%
Chemung	373	100%	44%	238	64%	135	36%
Wyoming	159	100%	43%	54	34%	105	66%
Schenectady	659	100%	43%	276	42%	383	58%
Warren	352	100%	43%	142	40%	210	60%
Albany	1,189	100%	42%	389	33%	800	67%
Tioga	269	100%	41%	179	67%	90	33%
Clinton	259	100%	41%	141	54%	118	46%
Erie	3,493	100%	41%	1547	44%	1946	56%
Niagara	902	100%	40%	263	29%	639	71%
Jefferson	570	100%	40%	328	58%	242	42%
New York	6,521	100%	40%	1631	25%	4890	75%
Chenango	214	100%	39%	111	52%	103	48%
Otsego	288	100%	39%	126	44%	162	56%
Montgomery	231	100%	38%	29	13%	202	87%
Ulster	727	100%	38%	209	29%	518	71%
Essex	133	100%	38%	46	35%	87	65%
Livingston	137	100%	37%	67	49%	70	51%

		Grandfamily Households		Percent of Co-resident Households that are Grandfamilies		Without Parents Present	With a Parent Present
Madison	261	100%	37%	66	25%	195	75%
Seneca	179	100%	37%	95	53%	84	47%
Bronx	11,451	100%	36%	2359	21%	9092	79%
Orange	1,767	100%	36%	317	18%	1450	82%
Saratoga	671	100%	36%	270	40%	401	60%
Orleans	230	100%	36%	76	33%	154	67%
Kings	17,885	100%	35%	3479	19%	14406	81%
Genesee	185	100%	35%	90	49%	95	51%
Herkimer	198	100%	35%	53	27%	145	73%
Oswego	501	100%	35%	146	29%	355	71%
Sullivan	334	100%	33%	151	45%	183	55%
Columbia	255	100%	32%	177	69%	78	31%
Dutchess	1,028	100%	31%	109	11%	919	89%
Broome	586	100%	30%	244	42%	342	58%
Queens	13,927	100%	30%	2098	15%	11829	85%
Westchester	3,526	100%	29%	817	23%	2709	77%
Yates	66	100%	28%	62	94%	4	6%
Rockland	1,214	100%	28%	138	11%	1076	89%
Richmond	1,968	100%	23%	383	19%	1585	81%
Nassau	4,350	100%	20%	535	12%	3815	88%
Suffolk	4,799	100%	19%	957	20%	3842	80%
Putnam	201	100%	16%	48	24%	153	76%
New York State	96,289	100%	33%	23615	25%	72674	75%

MOE = margin of error
Note: ACS 3-year sample does not include data for Hamilton and Schuyler counties

APPENDIX 2

Median Family Income of New York State Grandfamilies by County and Absence of Parents (2011-2013 American Community Survey)

Geography	All Grandfamilies	Grandfamilies Parents Not Present
Albany County	$83,931	$32,438
Allegany County	$43,000	$34,375
Bronx County	$31,089	$21,466
Broome County	$42,813	$31,694
Cattaraugus County	$46,667	$46,583
Cayuga County	$52,723	$23,523
Chautauqua County	$42,171	$29,472
Chemung County	$49,009	$42,500
Chenango County	$21,932	$15,750
Columbia County	$72,674	$71,513
Cortland County	$51,750	$17,250
Delaware County	$50,625	$44,297
Dutchess County	$55,286	$51,250
Erie County	$36,193	$24,880
Franklin County	$30,286	$31,905
Genesee County	$46,375	$32,143
Herkimer County	$48,333	$30,875
Jefferson County	$50,990	$25,903
Kings County	$44,039	$28,895
Lewis County	$62,045	$28,833
Madison County	$58,110	$58,250
Monroe County	$43,862	$17,366
Montgomery County	$42,071	-
Nassau County	$83,025	$62,946
New York County	$31,784	$15,104
Niagara County	$50,508	$23,798
Oneida County	$35,000	$16,538
Onondaga County	$47,305	$22,321
Ontario County	$67,872	$43,026
Orange County	$64,356	$31,042
Orleans County	$57,582	$12,813
Otsego County	$51,316	$44,783
Queens County	$68,080	$33,039
Rensselaer County	$61,997	$63,711
Richmond County	$66,023	$19,896
St. Lawrence County	$33,199	$21,518

Geography	All Grandfamilies	Grandfamilies Parents Not Present
Saratoga County	$63,842	$62,661
Schenectady County	$46,396	$25,682
Schoharie County	$47,778	$75,185
Seneca County	$28,056	$18,420
Steuben County	$37,212	$28,281
Suffolk County	$66,368	$34,446
Sullivan County	$50,493	$32,813
Tompkins County	$60,365	$56,875
Ulster County	$62,652	$52,614
Warren County	$38,071	$35,133
Wayne County	$36,875	$21,902
Westchester County	$61,289	$66,080
Yates County	$21,429	$21,286

Note: ACS 3-year sample's median income data do not include data for Clinton, Essex, Fulton, Greene, Hamilton, Livingston, Oswego, Putnam, Rockland, Schuyler, Tioga, Washington, and Wyoming counties

Appendix 3 – Bibliographical References for Section 3 Literature Review

Administration for Children and Families (2013). Implementation of the Fostering Connections to Success and Increasing Adoptions Act of 2008 Working Document. (Retrieved February 2, 2015, from http://www.acf.hhs.gov/programs/cb/resource/implementation-of-the-fostering-connections#licensing

American Community Survey (2013). U.S. Census Bureau, American Community Survey 5- year estimates, Table S1001, S1002, B01003. http://factfinder.census.gov (generated 2 February 2015).

Bachman, H. J., & Chase-Lansdale, P. L. (2005). Custodial grandmothers' physical, mental, and economic well-Being: Comparisons of primary caregivers from low-income neighborhoods. *Family Relations, 54*(4), 475-487.

Baird, A. (2003). Through my eyes: Service needs of grandparents who raise their grandchildren, from the perspective of a custodial grandmother. In B. Hayslip & J. Patrick (Eds.), *Working with custodial grandparents* (pp. 59–68). New York: Springer.

Baker, L.A., & Mutchler, J.E. (2010). Poverty and material hardship in grandparent-headed households. *Journal of Marriage and Family, 72*(4), 947-962.

Baker, L. A., & Silverstein, M. (2008a). Depressive symptoms among grandparents raising grandchildren: The impact of participation in multiple roles. *Journal of Intergenerational Relationships, 6*(3), 285-304.

Baker, L. A., & Silverstein, M. (2008b). Preventive health behaviors among grandmothers raising grandchildren. *The Journals of Gerontology Series B: Psychological Sciences and Social Sciences, 63*(5), S304-S311.

Berrick, J.D., Barth, R. P., & Needell, B. (1994). A comparison of kinship foster homes and foster family homes: Implications for kinship foster care as family preservation. *Children and Youth Services Review, 16*(1), 33-63.

Berrick, J. D. (1997). Assessing quality of care in kinship and foster family care. *Family Relations*, 273-280.

Brooks, D., & Barth, R. P. (1998). Characteristics and outcomes of drug-exposed and non-drug-exposed children in kinship and non-relative foster care. *Children and Youth Services Review*, *20*(6), 475-501.

Brown, E. J., Jemmott, L. S., Outlaw, F. H., Wilson, G., Howard, M., & Curtis, S. (2000). African American grandmothers' perceptions of caregiver concerns associated with rearing adolescent grandchildren. *Archives of Psychiatric Nursing*, *14*(2), 73-80.

Burnette, D. (1999). Custodial grandparents in Latino families: Patterns of service use and predictors of unmet needs. *Social Work*, *44*(1), 22-34.

Burnette, D. (2000). Latino grandparents rearing grandchildren with special needs: Effects on depressive symptomatology. *Journal of Gerontological Social Work, 33*(3), 1-16.

Casper, L. M., Bryson, K. R., Census, U. S. B. of the, & others. (1998). *Co-resident grandparents and their grandchildren: Grandparent maintained families.* Population Division, US Bureau of the Census Washington, DC. Retrieved from https://www.census.gov/population/www/documentation/twps0026/twps0026.html
Cox, C. B. (2007). Grandparent-headed families: Needs and implications for social work interventions and advocacy. *Families in Society: The Journal of Contemporary Social Services, 88*(4), 561-566.

Cox, C. (2009). Custodial grandparents: Policies affecting care. *Journal of Intergenerational Relationships*, *7*(2-3), 177-190.

Dubowitz, H., Feigelman, S., & Zuravin, S. (1993). A profile of kinship care. *Child Welfare, 72*(2), 153–169.

Ehrle, J., & H, R. (2002). Kin and non-kin foster care—Findings from a national survey. *Children and Youth Services Review*, *24*(1), 15-35.

Fox, A., Frasch, K., & Berrick, J. D. (2000). *Listening to children in foster care: An empirically based curriculum.* Berkeley: University of California at Berkeley, California Social Work Education Center.

Fuller-Thomson, E., & Minkler, M. (2000). African American grandparents raising grandchildren: A national profile of demographic and health characteristics. *Health & Social Work, 25*(2), 109-118.

Fuller-Thomson, E., Minkler, M., & Driver, D. (1997). A profile of grandparents raising grandchildren in the United States. *The Gerontologist, 37*(3), 406–411. doi:10.1093/geront/37.3.406

Fuller-Thomson, E., & Minkler, M. (2003). Housing issues and realities facing grandparent caregivers who are renters. *The Gerontologist*, *43*(1), 92-98.

Fuller-Thomson, E., & Minkler, M. (2007). Central American grandparents raising grandchildren. *Hispanic Journal of Behavioral Sciences, 29*(1), 5–18. doi:10.1177/0739986306293680
Gebel, T. J. (1996). Kinship care and non-relative family foster care: A comparison of caregiver attributes and attitudes. *Child Welfare*, *75*(1), 5.

Geen, R. (2003). Foster children placed with relatives often receive less government help. Retrieved February 2, 2015, from http://www.urban.org/UploadedPDF/310774_A-59.pdf

Generations United. (2005). Fact sheet: Grandparents and other relatives raising children: Housing needs and challenges. Retrieved February 2, 2015, from http://www.gu.org/LinkClick.aspx?fileticket=brlVmtqicTg=&tabid=157&mid=606

Giarrusso, R., Silverstein, M., & Feng, D. (2000). Psychological costs and benefits of raising grandchildren: Evidence from a national survey of grandparents. *To grandmother's house we go and stay: Perspectives on custodial grandparents*, 71-90.

