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AFFORDABLE HOUSING FINANCE

Grandparents get a little help raising their grandchildren

By [Bendix Anderson](#)

“They didn’t expect to be raising 4-, 5- and 6-year-olds when they were 70 years old,” said Laura Jervis, executive director of the West Side Federation for Senior and Supportive Housing, Inc. (WSFSSH—pronounced “wish-fish”). But many seniors are doing just that: Seniors are bringing up their grandchildren or other relatives in about 1,600 households in the Bronx, according to conservative numbers from the U.S. Census.

The elderly tenants here get help from Presbyterian Senior Services (PSS) with child-care, after-school programs, and family counseling. [According to these seniors, it’s a tremendous relief to know that the children they care for have a safe place to live and a nurturing place to go in the hours after school.](#)

“I know where she is. I don’t have to worry,” said Hilda Wright as her granddaughter, Quanasia Wright, worked on one of the computers in the after-school program.

For seniors who had been raising children without help, the [building provides both support and a chance to build friendships with other grandparents raising children.](#) “I’m with a group of people now,” said Melvenia Smith, as about a dozen of her fellow grandparents, including Wright, joined her for a support group meeting.

PSS helps these families gain the power to make legal and medical decisions for their kids. These services are paid for by the New York State Office of Children & Family Services and the city’s departments of Aging and Youth.

It cost \$11.2 million to build the 50-unit high-rise, which opened its doors at the end of 2005. Most of the project’s financing came in the form of equity from the sale of low-income housing tax credits to National Equity Fund for \$6.3 million. The community also received grants including \$2 million from the New York State Housing Trust Fund Corp. and \$1.5 million from the New York City Housing Authority (NYCHA); \$810,090 in soft financing from Community Preservation Corp.; \$400,000 in equity from WSFSSH; and \$160,000 in equity from PSS.

The 40 two-bedroom and 10 three-bedroom apartments are reserved for households headed by senior citizens earning no more than 50 percent of the area median income. These families will contribute 30 percent of their income to the project as rent. The rest of the project’s regular operating needs will be paid for through the same operating subsidy that the housing authority uses for its public housing.

WSFSSH was able to access this subsidy thanks to its unique partnership with the housing authority, which owns the land underneath the community and has agreed to lease it to WFSSSH for 99 years, charging only \$1 per year. Although the developer will manage the project, tenants will be referred from NYCHA's waiting lists.

This supportive-housing project is the first of its kind in New York City, a city where thousands of households could benefit from services like the ones provided here. On any given day, one-half to two-thirds of the 87 children living in the building attend the community's after school programs.

"It's easy for me because they love it here," said Michelle Chapple, a senior social worker for PSS who helps run the after-school programs. "If I suspend them for a day, they die." This last quarter, 99 percent of the kids in Chapple's programs received passing grades on their report cards.