

## Identify Best Services for Your Affordable Community

Programming can be the difference in keeping happy, healthy residents.

By Flynnann Janisse

One crisis at a time is no longer an option for the multifamily industry. As seen in many other sectors, the global pandemic highlighted already broken or deficient systems, exacerbating challenges accessing quality affordable housing.

The United States was already in the midst of a national housing crisis before COVID-19, especially for seniors as baby boomers adjust their housing demands to fit their lifestyles. Now the need for quality affordable housing is dire and must be acknowledged.

The importance of access to housing is something developers working with specialized populations already know well. For example, the Housing First model acknowledges the best chance for success in any endeavor is knowing you have someplace safe to which to come home. However, the benefits are not limited to the chronically homeless. Housing is an intersection of better health outcomes, improved financial stability and everything in between.

### Programming makes a difference

Affordable housing services such as medical support, exercise activities and computer training are key to helping residents reach their personal goals. Service-enriched housing programs help stabilize communities while improving the financial performance of a multifamily property.

There are benefits to both in-person and online services. However, it is the quality and caliber of the programming that makes the largest impact.

When partnering with a service provider, developers must identify which services are suitable for what they want to build. Specific services cater to different demographics. For instance, services for seniors are aimed at helping this age group stay healthy, connected and active. Activities that support seniors housing residents may not necessarily be the same for individuals living in affordable housing properties serving the general population or assets with a large school-aged population.

It all starts with service-enriched housing. By folding meaningful programs and services into the fabric of quality housing, these communities offer residents much more than just a roof. Homes become a place where a real quality-of-life enhancement is possible.

Services specifically designed to improve financial and social capacities directly result in a more stable tenant population. The benefit is then carried to owners who enjoy lower turnover, increased safety and, best of all, happy residents.

This model can be tailored to any demographic and is most effective when a program plan is built using input from the tenants themselves. For family communities, service-enriched housing means creating workforce development opportunities for the adult population, enrichment programming for the youth and life-skills training for all age groups.

The benefits to senior communities are equally tangible, even more so in the context of helping this particularly vulnerable population during the COVID-19 health crisis.

Pre-pandemic programming is still incredibly important, focusing on fixed-budget financial literacy, crisis intervention, healthy lifestyles and community enrichment. In recent months, federal agencies are working with service providers as a conduit for communication about available assistance. This includes disseminating information from the USDA about food programs, getting information from the IRS in the hands of those receiving Social Security Income ensuring they receive their CARES Act stimulus, and both nationally and locally enacted renter protection programs.

Resident services have become broadly accepted as a stabilizing factor in multifamily communities, and, as such, greater emphasis is being placed on formalizing best practices that will deliver desired results.

A new certification exists for both owners and third-party providers that have developed an impactful service-enriched housing model. The Certified Organization for Resident Engagement and Services (CORES)



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certification is gaining traction as a standardized approach for tenant programming.

Affordable housing that offers CORES-certified programming may qualify for Fannie Mae Health Housing Rewards financing incentives. Additionally, a few states have begun to incorporate CORES in their qualification criteria when addressing housing needs as they look at developer applications for tax credits.

### Know your residents' needs

To date, Rainbow is the only third-party service provider to receive the certification. Developers who offer CORES-certified services know the programming offered will meet residents' needs because a community scan (e.g. walking distance to food, transit, banks, stores, hospitals, etc.) is a critical component in the program, ensuring residents have input into the types of services they want and need.

A "community scan" is a multidimensional, descriptive analysis of a neighborhood, town or city, county, region or state. A community scan can identify needs in a community as well as existing resources and institutions, potential partnerships and gaps in services.

When combined into a streamlined offering, available through a variety of platforms, seniors benefit tremendously from this model. A blended focus on social engagement; health and wellness; computer skills; food programs; medical care resources and referrals; and physical activities will offer something for everyone.

Medical research has documented the importance of staying physically active and eating healthy, but doing so on a fixed budget can be a challenge, particularly for those just transitioning into retirement. It is, therefore, easy to make the connection to the importance of wellness programming. However, at first glance, computer literacy may appear to stand out.

Today's seniors are more comfortable with computers and smartphones than ever and have every right to the benefits technology-based programming can offer as their family community counterparts. According to a Pew Research Center survey conducted last year, the vast majority of Americans (96 percent) own a mobile phone of some kind, while 74 percent also own a desktop or laptop computer and roughly half own tablets. Computer literacy ensures seniors can keep in contact with children, grandchildren and friends anywhere in the world.

In midst of stay-at-home orders across the country, many multifamily operators were racing to figure out how to safely keep in contact with their residents. Rainbow's LINK platform backed by our national call center, was already doing this work and easily pivoted into assisting residents, connecting them to timely community-specific information and, most importantly, fighting isolation.

Our seniors are a valuable asset with much to offer. As housing providers, we owe it to this generation to do more than have them simply age in place. Seniors should be given opportunities to enrich their lives as well as make an impact on others.

Volunteering programs build a true sense of community through networking and social activities. This win-win allows youth to benefit from a senior's age of wisdom, while at the same time giving seniors a platform to impart essential knowledge garnered from years of experience.

The senior population shaped history. The lessons learned from the Cold War and the Civil Rights Movement will be relevant as the country moves forward out of this health and economic crisis.

A properly designed, service-enriched housing model will not only curate opportunities for this enrichment to happen, but it will also foster an environment where community stabilization can happen naturally.

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