Gottlieb, A. S., & Silverstein, N. M. (2003). *"Growing pains and challenges": GrandFamilies House four-year follow-up evaluation.*
Gottlieb, A. S., Silverstein, N. M., Bruner-Canhoto, L., & Montgomery, S. (2000). *Life at GrandFamilies House: The first six months.*

HUD - Multifamily Housing - Program Description. (n.d.). Retrieved December 19, 2014, from http://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/mfh/progdesc/eld202

HUD- Multifamily Housing - Program Description. (n.d.). Retrieved December 19, 2014, from http://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/mfh/progdesc/eldfam

Hughes, M. E., Waite, L. J., LaPierre, T. A., & Luo, Y. (2007). All in the family: The impact of caring for grandchildren on grandparents' health. *The Journals of Gerontology Series B: Psychological Sciences and Social Sciences, 62*(2), S108-S119.

Kelley, S. J. (1993). Caregiver stress in grandparents raising grandchildren. *Journal of Nursing Scholarship, 25*(4), 331-337.

Kolomer, S. R., & Lynch, K. Y. (2007). Challenges for grandparent housing programs. *Journal of Gerontological Social Work*, *49*(1-2), 65-79.

Kolomer, S. R., McCallion, P., & Janicki, M. P. (2002). African-American grandmother carers of children with disabilities: Predictors of depressive symptoms. *Journal of Gerontological Social Work, 37*(3-4), 45-63.

Landry-Meyer, L., & Newman, B. M. (2004). An exploration of the grandparent caregiver role. *Journal of Family Issues, 25*(8), 1005–1025. doi:10.1177/0192513X04265955

Leder, S., Grinstead, L. N., & Torres, E. (2007). Grandparents raising grandchildren stressors, social support, and health outcomes. *Journal of Family Nursing, 13*(3), 333-352.

Livingstone, Gail. At Grandmother's House We Stay: One-in-Ten Children Are Living with a Grandparent. Pew Research Center: Social & Demographic Trends. September 4, 2013. Retrieved from: http://www.pewsocialtrends.org/2013/09/04/at-grandmothers-house-we-stay/

Miles, M.B. & Huberman, A.M. (1994). *Qualitative data analysis: An expanded sourcebook.* Thousand Oaks, CA: Sage Publications, Inc

Minkler, M., Fuller-Thomson, E., Miller, D., & Driver, D. (1997). Depression in grandparents raising grandchildren: Results of a national longitudinal study. *Archives of Family Medicine, 6*(5), 445.

Minkler, M., & Fuller-Thomson, E. (1999). The health of grandparents raising grandchildren: Results of a national study. *American Journal of Public Health, 89*(9), 1384-1389.

Mutchler, J.E., & Baker, L.A. (2004). A demographic examination of grandparent caregivers in the Census 2000 Supplementary Survey. *Population Research and Policy Review, 23*(4), 359-377.

Pecora, P.J., Kessler, R.C., O'Brien, K., White, C.R., Williams, J., Hiripi, E., …& Herrick, M.A. (2006). Educational and employment outcomes of adults formally placed in foster care: Results from the Northwest Foster Care Alumni Study. *Children and Youth Services Review, 28* (12), 1459-1481.

PSS/WSF Grandparent Family Apartments. (2011, January 1). Retrieved November 12, 2014, from http://www.pssusa.org/index.asp?Type=B_JOB&SEC={E0BACB81-7379-479F-AA58-5FDDE453DF7B}

Ross, M. E. T., & Aday, L. A. (2006). Stress and coping in African American grandparents Who are raising their grandchildren. *Journal of Family Issues*, *27*(7), 912–932. doi:10.1177/0192513X06287167

Sands, R. G., & Goldberg-Glen, R. S. (2000). Factors Associated with Stress Among Grandparents Raising Their Grandchildren. *Family Relations, 49*(1), 97-105.

Sheran, M., & Swann, C. A. (2007). The take-up of cash assistance among private kinship care families. *Children and Youth Services Review*, *29*(8), 973-987.
Silverstein, N., & Vehvilainen, L. (2000). *To grandmother's house we go and stay: Perspectives on custodial grandparents*. Grandparents and schools: Issues and potential challenges, pp. 268-282.

Smith, G., & Palmieri, P. (2007). Risk of psychological difficulties among children raised by custodial grandparents. *Psychiatric Services, 58*(10), 1303-1310.

Stowell-Ritter, Anita M. AARP New York Report on Barriers to Successful Kin Caregiving of Children. AARP: Washington, DC, 2004. Retrieved from: http://assets.aarp.org/rgcenter/il/ny_caregiving.pdf

Taylor, P., Kochhar, R., Cohn, D., Passel, J., Velasco, G., Motel, S., & Patten, E. (2011). Fighting poverty in a tough economy, Americans move in with their relatives. *Pew Research Center*.

U.S. Department of Housing and Urban Development. (2008). *Intergenerational Housing Needs and HUD Program Options.* http://www.huduser.org/Publications/pdf/intergenerational.pdf

Whitley, D. M., Kelley, S. J., & Sipe, T. A. (2001). Grandmothers raising grandchildren: Are they at increased risk of health problems? *Health & Social Work, 26*(2), 105-114.

Appendix 4: Section 4 Case Studies

Across the United States, there are approximately sixteen grandfamily developments. This Grandparent Housing Study looks at ten of these developments in depth to discover prevalent and best practices.

Below are brief descriptions of the ten cases examined. They have been arranged in order of number of grandfamily-eligible units in each project, starting from smallest to largest development. For each development, information was gathered online, via public information requests, and extensive interviews with developers, managers, funders, and service providers.

We did our best to collect the most accurate and timely information, and we regret any inadvertent errors or omissions.

Fiddlers Annex – Smithville,Tennessee

Project Genesis & Team

Fiddlers Annex is one of two projects funded through the federal LEGACY Act of 2003 – Living Equitably: Grandparents Aiding Children and Youth – for which funding was secured in 2008. This was a demonstration program of the U.S. Department of Housing and Urban Development (HUD) that built upon the existing Section 202 program serving older adults age 62 and older.

The Upper Cumberland Development District in Tennessee applied for funding for Fiddlers Annex through its development affiliate – Cumberland Regional Development Corporation – based on their track record of developing and managing units for vulnerable populations through other federal housing programs, including the Section 202 program, the Section 811 program for persons with disabilities, and Farm Labor units.

The Tennessee Relative Caregiver Program is a partnership that began in 2006 between the state's Department of Human Services (TANF agency) and the Department of Children's Services (child welfare agency), who administers the program and contracts out with community organization such as the Upper Cumberland Development District to provide services. Program goals include stabilizing children by strengthening caregiver's ability to raise them; protecting children from abuse or neglect; and reducing family separation and the number of children entering the foster care system. The program served 4,718 children in 2010.

Land & Location

Fiddlers Annex is located in a rural community adjacent to an existing HUD Section 202 development restricted to older adults age 62 or older. The existing development made it easier to purchase the neighboring property, and there was no community opposition to rezoning the land for higher density development. Additional highlights of the site location include a low-trafficked neighborhood within walking distance to an elementary school.

SNAPSHOT

YEAR PLACED IN SERVICE: 2011
NUMBER OF UNITS AVAILABLE TO GRANDFAMILIES: 8 units, restricted to those 62 and older raising grandchildren

DEVELOPMENT COST: $1.67 million
UNIT SIZE & RENT:

- 2 BDRM (6): $575
- 3 BDRM (2): $575

UTILITIES INCLUDED: All

AMENITIES:

- UNIT: standard appliances
- BUILDING: grandparent quiet room, playroom, playground community room w/kitchen,
- COMMUNITY: school

SERVICES:

- OFF-SITE case manager
- FOR GRANDPARENTS: case management, parenting support, nutrition assistance, health services
- FOR GRANDCHILDREN: case management, nutrition assistance, health services, life skill counseling

DEVELOPMENT FUNDING

AMOUNT	SOURCE	TARGETS/RESTRICTIONS
$1,670,000	HUD Section 202 Demonstration Program for Elderly Housing for Intergenerational Families	Income; Age
$ 1,670,000	**TOTAL DEVELOPMENT COST**	

Challenges include the distance of the development from the major regional hospital, and lack of transportation options beyond a countywide transit service and getting a ride with neighbors with a car. The challenges of this rural location have contributed to higher vacancy rates.

Funding

Capital Development: Fiddlers Annex was one of only two grandfamilies projects nationally to receive capital and operating funding through the HUD Section 202 Demonstration Program for Elderly Housing for Integenerational Families. The financing is structured as an interest-free capital advance that does not have to be repaid as long as the property continues to serve the target population for a 40-year term of affordability.
Operating Income & Expenses: Monthly rents are set at $575, bringing maximum annual rent collection for Fiddlers Annex to $55,200. Through a Section 202 Project Rental Assistance Contract, HUD covers the difference between what tenants can afford to pay toward rent, set at 30% of their adjusted income, and the actual rent charged. All utilities are included in the rent, which eliminates the potential moving expense of utility hookups, as well as the fear of having utilities turned off due to lack of timely bill payment. Vacancy rates have remained problematic for this development. Out of a total of 8 units, 5 were currently rented in January 2015, and the development has never reached 100% occupancy. An on-site property manager receives no salary, but receives free rent with utilities included in exchange for basic property management and marketing services.

Social Services Funding: Funding for social services for residents in primary provided by the Tennessee Department of Children Services (DCS), with supplemental funding from HUD for grandparent services. Grandparent services are funded at $50,000 annually by DCS and HUD, and an annual cost of approximately $3,000 per resident household. Services for grandchildren are funded by the DCS Relative Caregiver Program at UCDD. The annual amount of funding is a total of $275,000, with approximately $3,000 per household going to Fiddlers Annex residents.

