



Unlocking the Potential of the Lutheran Ecosystem to Advance Housing Solutions

Commissioned by Lutheran Services in America
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With a network of nearly 300 health and human services agencies across the nation, Lutheran Services in America (LSA), is well positioned to help address our nation's housing crisis. This paper outlines the potential of LSA and its member network to improve housing security by expanding their operations to meet the growing demand across the U.S. for stable, affordable housing with integrated services to promote whole-person health throughout the lifespan.

There is increasing recognition that stable housing plays a critical role in supporting individuals' health and overall well-being. A range of housing problems – including spending too much of one's income on housing, moving frequently, and residing in substandard housing – are associated with adverse health outcomes. These outcomes include poor physical health and health-related behaviors, poor mental health, stress, an inability to afford healthcare and nutritious food, increased risks from falls in the home, and exposure to environmental toxins (e.g., mold).^{1,2,3,4,5,6,7,8} Many of these experiences and impacts disproportionately affect Black, Hispanic and Native American households.^{9,10} The population of older adults, many of whom need assistance or modifications to their homes as well as ongoing services to remain stably housed, is rapidly growing at the same time that housing and health care costs are rising.¹¹

LSA is a national network of health and human service providers—300 nonprofit organizations across 1,400 U.S. communities working with over 6 million people (hereafter, the “LSA member network”) — reaching one in 50 people in America and stewarding over \$26 billion in combined annual revenue. Together, the LSA member network advances equitable outcomes for children, youth and families; improves independence and choice for older adults; champions meaningful services and support for people with intellectual and developmental disabilities; and strengthens stability and purpose for veterans, refugees, New Americans and more.

With the generous support of the California Lutheran Homes Foundation, LSA commissioned this paper from Abt Global, a leading provider of research and consulting services on affordable housing and health and human services. It draws from and includes recommendations based on discussions Abt held earlier this year with 15 members of the LSA member network committed to deepening their housing expertise and sharing data about their work. LSA and Abt Global shared an

early summary of this paper, including preliminary recommendations, with participants in LSA’s Health and Housing Solutions Summit (May 7 and 8, 2024 in Washington, D.C.) for review and discussion. Abt refined its recommendations based on participant feedback and developed this final paper incorporating these perspectives.

The Problem: Intersecting Challenges of Housing Costs, an Aging Population, and Funding Constraints

The need for an expansion of the housing and services provided by the LSA member network is underscored by the growing rental affordability crisis and a rapidly aging population, both of which are driving increased demand for housing solutions that include services to maximize residents’ health, opportunity and independence. Despite increasing national recognition that **stable, quality, affordable housing paired with services provides an essential platform for individual health and well-being across the lifespan**, shortages of funding for housing providers and their intermediaries inhibit the development and scaling of solutions that meet the urgency of our nation’s housing insecurity crisis.

Rental Housing Challenges

In recent decades, the nation’s rental affordability crisis has deepened, with the number of renter households experiencing “worst case housing needs” escalating from 5.01 million in 2001 to an all-time high of 8.53 million in 2021.¹² Concurrently, **the share of renter households spending more than half their income for housing rose from 19.0 to 25.3 percent and the share spending 30 to 50 percent of their income rose from 20.5 to 23.6 percent.**¹³ The problem has only grown worse since 2021. In a recent analysis, CoreLogic calculated that the ratio of median rent to median income for renter households in 2023 reached its highest level in decades.¹⁴

This crisis disproportionately impacts racial and ethnic minorities, exacerbating social inequalities and obstructing economic mobility, as shown in the following table.¹⁵

Percentage of households spending greater than half their income on housing, by race and ethnicity, 2021

Race/ Ethnicity	Renter Households	All Households*
<i>Race</i>		
Black	29.3%	23.9%
White	25.6%	15.9%
<i>Ethnicity</i>		
Hispanic	29.5%	22.2%
Non-Hispanic	25.6%	16.4%

Source: Author tabulations of the 2021 [American Housing Survey](#).