Building & Unit Characteristics

Fiddlers Annex is a new-construction, single-story structure consisting of 8 units targeting grandfamilies, plus one manager's unit. Six grandfamilies units, and the manager's unit, are two bedroom apartments with one and a half bathrooms. Two grandfamilies units have three bedrooms and two full bathrooms. All apartments include basic kitchen appliances. Building amenities include a quiet room designed just for grandparents to go for respite at one end of the building. On the other end of the building is a playroom designed for younger grandchildren. There is also a community room with a full kitchen. On the building grounds there is a playground for younger grandchildren. Several parking spaces have been converted into a makeshift basketball court. However, a full-size basketball court, or other recreation space targeting older children between 13 to 18 years old may have been a strategic addition. There is no security personnel on-site, but a property manager lives on-site who is available around-the-clock to address emergency facility issues.

Occupancy Eligibility & Regulations

To be eligible for a unit, an applicant household must meet the income criteria of the HUD Section 202 program, qualifying as Very Low Income earning at or below 60% of area median income. The household must also meet age criteria: the head of household must be age 62 or older, and youth must be 18 or younger. The maximum household size that can be accommodated by a unit is 6. Grandparents do not have to have custody of the related youth living with them, however, the local school district requires custody in order for the youth to enroll in school. As a result, the grandparents usually gain custody of their grandchildren. Visiting hours are not restricted, but parents are not allowed to live in the unit. This has caused problems in cases where parents have tried to rejoin the household upon release from a correctional facility or because they do not have another place to stay at the time. Smoking is allowed inside apartments, or outside the building.

Succession Policy

There is no formal succession policy in place for Fiddlers Annex in the event that a grandparent can no longer provide care for their grandchild, or a grandchild leaves the unit, leaving the remaining family member ineligible to reside in the unit. Although no children have aged out of Fiddlers Annex eligibility requirements thus far by turning 19, the expectation is that when such instance occurs, the grandparent will be able to transition to an available unit at the neighboring Section 202 development. There has been one instance where a grandparent has become unable to care for the grandchild living with them, causing the family to have to vacate the unit and move in with another caregiver.

Fair Housing

Fiddlers Annex does not have any fair housing waivers from affirmative marketing requirements. They have not experienced any legal challenges or obstacles to giving eligibility preferences to grandfamilies. Marketing strategies include newspaper advertisements and attendance at school board meetings. They also utilize the Area Agency on Aging to advertise available units to potential eligible tenants when staff visit seniors-only housing developments. Management staff also serve on health advisory boards to increase the name recognition of their property.

Tenant & Community Relations

The relatively small size of the development presents both opportunities and challenges. On the one hand, serving an intergenerational population is challenging when compared to a standard Section 202 development serving older adults only. The regular presence of youth provides additional wear and tear on the property. Additionally, tenant relations are driven by personalities, and it only takes one conflict to create some tension within such a small number of neighbors.

The property manager coordinates small events for residents, in addition to some combined events that are organized by the residents of the neighboring Section 202 development. A monthly meeting is hosted on-site by the Relative Caregivers Program, drawing other grandfamilies that live in the surrounding community to visit the property.

Supportive Services

UCDD runs a Relative Caregiver Program that target households with income below 200% of the federal poverty level. The child must be under the age of 18, or 19 if still in high school or vocational training. The caregiver must be the primary caregiver, and related to the child by blood, marriage, or adoption. Through this program, paid UCDD staff provide case management services for residents of Fiddlers Annex after performing an initial in-take assessment. They provide both on-site and off-site services during regular hours, and they are also on-call for after-hours situations that arise.

There are several challenges to social service provision for Fiddlers Annex residents. These include limited financial resources and time to provide necessary services, as well as a lack of mentoring for staff on how to best serve this intergenerational population. Other challenges are due to the age of the older adult caregivers, which is 62 years or older for every household. Both age and illness create challenges for grandparent participation, as well as challenges for youth in the household. Providing activities suitable for combined participation by older adults and youth can also be difficult. Finally, the low, fixed incomes of resident households means more program dollars are spent on assisting households with basic material necessities (an allowable program expense), rather than focusing on providing needed services and activities.

Las Abuelitas -South Tucson, Arizona

Project Genesis & Team

A group of concerned grandparents, now organized as the Southern Arizona Grandparent Ambassadors, approached The Primavera Foundation with a request for them to build grandfamilies-specific housing in South Tucson. Primavera had a strong track record of providing housing and services to the region's vulnerable populations. They also have a commitment to energy efficiency and environmental sustainability. Grandparents and the larger community were involved in the project design.

This was Primavera's first new construction project, having completed multiple rehab projects in the past. They manage the property themselves, as well as provide a Resident Engagement Coordinator to program activities and services through the onsite community center and surrounding service providers.

Land & Location

The land for the site was donated by Pima County on condition of continuing affordability for 30 years. It consisted of four lots that had been attracting criminal activity. The site did prove a bit difficult to develop in terms of its small size, and the need to install utilities. The site is close to a family public housing development, a County one-stop employment and training center, a library, and public transportation.

Photo: Las Abuelitas, interior courtyard; Source: Pima County, 2014

SNAPSHOT

YEAR PLACED IN SERVICE: 2014
NUMBER OF UNITS AVAILABLE TO GRANDFAMILIES: 12 units available, but not restricted to grandfamilies

DEVELOPMENT COST: $3,600,000

UNIT SIZE & RENT:

- 2 BDRM (8): $560
- 3 BDRM (4): $ 840

UTILITIES INCLUDED: N/A
AMENITIES:

- UNIT: ADA accessible, solar power
- BUILDING: community center, computer lab, playroom, playground, basketball court, community garden
- COMMUNITY: employment center, public transit, library

SERVICES:

- ONSITE via community center
- GRANDPARENTS: social benefits applications; grandfamily program
- GRANDCHILDREN: afterschool programs

DEVELOPMENT FUNDING

AMOUNT	SOURCE	TARGETS/RESTRICTIONS
$1,600,000	NeighborWorks Capital	Income
$1,000,000	Neighborhood Stabilization Program 2	Income
$900,000	HOME (local)	Income
$100,000	Federal Home Loan Bank Affordable Housing Program	Income
$ 3,600,000	**TOTAL DEVELOPMENT COST**	

Funding

Capital Development: The first money into the project was NSP2 funding, which had to be allocated and spent within three years of award. This was brought together with local HOME funds. Overall, 4 out of the 12 units are designated as NSP/HOME-funded. As a NeighborWorks organization, Primavera was able to secure an interim construction loan from NeighborWorks Capital; to date, $1,200,000 has been raised through private donations for repayment of the loan. The community building was funded entirely through private donations, and is not included in the development budget above.

Operating Income & Expenses

Total gross rent collected annually for all 12 units is approximately $94,080. Beyond rents, there is no other ongoing source of operating income. As a result, rents can be too high for very low to extremely low income households. Tenants are responsible for the cost of utilities, but the energy efficient construction and appliances ensure low utility costs.

Social Services Funding: Funding for the on-site community center and associated programming is raised from private donors.

Building & Unit Characteristics

Las Abuelitas is a single-story, new construction development containing 12 residential units and a community building. Units contain 2 or 3 bedrooms, and were designed to be accessible, with a handicapped-accessible bathroom, large hallways, and other features to support mobility. Units can also be made accessible for those with visual or hearing impairments. The development has received a LEED Platinum certification for its sustainability features, including solar panel arrays. Onsite amenities include a community center with a kitchen and playroom, and an outdoor basketball court and community garden that are open to the general public for use.

Occupancy Eligibility & Regulations

Las Abuelitas follows income guidelines of its funding sources. Four units are available to households earning up to 80% of area median income (AMI). The remaining 8 units are available to households earning up to 50% AMI. Units are not restricted by age of head of household or the age of any children present. Custody of the youth is not required, and households can include parents. Changes in household composition, however, can affect incomes and rents charged. Currently, only 2 out of the 12 units are occupied by families headed by an older adult relative (neither are grandparents) raising youth.

There has been little tenant turnover so far, and units are filled immediately. Low incomes make the units unaffordable for some local grandfamilies. Some grandfamilies also do not want to move due to the financial and social costs.

Succession Policy

Since there are no age restrictions, there is no succession policy necessary when household composition changes beyond maintaining compliance with lease regulations on legal occupants, incomes, and rents.

Fair Housing & Marketing

Las Abuelitas does not restrict units to grandfamilies. The Primavera Foundation was counseled by HUD staff that they could not restrict units to grandfamilies because they are not a protected class the Fair Housing Act.

Tenant & Community Relations

Since many caregivers are working and/or have health issues, it is difficult to get them involved in community events and services. The youth have more time to participate. The community center provides services to the entire neighborhood, not just residents. The community room is also available for special events which can help bring the neighborhood together, and promote Las Abuelitas as an attractive residential community.

Supportive Services

Community engagement for Las Abuelitas is done through an on-site community center. Paid community engagement staff serve the residents and others in the community who access services there. Volunteers also help provide some of the services, including oversight of the after-school program and community garden.

Franklin Field Elderly – Boston, Massachusetts

Project Genesis & Team

Franklin Field is a large Boston Housing Authority (BHA) development. It has both state and federal units. Built in 1954 as an elderly and family development, it was renovated in 2002. The largest part of the complex consists of federal units totaling 386, 1 to 5 bedroom family units. The smaller section is state owned and has 80 units for families and 80 for elderly or disabled renters.

A few years before the redevelopment, BHA awarded project-based vouchers to Boston Aging Concerns – Youth & Old United, Inc. for the GrandFamilies House in Dorchester. With an continued interest in providing more Grandfamily housing with on-site social service provision BHA decided to set-aside 15 two-bedroom units, in the Franklin Field Development, for grandfamilies.

Over time the funding for services has diminished and there are no longer any on-site services. The housing manager whose office is in the same building provides referrals to a plethora of local service agencies. Local services offer a wide range of assistance and programs to meet the needs of residents of all ages.

Land & Location

Located in a large housing complex with many senior and family apartments, both children and seniors have opportunities for socialization. The nearby area also has many businesses, services and bus lines. Health care is also available nearby.

Photo: Franklin Field Elderly; Source: Google Maps

SNAPSHOT

YEAR PLACED IN SERVICE: 2002
NUMBER OF UNITS AVAILABLE TO GRANDFAMILIES: 15

DEVELOPMENT COST: $2,900,000

UNIT SIZE & RENT:

- 15 (2 BDRM): $ 30% of income

UTILITIES INCLUDED: Yes

AMENITIES:

- UNIT: Front and rear entrances
- BUILDING: Management office, laundry
- COMPLEX: Computer room, daycare, community room, basketball court, 24 hour maintenance, washer/dryer hookups, emergency pull cords
- COMMUNITY: park, teen center, local elementary school, zoo

SERVICES:

- FOR GRANDPARENTS: referral to services in the community
- FOR CHILDREN: referral to services in the community

DEVELOPMENT FUNDING

AMOUNT	SOURCE	TARGETS/RESTRICTIONS
$ 2,900,000	Massachusetts Department of Housing and Community Development – Renovation project	60+ senior with legal custody of child under the age of 18
$ 2,900,000	**TOTAL DEVELOPMENT COST**	

Funding

Capital Funding: The Massachusetts Department of Housing and Community Development provided the redevelopment funds for the Franklin Field grandfamily units.

Operating Income & Expenses: All 15 units have project-based vouchers through a Massachusetts' rental assistance program, so tenants pay no more than 30% of their income for housing costs.

Social Services Funding: Currently, there is no funding for social service provision specific to the grandfamily units. There is an on-site housing manager for the 80 elderly units who makes referrals to services in the local community. Within the greater community are some on-site programs for youth.

Building & Unit Characteristics

There is one accessible unit set-aside for a wheelchair bound grandparent, however, it is currently rented to a disabled senior due to lack of demand for the features from current grandfamilies.

There is also a laundry room and the complex office located in the building. The greater complex offers a computer room and community room. The community room has a kitchen that is used for a culinary arts program as well as for socializing and events.

Occupancy Eligibility & Regulations

The building is open to income-qualified grandparents with permanent legal custody of their grandchildren. Parents are not allowed as residents. Additionally, the head of household must be aged sixty or older and/or disabled. Children must be aged 17 or younger, older children may qualify if they are a full time student. The family must be appropriate for a 2-bedroom unit. For example: grandchildren of opposite sexes may not share a bedroom and no more than 4 may live in the apartment. Additionally, there may not be an age difference of more than 10 years for children of the same sex to share a bedroom. Applicants must come from BHA residences. Grandparents must be able to meet the financial obligations in a timely manner. No household member may be or have been involved in criminal activities that would affect the health or safety of other residents.

Succession Policy

Families must move when the youngest child reaches the age of 18. BHA works with the family to find another BHA apartment that is appropriate to their new family composition. This could mean senior housing if the children leave or family housing if the children stay with their grandparents beyond their maximum age limit for youth.

Fair Housing

BHA has a history of providing special purpose housing, and is adept at working within fair housing regulations. There have been no fair housing concerns.

Tenant & Community Relations

Many of the tenants have been there since the building was renovated. They act as support for each other and a resource for new grandfamilies who move in. This building is part of a much larger complex with a total of 546 senior and family apartments. As such, there are many community members of all ages with which to interact. The surrounding community offers many services and amenities within walking distance.

Supportive Services

Although this building was developed with the idea of providing supportive services for grandparents raising grandchildren and the children, funding for these services were cut and there are no longer any services provided on-site. The housing manager offers referrals to services in the community.

CRT Generations - Hartford, Connecticut

Project Genesis & Team

The Community Renewal Team, Inc. (CRT) was formed in 1962 by community leaders to improve living conditions in and around Hartford. Today CRT is the largest non-profit human service agency in Connecticut. Currently they provide assistance to over 130,000 people in 75 towns and cities in Connecticut. Among their many projects, the CRT Generations grandfamilies campus - was awarded Best Affordable Housing Development for Families in 2008 by the Affordable Housing Finance Magazine. The renovation of a former school building within the campus also won the project the Connecticut Trust for Historic Preservation Award for the Built Environment for Adaptive Reuse. This development provides 24 units for grandfamilies, along with 16 units for older adults over age 62.

Land & Location

This complex is located in the north end of Hartford. The City of Hartford sold the land and the adjoining historic school to CRT Generations to be used for this project. There is a nearby local elementary school where CRT Generations runs a Head Start Program. There are some concerns about crime in the surrounding community.

Photo: CRT Generations Grandfamilies Apartments; Source: Paul B. Bailing Architects

SNAPSHOT

YEAR PLACED IN SERVICE: 2007
NUMBER OF UNITS AVAILABLE TO GRANDFAMILIES: 24 restricted to grandparents with legal custody of grandchildren under age 18

DEVELOPMENT COST*: $10,500,000
UNIT SIZE & RENT:

- 1 BDRM (16): $943
- 2 BDRM (6): $874
- 3 BDRM (14): $1050
- 4 BDRM (4): $1,314

UTILITIES INCLUDED: Unknown

AMENITIES:

- UNIT: in-unit laundry
- BUILDING: Police substation, community room, kitchen, youth activity room, senior activity room
- COMMUNITY: school, daycare

SERVICES:

- ONSITE & OFF-SITE
- GRANDPARENTS: Counseling
- GRANDCHILDREN: Counseling, tutoring, activities, and mentoring

*Total cost for all 40 project units

DEVELOPMENT FUNDING

AMOUNT	SOURCE	TARGETS/RESTRICTIONS
$ 6,545,023	LIHTC Equity	Income
$ 1,591,018	CT Department of Economic & Community Development Loan	Income
$ 1,200,000	HOME, City of Hartford	Income
$ 758,451	Federal Historic Tax Credits	
$ 372,762	Deferred Developers Fee	
$ 10,467,254	**TOTAL DEVELOPMENT COST**	

Funding

Capital Funding: The largest capital funding source was tax credit equity, followed by a zero-interest, 30-year loan from the state, and HOME fund contributions from the City of Hartford. Federal Historic Tax Credits and a deferred developer's fee aided with project feasibility.
Operating Income & Expenses: Most grandfamilies earn between 25 – 50% AMI. The difference between what tenants can afford to pay using no more than 30% of their income and the actual rents charged, is covered by project-based vouchers awarded by the Hartford Housing Authority.

Social Services Funding: For the first two years there was a grant from the State Department of Social Services. The second two years they received funding through a No Child Left Behind grant. Since then, CRT has received local foundation grants totaling $50,000 – 75,000 annually. Realistically, they estimate that providing full support services would cost $150,000 - $200,000 annually.

Building & Unit Characteristics

Twenty-four units, consisting of 8 newly constructed two-story triplexes, are targeted to grandparents raising grandchildren. Each of the units has 2 – 4 bedrooms, and in-unit washers and dryers. Next-door are 16 additional 1-bedroom units for senior households (over 62) who are not raising children. Grandparents whose grandchildren age out of the grandfamilies project may transition to these units. The senior building is sited in a rehabbed 9,000sf historic school building. The old school includes a first floor community space with offices, a party space, a kitchenette and 2 recreation or study rooms: one for young children and one for older children and seniors. These rooms are stocked with games, art supplies and computers. A property manager is on-site 20 hours weekly and there is a full-time maintenance person.

Occupancy Eligibility & Regulations

Twenty-four units are specifically restricted to grandparents raising grandchildren. Residents must meet the eligibility criteria for the Housing Choice Voucher program. Most residents fall between 25 - 50% of area median income (AMI). There is no minimum age for grandparents, but to transition to the senior-only units in the building, they must be age 62. Grandparents must have legal custody of a child under the age of 18. Sometimes the children age out or leave before the grandparents turn 62 and they cannot move to the building for seniors.

Succession Policy

This program developed senior housing as part of the complex with the idea that as the children age out grandparents could move to 1-bedroom apartments and stay in the community. In practice this has not worked well because many of the grandparents have not reached the minimum age of 62 when the youngest child ages out of the grandfamily townhouses.

Fair Housing & Marketing

This development has not experienced any legal challenges related to the Fair Housing Act., and does not require a waiver for affirmatively marketing units.

Tenant & Community Relations

This development has many interactions with the surrounding community. There is an in-house police substation, and police officers act as mentors to the children and provide activities such as basketball. Several volunteers from U-Conn provide positive interactions with the families both on and off campus. Teens have been invited with their grandparents for overnights at U-Conn to get a feel for college life.

There are many activities in the building for tenants, such as boys and girls groups, homework assistance, respite, computer lab, karate, knitting group, and community meetings.

Supportive Services

Support services are provided both in and outside the campus. CRT has paid staff that provides comprehensive support services to seniors and children. Grandparents and seniors without children receive counseling. Each group has a separate counselor. Children receive counseling and tutoring. There is also a part-time activities director for the children made available with grants from the State Department of Social Services and foundation grants. Funds for tutoring come from the No Child Left Behind Act.

Despite the intense provision of services there is a waiting list for kids seeking behavioral health services. Keeping the kids engaged is seen as an important undertaking and there are many activities on and off campus. Expansion of activities would be helpful.

Grandfamilies House - Boston, Massachusetts

Project Genesis & Team

For some time Boston Aging Concerns – Young & Old United, Inc. (BAC-YOU) had developed intergenerational housing as a means of strengthening communities. They recognized that a major challenge for grandparent-grandchild households was finding appropriate and affordable housing. This thought seeded the idea of grandfamilies housing that could meet both the housing and social needs of these families. In 2004 they merged with Nuestra Communidad who now owns and manages GrandFamilies House as part of their real estate portfolio. GrandFamilies House has been repurposed into family housing.

To build GrandFamilies House, BAC-YOU worked in cooperation with the Women's Institute for Housing and Economic Development. Together they acquired financing and a site. An abandoned nursing home owned by the YMCA was selected. These organizations renovated and re-imagined the building into the first housing development designed for grandparent-grandchild families with on-site services. Identified as the community with the greatest concentration of grandfamilies, Dorchester was selected for this first project.

The plan to house grandfamilies as a community with on-site services to meet the extensive needs of these families has been replicated many times throughout the U.S. However, the GrandFamilies House is no longer exclusive to grandfamilies, although about 40% of the units are still occupied by grandfamilies, many of whom were original tenants of the building.