**Includes renters and owners*

The rental affordability crisis is driven, to a significant extent, by **the insufficient production of new housing units** – including both market-rate housing and dedicated affordable housing for low- and moderate-income households. Key obstacles to new development include restrictive zoning rules that limit how many housing units can be built on a particular parcel, local opposition to new development from neighboring residents, shortages of developers and skilled construction workers, limited land availability, and difficulties achieving the economies of scale needed to lower production costs. Limited funding for the tax credits and other subsidies needed to produce dedicated affordable housing likewise limit options for producing this important source of housing for low- and moderate-income households.

Role of Housing and Housing-based Services in Health and Wellbeing

The central role played by housing in individuals' health and wellbeing underscores the importance of ensuring that everyone has **access to stable, affordable, quality housing**. Among other connections:

- Affordable housing frees up space in households' budgets to ensure they can afford nutritious food and pay for basic health care expenses.
- Quality homes with appropriate accessibility features reduce the likelihood that older adults fall and ensure that people with disabilities have full and fair access.
- Affordable housing reduces the stress and mental health challenges associated with unsustainably high housing costs, evictions, and foreclosures.¹⁶

Housing resources for homeless individuals help them overcome additional health challenges, including difficulty maintaining a steady medication regime and exposure to dangerous weather conditions.

In addition to needing affordable housing, **many individuals need services to enable them to live independently**. Some older adults, for example, require assistance with transportation, food services, and cleaning and benefit from group settings that promote socialization. Some people with disabilities require accessibility features designed to accommodate wheelchairs, facilitate access to showers, and reduce the likelihood of falls. Other people may require mental health services and personalized assistance from aides. Many housing developments – including both affordable and market-rate developments – integrate supportive services with housing to meet these needs.

The Aging Population

The aging U.S. population, which is projected to grow significantly in the coming decades, adds another layer of complexity to the housing crisis.¹⁷ Per the U.S. Census Bureau, the number of U.S. residents aged 65 or older increased by about 15.5 million between 2010 and 2020, corresponding to an increase from 13.0% to 16.8% of the U.S. population.¹⁸ The aging of the population is expected to continue. As the Population Reference Bureau has noted, “The number of **Americans ages 65 and older is projected to increase from 58 million in 2022 to 82 million by 2050** (a 47% increase), and the 65-and-older age group’s share of the total population is projected to rise from 17% to 23%.”¹⁹ The share of the population over aged 85 is likewise projected to rise from 1.9 percent in 2022 to 4.8 percent in 2050.²⁰

A substantial portion of older adults live with disabilities and require specially adapted housing, home and community-based services and/or senior living communities able to meet their complex needs. Per calculations by the Harvard Joint Center for Housing, “[f]ully 41 percent of older adults aged 65-79 have at least one self-care, household activity, or mobility disability . . . but for those 80 and over, this share rises to nearly 71 percent.”²¹ However, the current housing stock is grossly inadequate to meet these needs, lacking essential accessibility features.²² Jennifer Molinsky, director of the Housing an Aging Society program at the Harvard Joint Center for Housing Studies notes that “fewer than 4 percent of US homes offered the three key features of accessible housing—single-floor living, no-step entries, and wide hallways and doorways—at last measure.”²³ And many older adults lack access to the services they need to maximize their independence and quality of life.²⁴

Home and community-based services remain limited, particularly in rural communities, and a growing share of diverse older adults fall into the “Forgotten Middle,” a category of older adults in the market explored in-depth by NORC at the University of Chicago describing “middle-income older adults who are unlikely to qualify for Medicaid long-term care but are also unlikely to have the financial resources to pay for certain housing and care supports.”²⁵

Funding Challenges

Addressing these multifaceted challenges requires a concerted effort to not only increase the availability of affordable housing, but also integrate into housing the essential services that support health, independence, and quality of life. **However, funding limitations severely restrict opportunities to develop and scale effective and integrated health and housing solutions.**

The largest government program that supports the development of affordable housing in the U.S. is the Low-Income Housing Tax Credit, which is administered through the U.S. Tax Code. The equity raised through the syndication of these tax credits supports the costs of constructing new developments but does not cover funds for services. This program is highly competitive in most parts of the country.