Photo: GrandFamilies House, Boston; Source: Women's Institute for Housing & Economic Development

SNAPSHOT

YEAR PLACED IN SERVICE: 1998
NUMBER OF UNITS AVAILABLE TO GRANDFAMILIES: 27 available but not restricted to grandfamilies

DEVELOPMENT COST: $4,100,000

UNIT SIZE & RENT:

- 1 BDRM (1):$ 917
- 2 BDRM (14): $ 1,101
- 3 BDRM (11): $ 1,404
- 4 BDRM (1): $ 1,418

UTILITIES INCLUDED:

AMENITIES:

- UNIT: Safety features for both children and elderly, accessible units, grab bars, outlet covers
- BUILDING: Office, meeting rooms, laundry on each floor, playground, front porch

SERVICES:

- On Call: Service coordinator
- GRANDPARENTS: Service coordination
- GRANDCHILDREN: Service coordination, playground

DEVELOPMENT FUNDING

AMOUNT	SOURCE	TARGETS/RESTRICTIONS
$ 2,161,420	LIHTC Equity	Income
$ 700,000	HOME loan, State	Income
$ 431,409	Mass Housing Partnership	
$ 423,409	CDBG, City of Boston	Income
$ 250,000	MA Department of Housing & Community Development-Initiatives Fund Loan	Income
$ 317,210	Various grants from: FHLB, Foundations, Developers fee, Architect contribution, Boston YWCA	Income
$ 4,491,501	**TOTAL DEVELOPMENT COST**	

Land & Location

Located in the Dorchester neighborhood of Boston, which is the largest neighborhood and predominantly African American. The building is near a small shopping center and close to a bus line. Today, despite many long-term residents, crime and violence are high in this neighborhood, with shootings, robberies, and drugs transactions jeopardizing the safety of GrandFamilies House tenants.

Funding

Capital: Multiple capital funding sources were layered together to make GrandFamilies House financially feasible. This included LIHTC equity, three loans from Massachusetts – a HOME loan, a 30-year 8% loan from Mass Housing Partnership, and a 30-year 5% interest loan from the Department of Housing & Community Development – one loan from the City of Boston (a 30-year 1% loan via CDBG funds), and several grants and donations, including the Federal Home Loan Bank Affordable Housing Program, a deferred developer fee, and foundation and sponsor contributions.

Operating Income & Expenses: Initially BAC-YOU was unable to get project-based vouchers. They approached the city and state and were granted 26 tenant based vouchers. Although the HOME program covered 24 of the 26 units the rents were to high for the grandfamilies and BAC-YOU was able to negotiate 100 tenant-based vouchers, 50 federal and 50 state. Currently some of the tenants are using the tenant-based vouchers and the rest of the units are rented as HOME units as family housing.

Social Services Funding: The current owner Nuestra Communidad provides service coordination and maintance services to the building.

Building & Unit Characteristics

This four-story, formerly abandoned nursing home was repurposed into a first floor YMCA with apartments for grand families above (the YMCA has since moved). There are safety amenities for both young and old such as grab bars in the bathrooms and electrical outlet covers. There is an on-site playground. Currently, Nuestra Communidad provides on-call services coordination and management to all residents in the building.

Occupancy Eligibility & Regulations

Although this development was designed for low-income grandparents raising grandchildren, it no longer fits that model. Currently, it is considered family housing. Forty percent of the units are occupied by grandfamilies, most of who have resided there since it opened. Changing from grandfamily-only housing to family housing has two unintended benefits. First, because children no longer age out of the program they are able to stay in their homes until they are ready to support themselves. Children can also assist their grandparents as they age and need more assistance. Second, grandparents are allowed to age in place. This is seen as a huge benefit to the seniors who have made this building their home for many years, some since the building opened in 1998.

Succession Policy

There is no succession policy for this building or the occupants. Since units are not age restricted, children do not age outa, and since units do not require the presence of minors, grandparents may continue to live in the units when their grandchildren are gone.

Fair Housing & Marketing

This building is no longer a grandfamily development. Management reported no encounters with fair housing challenges when this was a grandfamilies-only building. The change in use was due to change in ownership and the new owner's mission for housing rather than any fair housing concerns.

Tenant & Community Relations

As the oldest grandfamily building in the United States, this development and its residents have evolved over the past 17 years. Grandmothers who came in the beginning with infant grandchildren still reside in the building. As the children grew so did their needs, then needs of the grandparents and difficulties in management. They have enjoyed being in a community of grandparents raising grandchildren. They are not as happy with the change to family housing, preferring grandfamilies only, however they are glad for the opportunity to age in place and for the opportunity for their grandchildren to keep a roof over their heads while they transition from childhood and become independent adults.

There is a lot of concern about the neighborhood. Although there are good services nearby, the neighborhood has a lot of crime and violence and is not considered safe.

Supportive Services

Support services, other than a service coordinator who makes referrals, are no longer provided for this development.

Pemberton Park For Grandfamilies - Kansas City, Missouri

Project Genesis & Team

A few years ago a former planner/developer/architect in Kansas City, MO became interested in grandfamilies housing after learning about Grandparent Family apartments in New York City, and pulled together a team to design and develop Pemberton Park for Grandfamilies. At that time, there were over 9,000 grandfamilies identified as living in the Kansas City metropolitan region.

The Housing Authority of Kansas City, MO (HAKC) is a high-capacity public housing authority with a track record of participating in innovative development and service projects. Through their nonprofit development affiliate, Affordable Housing of Kansas City, Inc, they have a 0.01% stake in the ownership entity, Pemberton Park Limited Partnership (LP). Cougar Capital is a sponsor and general partner with a 0.01% stake in Pemberton Park LP. The property is managed by Yarco Companies, a regional firm that also manages other properties for HAKC. HAKC provides the social services case manager for Pemberton Park.

Local grandparents who were currently raising grandchildren gave critical input to the design process through focus groups. They described desired neighborhood amenities, as well as preferred community spaces within the buildings. One of the leaders of the grandparent group became the first resident of Pemberton Park, and eventually became the onsite manager for the property management company.

Photo: Pemberton Park for Grandfamilies; Source: www.liveatpembertonpark.com

SNAPSHOT

YEAR PLACED IN SERVICE: 2011
NUMBER OF UNITS AVAILABLE TO GRANDFAMILIES: 36 restricted to household heads age 55+ with custody of youth under age 21

DEVELOPMENT COST: $7,946,662

UNIT SIZE & RENT:

- 2 BDRM (10): $525
- 3 BDRM (22): $625
- 4 BDRM (4): $775

UTILITIES INCLUDED: Water, sewer, garbage collection

AMENITIES:

- UNIT: appliances, including washer/dryers
- BUILDING: computer lab, children's activity room, grandparents' lounge, playground, controlled entry
- COMMUNITY: schools, daycare facilities, grocery store, parks, public transit, highways

SERVICES:

- ONSITE Service Coordinator
- GRANDPARENTS: support group; case management; referrals
- GRANDCHILDREN: activities & afterschool programming

DEVELOPMENT FUNDING

AMOUNT	SOURCE	TARGETS/RESTRICTIONS
$7,491,102	Tax Credit Replacement Program	Income; Age, Custody
$100,000	Missouri Affordable Housing Assistance Program	Income
$521,662	Deferred Developer's Fee	
$7,946,662	**TOTAL DEVELOPMENT COST**	

Land & Location

The Housing Authority of Kansas City, MO already owned the land, and leases the 4.0 acre property to the ownership entity for $10 annually for a 40-year term. No rezoning was required. The property is tax-exempt. The land use is restricted for a minimum of 30 years to maintain its land use and affordability. The location was selected because of its close proximity to neighborhood amenities that grandparents identified as wanting nearby. This included schools, daycare facilities, parks, and a grocery store, many of which are walkable from the development. Additionally, the site has convenient highway access, and is close to public transit stops. It also is next to an existing senior public housing development, Pemberton Heights, a Head Start center, health center, and park land. Challenges include site preparation and re-grading at extra expense.

Funding

Capital Development: Pemberton Park had been allocated federal 9% tax credits by the Missouri Housing Development Commission when the recession hit, and the original investors withdrew from the project. The team reapplied for and received funding through the Tax Credit Replacement program. There is no debt service on the property. It also received state tax credits through the Missouri Affordable Housing Assistance Program for a donation of $55,000, leading to a total investment of $100,000 in the project. The developer deferred its fees.

Operating Income: Monthly rents at lease-up ranged from $525 for a 2-bedroom unit, to $775 for a 4-bedroom unit. Total monthly gross income from rents is $22,100 at 100% occupancy, making total annual gross income equal to $265,200 in Year 1 of building operations. Rents are estimated to increase at an annual rate of 2%. Tenants are responsible for paying for their electricity, while the property includes water, sewer, and garbage collection with the rent. Project-based Housing Choice Vouchers from the Housing Authority of Kansas City, MO make up difference between what tenants can afford to pay towards rent (30% of their income) and the actual rents charged for almost all of the units.

Operating Expenses: Annual operating costs were projected at $138,716 plus $10,800 in replacement reserves for Year 1 of building operation. Total annual expenses per unit are estimated at $4,153 for administrative expenses, utilities, maintenance, and property insurance. The property is tax-exempt. Expenses are estimated to increase at an annual rate of 3%.

Other than some initial lease-up challenges (see below), the property has not experienced unusual problems with vacancy rates or rent collection. There have been some higher costs than expected associated with property management and maintenance. Additional hours were needed by the onsite property manager due to the special needs of the intergenerational residents. Landscaping and lawn care services have also been higher than anticipated due to unavoidable elevation issues with the site. Finally, some systems have required more frequent maintenance and/earlier replacement or upgrading due to their frequent use, such as the controlled access doors and fire alarm systems.

Social Services Funding: HAKC provides a part-time services coordinator for the development.

Building & Unit Characteristics

Pemberton Park has 36 units that are 100% targeted to grandfamilies with heads of household age 55 or older. It consists of 2 newly-constructed buildings with four stories each. There are 16 units in one building, consisting of 12 3-bedroom units and 4 4-bedroom units. In the second building, there are 20 units, of which 10 are 2-bedroom units and 10 are 3-bedroom units. Two bedroom units have one full bathroom, while all 3- and 4-bedroom units have two full bathrooms. Apartments range in size from 829 sf to 1,395 sf. The units include all standard kitchen appliances, plus a microwave, as well in-unit washer and dryer. Internet service is available and may be purchased at option of tenant. All units are either handicap-accessible or convertible. Within the buildings there is office space, a meeting room, computer lab, and recreational space for both grandparents and grandchildren. A grandparents' lounge is located inside overlooking an outdoor playground for the children. There are also several covered porch areas outside. The buildings are controlled access for security purposes. There was security personnel for the first few months of building operations; residents would like this to resume, but it is not in the operating budget.