The Section 202 program, administered by the U.S. Department of Housing and Urban Development, provides funding for both housing and service coordination for older adults (in some cases through the HUD Service Coordinator program). However, most of these funds go to support the continued operation of existing developments. For FY23, Congress appropriated \$1.075 billion in Section 202 funds, but only \$110 million was available to support new projects.²⁶

To access these and other federal funding sources for new development and preservation of existing affordable housing, **housing developers often need “gap financing” to cover the difference between what a project costs and the equity that is available through tax credit syndication and the debt that is supportable through expected rent revenue.** This is especially important for projects that seek to serve the lowest-income households and therefore charge lower rents. By providing funding to cover this gap financing, **local and state governments and philanthropy play a critical role in helping to make affordable housing development feasible.**

Developers also need funding for the pre-development costs associated with assessing whether a particular site is feasible and assembling the partnerships and funding sources needed to make a project work. While small in comparison to the costs of construction, these predevelopment funds often have restrictions on how and when they can be used, can be difficult to access, and require deep expertise to effectively combine them for a project, inhibiting the development of new affordable housing developments.

Many states and localities have implemented revenue generating measures to provide funding for these and other housing-related needs. These include state funding programs, general obligation bond issues and both state and local housing trust funds, among others. **Advocacy efforts directed at encouraging states and localities to expand these revenue generating efforts and ensure that funds are directed where they are most needed can be helpful in expanding funding for this important work.** Advocacy can also shape the policies used to prioritize funding applications, such as state Qualification Allocation Plans that determine priorities for allocating Low-Income Housing Tax Credits and local and state affordable housing development policies that determine how funds are allocated for predevelopment costs and gap financing.

Many states and localities lack a comprehensive housing strategy that guides their work. There is growing interest in facilitating the development of these strategies to improve coordination across departments and maximize the impact of limited funding.

This report outlines the needs and the unique opportunities for partnerships and financing for the LSA network to expand housing solutions at both local and national scales.

About LSA and the Housing Solutions Collaborative

LSA was formed in 1997 to advance the efforts of nearly 300 Lutheran-affiliated nonprofit organizations that provide trusted health and human services in 1,400 U.S. communities. The LSA member network comprises independent organizations that share a **common mission to reduce housing insecurity and connect people to or directly provide supportive services that enhance health outcomes**. Many LSA network members offer housing and other supports to similar populations, especially older adults, families with low-incomes, individuals with developmental disabilities (IDD), youth aging out of foster care, and New Americans. LSA strengthens the capacity of its network members to support healthier and more equitable “caring communities” through partnerships, innovation and learning collaboratives with a broader network of [strategic partners](#) from academic institutions, corporations, foundations, healthcare companies, and churches. It additionally shares information among network members, develops and evaluates pilot programs, and advocates for policies that strengthen members’ ability to develop and implement effective housing and services solutions.

According to [Forbes](#), **LSA was the 19th largest U.S. charity in 2023**. Collectively, LSA and the network members stewarded more than \$26 billion in revenue in 2023, primarily from Medicaid and Medicare reimbursements. LSA network members bill Medicare and Medicaid for services provided where possible and support individuals in navigating their benefits. Where there are gaps, network members endeavor to provide charitable support, reflecting their commitment to equity.

When all LSA network members are considered together, they constitute the largest nonprofit senior living and care network in the U.S., according to Ziegler’s analysis of data collected for the most recent LeadingAge Ziegler 200 report.²⁷ As of December 2022, 35 Lutheran-affiliated organizations owned or operated more than 50,000 market-rate units for older adults, more than any other faith-affiliated network.

About The Housing Solutions Collaborative

In 2023, LSA formed the **Housing Solutions Collaborative** (the Collaborative) with 36 LSA member organizations that collectively own or manage more than 45,000 housing units, and each of which is committed to expanding efforts to provide coordinated and high-quality housing and supportive services. The goal of the Collaborative is to “reduce housing insecurity conditions in communities, ensuring residents are healthy and connected to the supportive services they need to thrive,” with a particular focus on serving older adults, families with low-incomes and people with intellectual and developmental disabilities.