Occupancy Eligibility & Regulations

The Low-Income Housing Tax Credit program targets households earning at or below 60% of area median income (AMI). Pemberton Park must have at least 40% of its tenants earning at or below 60% AMI to maintain compliance with its tax credit funding. Occupants must also meet eligibility criteria for the Housing Choice Voucher program. Households must be made up of an older adult relative age 55 or over and at least one related youth under age 21. The older adult must have legal custody of the youth(s). Neither parents nor older grandchildren age 21 or over are allowed to live in the property. Visitors are allowed.

The largest obstacle caused by eligibility criteria thus far has been the issue of custody. This criterion was adopted by the state housing finance agency and HAKC in order to ensure that the project truly served stable grandfamilies, rather than those experiencing more temporary family circumstances. This was deemed important for stabilizing families and reducing circumstances which would make tenants lose eligibility and force them to move. Initially, it was difficult to find eligible tenants who had custody of their grandchildren. With the assistance of an attorney, however, many were able to obtain custody and meet all eligibility criteria. This helpful practice continues today.

Succession Policy

The state housing finance agency and property manager were proactive in developing succession policies to ensure smooth transitions for residents and units in the event that a grandparent becomes incapacitated or dies, as well as when grandchildren reach age 21 and must leave the property. There have been a few instances where the grandparent has died or become too ill to continue to care for their grandchildren. In this case, the family has relocated. In April 2015, one of the original residents of Pemberton Park will be the first to experience the aging out of their youngest grandchild. Although the vouchers were project-based in January 2014, original tenants can still access a Housing Choice Voucher (based on income eligibility) upon moving out of Pemberton Park. The social service coordinator begins working with the grandparent months in advance to ensure that they have a new place to live once their current lease ends where they can utilize their Housing Choice Voucher toward their rent.

Fair Housing & Marketing

This development has not faced any fair housing challenges in restricting units to grandfamilies.

Tenant & Community Relations

The onsite property manager is a grandparent raising grandchildren, and was already a tenant of Pemberton Park before recently becoming the manager. This helps with tenant-management relations. In addition, residents are actively engaged in community activities. They have a resident association, and host holiday dinners and parties together, with some assistance from the property manager and social service coordinator.

Supportive Services

A part-time social service coordinator has an office on-site and is responsible for providing some services directly. These include afterschool programming with female and male grandchildren independently.

Fairfax Intergenerational - Cleveland, Ohio

Project Genesis & Team

Fairfax Renaissance Development Corporation (FRDC) noted that grandfamilies were ineligible for senior housing, but had an unmet housing need. At the time, over 7,000 grandparents in Cleveland were primary caregivers for at least one grandchild; 55% of these were living within the Fairfax community. FRDC raised $110,000 in grants to sponsor an architectural design competition in 2008. With assistance from the Cleveland Urban Design Collaborative at Kent State University, they juried designs having 35-40 units to specifically serve the needs of grandfamilies. They were to include environmental sustainability features, and incorporate universal design principles. Targeted construction costs were $85,000 to $120,000 per unit.

FRDC partnered with Western Reserve Revitalization & Management Company, the nonprofit development affiliate of the Cuyahoga Metropolitan Housing Authority (CMHA), to develop the winning design. CMHA also manages the property and provides social services to support the residents.

Land & Location

The buildings cover 2.9 acres, and are dispersed throughout a block on which some buildings already exist, and where other future developments are planned. The land consisted of 22 parcels belonging to the Cleveland Land Bank, and 3 privately-owned parcels purchased by FRDC. It is in the midst of a residential community with access to public transportation, schools, health services, and parks.

Photo: Fairfax Intergenerational Housing; Source: www.clecityhall.com

SNAPSHOT

YEAR PLACED IN SERVICE: 2014
NUMBER OF UNITS AVAILABLE TO GRANDFAMILIES: 40 restricted to families with at least one person over age 55 with legal custody of youth under age 18

DEVELOPMENT COST: $12,000,000
UNIT SIZE & RENT:

- 2 BDRM (8): $669
- 3 BDRM (31): $767
- 4 BDRM (1): $862

UTILITIES INCLUDED: N/A
AMENITIES:

- UNIT: energy efficient appliances, washer/dryer hookups, yard, garage, homework stations
- BUILDING: computer labs, community room w/kitchen, outdoor patio, playground
- COMMUNITY: public transportation, schools, health care facilities, parks

SERVICES:

- ONSITE
- GRANDPARENTS: Case management, social and cultural activities
- GRANDCHILDREN: Case management, homework help, youth programs

DEVELOPMENT FUNDING

AMOUNT	SOURCE	TARGETS/RESTRICTIONS
$ 4,483,021	LIHTC Equity (4%)	Income, Age
$ 3,202,000	HOME, City of Cleveland	Income
$ 1,677,034	GP Capital (Grants-Local Entities)	
$ 1,400,000	CMHA Tax-Exempt Bonds	Income
$ 1,000,000	Bank Loan, PNC	
$ 998,000	Neighborhood Stabilization Program 2	Income
$ 12,779,055	**TOTAL DEVELOPMENT COST**	

Funding

Capital Development: The project was developed through a variety of funding sources. LIHTC 4% tax credits, coupled with tax-exempt bonds issued by the CMHA, and local HOME funds make up the majority of capital investments. The project carries debt service in the form of permanent financing from PNC Bank. Community Center, called the McGregor Building, and was paid for by various foundation grants, and is not included in the development cost above.

Operating Income & Expenses: 100% of the units have project-based Housing Choice Vouchers from the CMHA to pay the difference between rents charged and what the tenant can afford to pay using no more than 30% of their income, including utilities. This building was completed in the fall of 2014, it is already fully leased up. The first year's operating expenses are projected to cost $6,200 per unit or $248,000 for the development.

Social Services Funding: This is provided by the Cuyahoga Metropolitan Housing Authority and is included in the operating expenses for the development.

Building & Unit Characteristics

Fairfax Intergenerational is a mix of 8 newly-constructed single- and two-story buildings containing apartments or townhomes with 2 to 4 bedrooms. Units range in size from 960 sf to 1,355 sf. Units contain standard appliances, in addition to having hookups for an in-unit washer/dryer, and being wired for internet and cable, if the tenant chooses to buy those appliances and services. Units are universally-designed for accessibility and safety. Garages are provided behind the buildings. A community center onsite provides social services to residents, surrounded by community greenspace and patios. The project incorporates

Enterprise Green Community standards, including a bioswale installed in the community greenspace for treatment of water runoff produced by the site. There is no onsite security for this townhouse community.

Occupancy Eligibility & Regulations

Units are 100% restricted to families where at least one member is age 55 or older and must have legal custody of their child(ren) under the age of 18. Households must meet income-eligibility requirements of the Housing Choice Voucher Program, the Low Income Housing Tax Credit program, and the Neighborhood Stabilization Program. Residents must be at or below 60% of area median income.

Succession Policy

Children age out of the project at 18 but may stay in the buildings as long as they are in school. When the youngest is 18 or 23 if in school the grandparent(s) must move. They may take their Housing Authority voucher with them and there is an age-restricted senior development across the street.

Fair Housing & Marketing

This development has not experienced any challenges. There are no 1-bedroom apartments so the project is suitable for families only. There is no restriction for grandfamilies only, however at least one adult must be 55+ to rent these units. Of the 40 units, in February 2015 38 of them were occupied by grandfamilies and 2 were occupied by older adults raising their own children. CMHA markets units to existing tenants and voucher applicants, and had no difficulties in leasing up all units.

Tenant & Community Relations

So far there is a good relationship within this community and with the management. However, this development is not yet a year old. There are many events and services in the development and also in the surrounding community, including an onsite recreation center.

Supportive Services

The Cuyahoga Metropolitan Housing Authority provides supportive services. Services include case management with an on-site caseworker and an on-site property manager. There is a community center on site providing banking, technology labs, homework help, health and education classes and socialization for the residents. Nearby there are many amenities including a child and family services office and the Cleveland Medical Clinic.

Villard Square - Milwaukee, Wisconsin

Project Genesis & Team

In 2003 Northwest Side Community Development Corporation (NWSCDC) discovered that the local library was about to close due to disrepair. Owning a full square block of vacant land on Villard Avenue, they envisioned a mixed-use complex with a new library as an anchor. NWSCDC proposed to use the upper floors for low-income housing for grandparents raising their grandchildren. Together Gorman & Company, NWSCDC, and the Wisconsin Housing and Economic Development Authority (WHEDA) put together an $11 million investment in the Villard Avenue neighborhood.
Founded in 1983, NWSCDC focused its efforts on commercial rather than housing development. Over the years they bought vacant properties and implemented new ventures such as a business incubator, a school, job training programs, and outreach to at-risk youth.

Jewish Family Services of Milwaukee is the supportive services liaison for this building. Although they are only onsite 20 hours weekly they provide or coordinate several key services to the 13 grandfamilies who reside in the building. The provide education programs for the children, service referrals and arranged for a mobile food pantry to stop there. Seeing a need for positive role models they have found male interns from a local college.

Land & Location

In its early years as a community development corporation, NWSCDC purchased many buildings and vacant lots. Among them was a full square block where Villard Square now sits. Within a few blocks are many amenities, including banking, shopping, pharmacy, groceries, banks and restaurants. Located close to downtown Milwaukee, public transportation is easily accessible. Within a 20-block radius there are 8 affordable housing developments.