The Collaborative is built upon LSA’s longstanding collaborative learning model, which involves bringing a subset of LSA network members, national partners and experts, funders, and investors together to explore and develop innovative solutions around a shared concern

and/or opportunity. Participating members share their experiences and best practices with one another in virtual and in-person settings, learn from outside experts, troubleshoot how to address barriers they encounter in delivering services, and build lasting relationships that can benefit participants on a long-term basis. LSA convenes and facilitates the collaboratives, but the direction and learning priorities are set by the participating members.

The Collaborative is initially focused on five key areas:

1. **Peer connections:** the Collaborative offers opportunities for information sharing among its members, including navigating challenges, best practices, and innovations around financing and property management.
2. **Affordable housing fluency:** the Collaborative co-creates educational materials to support the mission.
3. **Access to a network of national experts:** the Collaborative facilitates connections to subject matter experts in nonprofit housing development and other wraparound support services.
4. **Investments and partnerships:** the Collaborative pursues large-scale or gap investments to support the mission and enables collaboration with various national organizations, funders, and service provider networks.
5. **Advocacy:** The Collaborative advocates for the mission at the federal level, with a focus on financing, housing and service provision, particularly through Medicaid, Medicare, in rural areas and through faith-based nonprofits, broadly.

In its first year, the Collaborative 1) collected data on the scale and scope of housing and supportive services across its members, 2) released a [case study](#) on expansion of senior affordable housing by Lutheran Senior Services in St. Louis, MO to illustrate new ways of financing and partnering on housing, 3) advocated for reauthorization and improvement of the Low-Income Housing Tax Credit, 4) regularly shared information among members on funding and advocacy opportunities and best practices to improve the provisions of housing and supportive services, and 5) held an in-person Health and Housing Solutions Summit on May 7th and 8th 2024 with 19 Collaborative member organizations in attendance and represented.

Collaborative **members provide a variety of different housing options**, including affordable housing, market-rate housing, residential housing, independent living, assisted living, senior housing, and other housing types. Approximately half of the members serve a mix of affordable and market-rate housing. Some members of the Collaborative, like Metro Lutheran Ministry, own and manage their properties while also providing property and case management services at properties owned by other organizations. Others, such as St. John's United only manage the properties they own.

In addition to housing, **Collaborative members provide a range of different supportive services** that vary across and within member organizations, as summarized in the table below. These services may be co-located with housing, offered off-site in the community, or provided through community partnerships. Many Collaborative members also have community partnerships with property management companies, childcare providers, food banks, in-home therapy providers, libraries, and other continuum of care service providers. The most common supportive services offered with housing by Collaborative members include health and wellness, food assistance, senior services, and case management.

Support Services Provided by Housing Solutions Collaborative Members

Service Category	Details
Case Management	Case management, care coordination, life and financial coaching, wraparound services
Employment services	Employment assistance, skills building
Food Assistance	Food pantry, meal services
Health and Wellness	Mental health care, nutrition programs, dental care, wellness activities, home health care, health care for people with disabilities, rehabilitation
Homelessness services	Case management, employment assistance
Housing Supports	Housing repairs and maintenance, resettlement services, housing counseling, rent assistance, and utility assistance
Senior Services	Independent living support, skilled nursing care, rehabilitation, support with activities of daily living, memory care, hospice and respite care, service coordination (i.e., support for equipment provision), and social/recreational activities

For a full list of the members in the Collaborative and information on the diverse housing options and services they provide to communities, see Appendix A.

The Value Proposition: 3 Strengths to Build Upon

Given the depth of expertise of LSA network members and their reach into 1,400 communities nationwide, LSA is well positioned to help its member network develop and scale housing solutions to reach more families and households and ensure better outcomes for those they serve. The following three-part value proposition describes the unique contributions that the LSA network can leverage to expand the availability of housing and services, building on existing strengths.

- 1. LSA network members’ whole-person approach comprehensively meets individuals’ needs by combining housing and services that advance health, opportunity, and independence.**

In 2023, the U.S. Department of Health and Human Services issued a [Call to Action](#) to address health-related social needs in communities across the nation, explicitly calling for public and private partners "to plan future community investments to fill gaps in meeting [health-related social needs] where needed services and infrastructure don't already exist."²⁸ LSA network members answer that call by **coordinating safe and secure housing with the provision of supportive services grounded in whole-person assessments, skilled staffing, quality assurance, and community partnerships**. While LSA network members are not unique in offering this approach,^{29, 30, 31} they have developed extensive expertise in doing so and are leaders in the field, managing \$26 billion in primarily Medicaid and Medicare funding, as well as developing trust in communities and partnerships with health systems, insurers and state, local and federal agencies.

Collaborative members excel in developing effective assessment strategies, tailoring services and supports to individuals based on their needs. An example is [LSA Senior Connect](#), through which participating LSA network members conduct detailed assessments of older adults' risks related to social determinants of health, such as food insecurity or social isolation, and create a service plan to address each individual's unique needs. One member, Genacross, assessed over 1,200 older adult residents in 2023, through which it identified and helped address over 850 needs or gaps in service. LSA Senior Connect is implemented by service coordinators who are trained as nurses or social workers, and referrals are made using a technology platform that enables real-time tracking of services that are provided.

Across the LSA network, members are also using a variety of other proven whole-person approaches, including home-grown models like the [Connect Home Collaborative](#) and evidence-based models requiring expert implementation, such as the Program for All Inclusive Care of the Elderly ([PACE](#)) and Shared Living/Host Homes (see the [Mosaic at HOME program, for example](#)). LSA network members are at the forefront of piloting new innovations, most recently the new federal Guiding an Improved Dementia Experience ([GUIDE](#)) model.

Collaborative members' strength in implementing a whole-person approach lies in their experience and expertise with providing housing and services to meet the needs of a wide range of populations. The members draw on this experience in structuring their housing initiatives and in designing the housing-based services they offer. This table provides examples of initiatives and services provided by Collaborative members.

Examples of Housing Solutions Collaborative Members' Work with Key Populations

Focus Population	Member Example
Children, family, and youth, including foster and former foster youth	Lutheran Family Services has launched a 10-year plan to redevelop an abandoned college campus in Nebraska into affordable housing for children aging out of the foster system, in addition to allowing low-income older adults to apply. In addition to providing housing, Dana Village will offer a variety of services to support youth, such as job training through an onsite career center.
Individuals experiencing or at risk of experiencing homelessness	Lutheran Social Services of Southern California (LSSSC) is currently working on a project to develop a Community Wellness Campus . The Community Wellness Campus will include emergency shelter, transitional, and supportive housing to help alleviate the number of individuals experiencing homelessness in San Bernadino County, CA. Support services will include a workforce development program and a community food market.
Individuals with intellectual and developmental disabilities	AbleLight provides housing and employment support services to individuals living with IDD, ranging from support in the job search process, to developing interview skills, to customized support for job training. Furthermore, AbleLight reserves 25% of positions for persons with IDD at their organization-run Thrift Shops.
Individuals experiencing mental illness	Along with crisis services, counseling and therapy services, and community support teams, Lutheran Social Services of Illinois operates three mental health groups homes in Chicago, IL. The mental health group homes accommodate low-income individuals with a mental health diagnosis and provide a supportive environment for individuals to practice independent living skills, while they participate in group therapy, skills development, and social activities.
Older adults	In partnership with Tower Grove Community Development Corporation and several other community partners, Lutheran Senior Services (LSS) received funding and began construction of mixed-income senior housing in Bevo Mill, a diverse neighborhood in St. Louis, MO. At Crossroads Senior Living at Bevo Mills , LSS will manage 64 affordable apartments for older adults. Collectively, LSS is the 12th largest nonprofit senior living organization in the country with annual revenues of nearly \$350 million and offering 12 life plan communities, one assisted living community, and 9 senior affordable housing communities that serve 15,000 residents, as well as home-based services in three states (Missouri, Illinois, and Pennsylvania).
New Americans, immigrants, or refugees	Lutheran Social Service in the National Capital Area runs a Refugee and Immigrant Services program in the Washington D.C. metro area. The program offers a variety of resettlement services, such as housing, legal, financial, educational, employment, and case management services. In 2022, they provided services to more than 7,150 people from over 48 countries, including refugees from recent conflicts in Afghanistan and Ukraine.