Photo: Villard Square Grandfamily; Source: Gorman & Company

SNAPSHOT

YEAR PLACED IN SERVICE: 2011
NUMBER OF UNITS AVAILABLE TO GRANDFAMILIES: 47 available but not restricted to grandfamilies

DEVELOPMENT COST: $11,000,000
UNIT SIZE & RENT:

- 1 BDRM (9) : $595 - $600
- 2 BDRM (19) : $ 743 - $ 763
- 3 BDRM (19) : $ $783

UTILITIES INCLUDED: N/A

AMENITIES:

- UNIT: wide hallways, accessible railings, emergency pull cords, in-unit washers and dryers
- BUILDING: library, movie theater, community room, roof top deck, play area, fitness center, playroom
- COMMUNITY: banking, shopping, pharmacy, groceries, banks, restaurants

SERVICES:

- ONSITE
- GRANDPARENTS: supportive services liaison
- GRANDCHILDREN: supportive services, tutoring

DEVELOPMENT FUNDING

AMOUNT	SOURCE	TARGETS/RESTRICTIONS
$ 4,999,240	LIHTC Equity	Income
$ 1,295,847	Tax Credit Assistance Program	Income
$ 1,291,500	City of Milwaukee purchase of 1st floor library	
$ 1,263,526	Loan, IFF	
$ 1,155,601	Loan, LID (State) & CDBG (Local)	Income
$ 771,140	US Treasury Section 1602 Exchange Funds	Income
10,776,854	**TOTAL DEVELOPMENT COST**	

Funding

Capital Development: There was difficulty attracting equity investors for the tax credits allocated for this project as the tax credit market suffered during the recession. The project was therefore assisted with over $2 million in additional grant funding from: 1) the Tax Credit Assistance Program, a short-term federal program providing grants to state housing agencies to fund tax-credit funded projects, and 2) the U.S. Treasury's section 1602 program funded by the American Recovery and Reinvestment Act of 2009 to exchange a portion of a state's tax credit allocations with direct grants. Community Development Block Loan funds from Wisconsin and the City of Milwaukee helped with project feasibility. The project carries debt service in the form of an 18-year mortgage from IFF, a regional Community Development Financial Institution. The city purchased the library from the development.

Operating Income & Expenses: Monthly rent collection is approximately $34,350, with annual project income of $412,200. This development does not have additional operating income beyond rent. As a result, many extremely low income grandfamilies cannot afford unit rents. There have been some difficulties collecting rents from the existing tenants, with low incomes contributing to late payments. There have been low turnover and vacancy rates, and no problems with maintenance.

Social Services Funding: Jewish Family Services provides the funding for this project. Initially there was a 2-year grant in place to fund social service provision; that funding was not renewed. JFS has been able to continue services through fund raising efforts and small grants, although this continues to prove challenging.

Building & Unit Characteristics

This 4-story building is new construction with a brick facade. The first floor of the building hosts a public library. The building also has several amenities just for residents, including a movie theater, community room, roof top deck and play area, fitness center and playroom. Each unit is grandparent-friendly with wide hallways, accessible railings and emergency pull cords in every bedroom, and washers and dryers.

Occupancy Eligibility & Regulations

Prospective tenants must meet the income eligibility criteria for the LIHTC and CDBG programs with incomes between 50 – 60% AMI. Many of the grandfamilies who initially applied had incomes less than 50% AMI and could not afford the rents. 13 of the 47 units or 28% of the units are occupied by grandfamilies.

Succession Policy

Although this project was developed for grandfamilies, it is not exclusive to grandfamilies. Therefore there is no special succession policy specifically concerned with grandchildren aging out of the program, or grandparents becoming incapacitated.

Fair Housing & Marketing

Despite wanting to rent to grandfamilies exclusively, the developers chose not to do so after seeking legal counsel on fair housing. Multiple attorneys were consulted, and advised the project that fair housing may be a concern since grandfamilies are not an explicit protected class. Finding tenants was no problem with this building. When they first opened 60 grandfamilies applied for apartments. Because the units required prospective tenants to be above 50% AMI only 15 of those families qualified for apartments.

Tenant & Community Relations

Tenant relations in this building have been strained. Specifically, there is a chafed relationship between grandfamilies and non-grandfamilies. This may be due to the differences between the two groups. These differences are reported to include employment status, socioeconomic status, and age. Despite this, the development boasts many events and activities. In addition to the buildings amenities, other services are brought to the building such as a liaison with the local police, a mobile food pantry, a grandfamilies support group, and educational programs for teens. Additionally, the library on the first level provides several programs that the residents take part in.

Supportive Services

Support services are provided onsite 20 hours per week and contracted through Jewish Family Services. In addition to the onsite social worker, JFS has engaged social welfare student interns. These have been particularly welcome as they have been men, and provide male role models to youth residents. It is reported that this project has no male adults among the grandparents, as of January 2015, while 75% of the children are boys. Supportive services provided for grandparents include on-site case management, off-site services and referrals, coordination of referrals as needed. Youth of different ages are offered some educational programs and case management as needed.

PSS/WSFSSH Grandparent Family Apartments - South Bronx, N.Y.

Project Genesis & Team

Grandparent Family Apartments was developed in the South Bronx through the collaborative efforts of Presbyterian Senior Services (PSS), West Side Federation for Senior and Supportive Housing, Inc. (WSFSSH) and New York City Housing Authority (NYCHA). PSS saw the need and approached WSFSSH about development possibilities. NYCHA joined the project, contributing a vacant lot next to one of their senior housing developments already served by PSS. NYCHA joined the project to help meet the needs of senior residents caring for grandchildren, great-nieces and nephews.

WSFSSH was formed in 1976 by a diverse set of service agencies, community organizations and religious institutions to create housing to meet the needs of older people and people with special needs. They now house over 1,800 people in 24 buildings.

PSS has provided support services to seniors since 1962 and has sponsored 2 other developments. They serve more than 3,500 older adults, caregivers and children through housing opportunities, senior centers, kinship programs, counseling and other support services.

Photo: Grandparent Family Apartments, Source: West Side Federation for Senior and Supportive Housing, Inc.

SNAPSHOT

YEAR PLACED IN SERVICE: 2005

NUMBER OF UNITS AVAILABLE TO GRANDFAMILIES: 50 restricted to household heads age 62+ with legal custody of youth age 17 or younger

DEVELOPMENT COST: $11,438,339

UNIT SIZE & RENT:

- 2 BDRM (40): $525
- 3 BDRM (10): $625

AMENITIES:

- UNIT: Emergency pull cords, shower thermostats, laundry on every floor
- BUILDING: Community center for grandparents and guests, youth lounge, gated parking, 24-hr onsite security
- COMMUNITY: Shopping and other services are nearby

SERVICES:

- ONSITE: 3 full-time social workers
- GRANDPARENTS: support groups, parenting classes, legal assistance, respite care
- GRANDCHILDREN: Full-time youth coordinator, tutoring, field trips, organized afternoon and evening activities, educational workshops

DEVELOPMENT FUNDING

AMOUNT	SOURCE	TARGETS/RESTRICTIONS
$ 6,205,173	Equity, LIHTC Syndication	Income
$ 1,950,000	NYS Housing Trust Fund Trust Loan	Income
$ 1,540,114	NYC Housing Authority Loan	Income
$ 810,090	Community Preservation Corporation	Income
$ 400,000	Federal Home Loan Bank Affordable Housing Program	Income
$ 300,000	NYC Housing Authority Land Donation	Income
$ 72,962	Equity, Developer/Sponsor	
$ 160,000	Loan, Developer/Sponsor	
$ 11,438,339	**TOTAL DEVELOPMENT COST**	

Land & Location

Collaborating with Presbyterian Senior Services (PSS) and the West Side Federation for Senior Supportive Housing, Inc. (WSFSSH) the New York City Housing Authority (NYCHA) leased the land for this project from its real estate portfolio. This is a dense urban environment in the Bronx with many high-rises nearby and many affordable housing complexes within a few blocks.

Funding

Capital Development: Equity raised through the Low Income Housing Tax Credit program provided the largest source of capital funds. Funds from NYCHA also helped, as did contributions from the Federal Home Loan Bank Affordable Housing Program and the state housing trust fund. A mortgage from the Community Preservation Corporation provided some permanent financing with debt service required.

Operating Income & Expenses: Monthly rent collection is $27,250, with annual project rental income of $327,000. Tenants receive Housing Choice Vouchers from NYCHA when they move into the building. These vouchers are portable if and when the household moves to another location. Current operating reserves are lower than might be optimal.

Social Services Funding: In April 2011 several key sources of funding for project services experienced signification cuts: Kinship, State Housing for Families and Young Adults (SHFYA), and Community Service Block Grants (CSBG). PSS has been able to raise enough funds to keep some of the services but the loss in funding has affected the amount and quality of services received by residents.

Building & Unit Characteristics

Grandparent Family Apartments was a newly constructed, six story building with 50 2 – 3 bedroom units. Within the 66,470 square foot building, there is 5,760 square feet of space for community and supportive services in the building, and 6,051 square feet of retail and office space. There is a landscaped courtyard and a green roof garden. The buildings were designed with the input of both grandparents and grandchildren. There are wide hallways, emergency buzzers, and handrails in the bathroom. The kitchens are ADA compliant and there are laundry facilities on each floor.

Occupancy Eligibility & Regulations

This building is exclusively for low-income grandfamilies, defined through an operating agreement based on the ground lease between PSS/WSFSSH and NYCHA. The 50 units are restricted to grandparents over the age of 62. Grandparents must have legal custody of their grandchildren and the children must be 17 or younger at the time they move in. All families must earn 50% of AMI or less. Collecting rents is sometimes an issue due to low incomes of tenants.

Succession Policy

Grandchildren may stay in the building until they reach the age of 21, and then they are given one year to find another place to live. There have been 2 instances of the death of a grandparent since Grandparent Families Apartments opened. In each case the children were able to stay in their apartments until other arrangements could be made. Since grandparents have been given a NYCHA Housing Choice Voucher, if there is a change in family size or composition they are able to move to another NYCHA building or the private market.

Fair Housing & Marketing

This development has not experienced any legal challenges to date to restricting units to grandfamilies. At initial lease up, prospective tenants were drawn from existing NYCHA units and waitlists. Currently, a site-based waiting list is maintained, with priority given to: 1) existing NYCHA tenants currently residing in the Bronx, 2) existing NYCHA tenants who do not live in the Bronx but have a noted preference to do so, and 3) existing NYCHA tenants who do not live in the Bronx and do not have a noted preference to do so.

Tenant & Community Relations

This neighborhood surrounding the building is not considered safe by some of the tenants. The residents feel safe inside the building where there is someone full time at the front desk. WSFSSH works with residents to resolve any conflicts that might arise and there are monthly tenant meetings for socialization.

Supportive Services

Presbyterian Senior Services provides an array of services on site, including educational before and after school activities, support groups, and case management. Finding funding is the biggest challenge. Most funding sources concentrates on discrete population groups so there are some groups that are underserved. For example, they may be able to find funds to run programs specific to teens and another for preschoolers. At the same time they may not be awarded funding for programs directed tor 5 – 12 year olds. In this case those children receive no services until a funding source can be found. Another challenge can be getting grandparents to take advantage of programs.

Grandfamilies Place Of Phoenix
Phoenix, Az

Project Genesis

Grandfamilies Place came about as the result of a local property developer and manager noticing unmet needs of grandfamilies residing in age-restricted units. Realizing that existing units and services were not meeting the needs of such families, a local and statewide campaign was launched to raise awareness of these families and advocate for funding.

Tanner Properties & Alliance Property Group Inc. are the developers of the property. Both have worked in the City of Phoenix before to develop family and senior affordable housing. The property manager in Dunlap-Magee.

Social services are provided by Tanner Community Development Corporation, a nonprofit organization focused on health and human services, which runs a Second Generation Program serving grandparents and other older adults raising grandchildren or other related youth.

Land & Location

The land on which Grandfamilies Place was built was a formerly high-crime residential property causing problems within the community. It was purchased for $1,252,300, and demolished with assistance from the City of Phoenix. It is located close to two existing age-restricted developments.

Photo: Grandfamilies Place of Phoenix; Source: Tofel Construction

SNAPSHOT

YEAR PLACED IN SERVICE: 2012

NUMBER OF UNITS AVAILABLE TO GRANDFAMILIES:
56 with 80% restricted to households with at least one person age 55+; 20% restricted to households with children

DEVELOPMENT COST: $11,575,096
UNIT SIZE & RENT:
2 BDRM (44): $500-699
3 BDRM (12): $570-799

UTILITIES INCLUDED: Sewer, water & garbage collection

AMENITIES
UNIT: standard appliances, washer/dryer, patios/balconies
BUILDING: swimming pool; picnic area; playgrounds; sport courts; fitness center; computer lab; club house; covered parking; pets allowed

SERVICES:
ONSITE Social services coordinator
GRANDPARENTS: family counseling; parenting advocacy & training; transportation services; emergency human services
GRANDCHILDREN: childcare, activities

DEVELOPMENT FUNDING

AMOUNT	SOURCE	TARGETS/RESTRICTIONS
$7,813,309	Low Income Housing Tax Credit	Income, Age, Disability
$2,200,000	HOME, City	Income
$1,200,000	Utah Community Reinvestment Fund	
$330,000	Loan, One Mortgage Partners	
$31,787	Solar Tax Credits	
$ 1,575,096	**TOTAL DEVELOPMENT COST**	

Funding

Capital Development: The state LIHTC funds were awarded as a family project, and come with both income and land use restrictions. HOME funds were also awarded as a family project from the City of Phoenix. In both instances, the presence of social services helped it score well against other applications. The HOME funds are repaid on a cash flow basis over 40 years, during which the land use is restricted to low-income housing. The primary debt is held by the Utah Community Reinvestment Fund, followed by the City of Phoenix in 2nd position, and One Mortgage Partners in 3rd position.

Operating Income & Expenses: Rents range from around $600 to $1000, with annual gross rents of just over $363,000. Tenants pay their heating, cooling, and electric bills, which are reduced by energy efficient systems and appliances; sewer, water, and trash are included in their rent. There are no other designated sources of operating income. About 25 percent of households currently receive Housing Choice Vouchers. Annual operating expenses are estimated at $252,000, or $4,200 per unit, primarily for management, maintenance, taxes and insurance. The annual debt service is estimated at $108,000. Vacancy rates are budgeted at 7 percent, but currently stand at around 4 percent.

Social Services Funding: Service dollars are raised by TCDC from state programs and foundations.

Building & Unit Characteristics

Grandfamilies Place is a new construction development of 56 units within two three-story buildings. The apartments are 2-bedroom, 2 bathroom units and 3 bedroom, 2 bathroom units ranging from 956 sf to 1,136 sf in size. Some units have a washer/dryer, and balcony or patio. The building was designed with sustainability features including solar panels, spray foam insulation, and structural insulated panels.

Building amenities include a computer center, exercise room, pool, playground, and sports courts. It is a gated community with controlled access. There is an on-site management office.

Occupancy Eligibility & Regulations

Based on funding sources, all units must target low income households. In addition, at least 20 percent of the units must serve families with children, 80 percent must have at least one household member age 55 or older, and 5 percent of the units must be occupied by at least one member with a physical disability. Categories may overlap, e.g. a household head over 55, with a physical disability, and a child counts against all three categories for compliance purposes. Grandparents are encouraged to have legal custody of their grandchild(ren). Parents are allowed, but must be eligible leaseholders in terms of criminal background checks and income requirements.

Succession Policy

Due to the flexibility with the population targets, as long as over 20% of units currently include a child as part of the household, a grandparent does not have to leave when their youngest grandchild leaves the apartment. Management and service providers will assist the grandparent into moving into a smaller unit at another development within the community, however.

Fair Housing & Marketing

Units are targeted for households with children, households with at least one member age 55 or older, and people with disabilities. Since units are not specifically restricted to grandfamilies, and are widely marketed within the entire community, no fair housing concerns have arisen. Some families have moved to Grandfamilies Place from more than 15 miles away.

Tenant & Community Relations

A property manager resides on site. Grandparents also organize and run their own peer support groups. Management encourages residents to work out their differences and enforce property standards. There is an elected resident board.

Supportive Services

Tanner Properties has over 15 years of experience coordinating social services at other locations. Tanner CDC provides a part-time service coordinator who provides case management and coordinates services and activities onsite. They directly provide or arrange for financial counseling, legal assistance, childhood education, and youth activities.

Appendix 5.A – Section 5 Methodology

To develop potential models to fund housing and services for grandfamilies we conducted an extensive program review and interviews with over thirty (30) developers, local public housing authorities (PHAs), and state program administrators.

To better understand development contexts and financing options across the State, we interviewed several types of developers and property managers. We spoke with eleven (11) developers of multifamily affordable rental housing for families, seniors, and supportive housing within urban, rural, upstate and downstate areas across New York.

Discussions focused on how costs for housing development, operations, and social service provision to grandfamilies would be similar to or different from those of existing developments within their portfolio. We also spoke to six (6) organizations implementing home improvement programs about program regulations, funding requirements, costs, and opportunities and challenges of serving grandfamily needs.

Conversations with four (4) local public housing authorities (PHAs) with federal and/or state-supervised existing multifamily units rounded out our perspective on using existing units and vouchers to serve grandfamilies in the future. Discussions on existing units focused on the types available, occupancy regulations, the potential need for unit modifications to serve grandfamilies, and current social service coordination and provision to tenants.

To bolster our programmatic analysis, we conducted an extensive program review on existing state resources. We also spoke with twelve (12) state agency staff involved in numerous funding programs for housing and social services to understand program regulations and funding, and how they could be mobilized, modified, and/or expanded for grandfamilies. Table 5.1 highlights the specific programs reviewed.

Appendix 5.B: New York State Agency Offices and Programs Included In Review

Agency Office or Department	**Program**
Office of Finance & Development (HCR)	• Low Income Housing Tax Credit • State Low Income Housing Tax Credit • Project-Based Vouchers
Office of Housing Operations (HCR)	• State-Supervised Public Housing • Mitchell-Lama • Tenant-Based Housing Choice Vouchers
Office of Community Renewal (HCR)	• RESTORE (Residential Emergency Services to Offer (Home) Repairs to the Elderly) • Access to Home • Rural Area Revitalization Projects • Weatherization Assistance Program • HOME • Affordable Home Ownership Development Program (AHC)
Housing Trust Fund Corporation (HCR)	• Low-Income Housing Trust Fund • HOME
SONYMA	• Low-Interest Rate Program (1-4 units) • Construction Incentive Program (1-2 units) • Achieving the Dream Mortgage Program (1-2 units) • Remodel New York Program (1-2 units)
Office of Child and Family Services (OCFS)	• Kinship Navigator • KinGAP • Adoption Subsidy
Office of Temporary and Disability Assistance (OTDA)	• Homeless Housing Assistance Program • NYS Supportive Housing Program • Medicaid Redesign Team • Eviction Prevention • Home Energy Assistance Program (HEAP) and HEAP Heating Equipment Repair and Replacement Component
Office for Aging (SOFA)	• Area Agencies on Aging • NY Connects

Resulting program descriptions were reviewed with relevant state agencies to verify and improve them. Potential models were also discussed with agency staff to ascertain what opportunities for grandfamily housing may work within existing program regulations and funding versus where program or funding modifications might be necessary that require further assessment for feasibility. Models were also discussed with HCR's Fair and Equitable Housing Office to help identify and remedy any immediate fair housing concerns. All models presented will require additional legal analysis before implementation to ensure proper adherence to state and federal fair housing laws and regulations.

After all data were collected and models formulated, we considered each proposed model in terms of its advantages and disadvantages, including its ability:

- to make a wide range of grandparents raising grandchildren eligible for grandfamily housing;
- to serve the needs of grandfamilies who own versus rent;
- to make 3-, 4- and 5- bedroom units available for larger families;
- to attract and leverage funding from diverse sources;
- to secure rent/mortgage payment supplements or subsidies to cover debt service, as well as operations and maintenance costs for rental units;
- to fund reserves for operating and replacement costs, building upgrades, rental subsidy reserves, and/or supportive services;
- to provide funding for supportive services (on- or off-site);
- to minimize the need for, and amount of, new and/or additional programs and funding sources; and,
- to provide cost-effective, fiscally-responsible means to address the diverse needs for affordable grandfamily housing across the State.

New York State
Grandparent Housing Study
March 31, 2015

NEW YORK STATE OF OPPORTUNITY. | Homes and Community Renewal

ANDREW M. CUOMO, GOVERNOR
DARRYL C. TOWNS, COMMISSIONER