2. LSA network members leverage relationships with the broader Lutheran ecosystem, united in trust and a shared set of values, with complementary skillsets and assets.

As noted earlier, LSA's network membership includes nearly 300 nonprofit housing and service providers, but the Lutheran ecosystem is wider than those members. Most notably, **LSA and its network members have close ties to Lutheran church bodies, congregations, financial institutions, schools and people of faith that offer valuable assets and expertise with which to address housing insecurity.**

Lutheran congregations are excellent partners for LSA because they have missions that align with LSA, deep roots in their communities, a reservoir of goodwill and tangible assets. Many Lutheran churches or schools have underutilized buildings, parking lots, or land that they are seeking to repurpose or leverage to build or support housing, and congregations have members that can contribute financial or other resources to joint projects or activities with LSA network members. **More than half of the Housing Solutions Collaborative members have partnered with a church on housing.** For example, [Compass Housing Alliance](#) purchased land from Luther Memorial Lutheran Church to construct 59 units of mixed-use permanent affordable housing in Seattle, WA. Another member, St. Johns United, partnered with a local church to create a 6-bedroom facility to provide temporary lodging for people with long-term healthcare needs. The facility helps rural Montana residents receiving healthcare to stay in Billings, rather than making long and dangerous drives to the hospital.

LSA additionally has relationships with a wide range of [foundations, corporations, and endowments](#) that could potentially advise, fund, or otherwise support LSA network members as they expand their housing-related efforts. The Lutheran ecosystem also includes organizations that can strengthen the network's capacity to plan, finance, and implement innovative housing solutions by offering more flexible funding than is typically available from traditional lenders and deep expertise in real estate development.

In addition, there are organizations like California Lutheran Homes that have reimaged their missions to provide innovative technical support and capital investment to address housing insecurity. These include:

- [California Lutheran Homes and Community Services](#) (CLHCS) operates the California Lutheran Homes Foundation, providing upfront resources for non-profit service and program development, as well as capital investment in projects (i.e., lending and ownership). The Foundation noted in an interview that it can quickly deploy its funds to worthy projects, which could serve as a valuable source for other Lutheran organizations in need of predevelopment support or gap financing.

- [ELCA Mission Investment Fund](#), which provides financial services to ministries and individuals, including loans for church and ministry-led building projects, land purchases, and refinancing. In 2022, the Foundation had over \$750 million in assets.³²
- [Lutheran Church Extension Fund](#), which uses investments to support work by Lutheran Church-Missouri Synod-affiliated LSA network members, congregations, schools and organizations, including the renovation and construction of senior living communities. The Fund had over \$2 billion in assets in 2023.³³

Some LSA network members offer consulting services that could be valuable to other Lutheran organizations seeking to build their capacity to expand housing opportunities. Minnesota-based [Ecumen](#), for example, offers robust consulting services for real estate financing, design, and development, as well as management of residential communities.

3. The existing LSA Housing Solutions Collaborative has the potential to serve as an ongoing vehicle where best practices, new solutions, and financing are developed and shared.

The final component of the value proposition focuses on the role of LSA in supporting Collaborative members' housing and services activities using facilitated collaboration through the Housing Solutions Collaborative. **Collaborative members are dedicated to expanding and strengthening their housing and related services and committed to working jointly to identify solutions.** The Collaborative can support joint ventures to test new solutions, pilot a promising program across multiple communities, and develop new systems for sharing information, data, and resources. With LSA's support, its members can create joint agreements to purchase services or products utilized by multiple members that may reduce costs and pursue larger scale and more flexible funding opportunities than possible for any one member.

Once tested and refined by members of the Collaborative, promising housing and health solutions could potentially be offered to the broader LSA member network, enabling even greater impact.

Five Opportunities to Strengthen the Capacity of the LSA Member Network to Advance Housing and Health Solutions

The value proposition reflects Abt's assessment of three key ways in which LSA and its member network could make a unique and expanded contribution to improving the wellbeing of individuals and families through housing, filling a critical gap in the national response to the housing insecurity crisis. As described below, Abt Global recommends that LSA and its member network consider five opportunities to help realize the potential of this value proposition.

From discussions with Collaborative members, Abt learned that they are **overwhelmingly interested in deepening their commitment to the whole-person approach and expanding their strategies to build or preserve affordable housing in partnership with communities**. This aligns with the broader trends throughout the industry where foundations, health systems, and policymakers are pursuing solutions that address both health and housing. Among other key themes, the interviews underscored that Collaborative members aim to:

- **Enhance their services to older adults**, such as by more intentionally linking housing and healthcare supports, expanding the use of service coordinators, providing in-home supports, and strengthening connections with other health care and service providers.
- **Reach or expand services to New Americans, youth and families involved in the foster care system, people experiencing homelessness, and veterans**, populations with whom Collaborative members have built trust, knowledge, infrastructure, and government contracts to serve and support.
- **Build their capacity to access and leverage federal funding sources for affordable housing**, especially the Low-Income Housing Tax Credit program, the Section 202 Supportive Housing for the Elderly Program, and the Rental Assistance Demonstration to preserve properties with Section 202 Project Rental Assistance Contracts.
- **Identify and leverage nongovernmental funding sources** to support their work, including from impact investors, foundations, and socially-minded private equity.
- **Develop or expand partnerships** with entities like managed care organizations, public housing agencies, Head Start agencies, mental and substance use healthcare providers, and Tribal Nations.
- **More confidently assess the qualifications of potential housing development partners** and the viability of potential development deals.

Listed below are the five specific opportunities that would collectively advance the three components of the value proposition. They reflect ways in which LSA network members, by coming together with the support of LSA, can better access capital, build knowledge and share services to facilitate efforts to expand their work and impact. These opportunities reflect the themes Abt heard in the discussions at the Health and Housing Solutions Summit, Abt's understanding of the current housing crisis and the landscape of affordable housing development, and Abt's perception of where LSA and its network members have the greatest opportunity for impact. Recognizing that many Collaborative members are already active housing producers, owners, and managers, the opportunities start with actionable ideas that could help expand these members' work on housing and services and then focus on building knowledge and capacity to enable other LSA network members to become more engaged in this work.

1. EXPAND LSA NETWORK MEMBERS' ACCESS TO FUNDING

To expand their housing development activities, LSA network members will need access to additional funding. LSA and the Collaborative can take several steps to address this need:

- A. Establish a flexible fund for predevelopment expenses.
- B. Facilitate access to funding from health care sources.
- C. Explore additional funding from institutional and mission-driven investors.

1A. Establish a flexible fund for predevelopment expenses

The limited availability of funding for predevelopment expenses is a significant obstacle to expanding LSA network members' housing activities. To address this need, LSA can fundraise centrally for a fund that would finance predevelopment costs associated with potential projects by LSA network members, obviating the need for network members to identify local sources for this hard-to-access funding type. This funding could help leverage a much larger amount of federal and state investments and private investment by helping network members demonstrate that their projects are technically and financially feasible.

There are several established ways to distribute this type of assistance. One option is to provide grants. A second option is to provide loans that are repaid out of project financing for projects that move forward but forgiven for those that do not. A variant on that option is to require repayment in all cases but show significant flexibility in the timing of repayment to account for projects that do not move forward; in this case, repayment would come from cash flow on future successful projects. Grants pose the least risk to network members but would fund fewer projects than forgivable or flexible loans. Loans with flexible repayment would maximize the number of projects that can be funded with a limited pool of funds but require network members to use cash flow from other projects to repay the loan.

1B. Facilitate access to funding from health care sources

Discussions at the Health and Housing Solutions Summit underscored both (a) the potential of managed care and other health care providers and systems to pay for housing-based services that keep individuals healthy (for example, for services to help older adults or persons with disabilities) and (b) the delays and other challenges associated with individual nonprofits developing reimbursement agreements with those providers. LSA and the Collaborative can help by negotiating model health and housing initiatives and reimbursement agreements for the services they provide through health and housing initiatives with health care providers that individual network members could adopt.

This work would build on existing national partnerships that LSA has with organizations such as United Healthcare, existing private sector partnerships (e.g. Genacross Lutheran Services partnering with CareSource in Radiant Alliance), and models that other national networks (such as

Volunteers of America) have developed. Medicaid managed care programs likely provide the most direct avenue for these types of arrangements. However, there may be some learning from state payment mechanisms for Home and Community Based Services, home health options, and Section 1115 waivers that can help inform these efforts.

To be most helpful, it will be important for these relationships and agreements to be established at the state or regional level, as different health care providers are active in different states and states have different rules that would need to be accommodated. This funding vehicle is likely to be most useful for paying for housing-based services and not the bricks and mortar of housing development. However, as a National Academy for State Health Policy analysis found, there are a number of different ways that Medicaid managed care programs can help support housing stability, such as by paying for housing coordinators or for services in a permanent supportive housing development for chronically homeless individuals or for people with a disability living in Section 811 housing.³⁴

1C. Explore additional funding from institutional and mission-driven investors

While predevelopment financing and the development of model reimbursement agreements represent lower-hanging fruit, over the long-term LSA and the Collaborative may wish to explore additional sources of funding to meet the needs of LSA network members, such as equity investments and mezzanine debt (an equity-like debt product) from institutional and mission-driven investors. Intermediaries like Capital Impact Partners, the National Equity Fund, and Enterprise Housing Credit Investments may be a good place to start to identify investors and products that could be helpful for network members. Because a single national partner could fund multiple local projects, coordinated national outreach and cultivation of these funding sources could be very helpful to LSA network members.

2. CREATE A BRANDED INITIATIVE FOCUSED ON ADVANCING HOUSING WITH SERVICES IN PARTNERSHIP WITH LUTHERAN CHURCHES AND SCHOOLS

Partnerships between LSA network members and Lutheran churches and schools are already occurring and yielding productive results. To enhance and expand collaboration with Lutheran churches and schools, LSA can create a branded initiative aimed at deepening and increasing the frequency, quality and ease of these partnerships. A branded initiative could help to increase the frequency and depth of these partnerships and explore the many ways in which these different components of the Lutheran ecosystem can develop mutually beneficial relationships focused on strengthening service delivery, leveraging the social capital of Lutheran churches and schools to maximize community impact, and identifying opportunities to advance the Lutheran mission through the creative use of land owned by local churches and schools.

An advisory committee comprised of representatives of Lutheran church bodies, churches and schools, Collaborative members, and an expanded Leadership Circle of investors and advisors could help define the parameters of the initiative and identify and prioritize the needs that the initiative would address. A partnership with an intermediary that already has a faith-based development initiative, such as Enterprise Community Partners or LISC (Local Initiatives Support Corporation), may be helpful in informing this effort.

Low-hanging fruit for advancing the initiative include the development of written materials conceptualizing the partnerships and their benefits, a webinar or webinar series about the initiative that could be promoted to Lutheran churches and schools, and a contract with a centralized real estate consultant who could provide reliable advice to all parties on how to assess the market value of a property and structure these partnerships for mutual benefit. Over time, the development of dedicated funding sources for this effort could help to expand the number of interested partners. If desired, after initial success working with Lutheran churches and schools, the initiative could be broadened to include outreach to other faith communities.

3. BUILD KNOWLEDGE AND SHARE THOUGHT LEADERSHIP IN INNOVATIVE HOUSING AND HEALTH SOLUTIONS

Collaborative members are excited about the opportunity to share and learn about innovative housing and services solutions from other members. To help meet this need, and broaden funder awareness of LSA network members' innovative housing work, LSA and the Collaborative can harness the knowledge of LSA network members to:

- A. Develop housing and health solutions that leverage LSA network member expertise and scale in serving different populations with complex needs.
- B. Raise the visibility of the Lutheran response to health and housing, sharing proven solutions and what works, why and for whom.

3A. Develop housing and health solutions that leverage LSA network member expertise and scale in serving different populations with complex needs

The LSA network includes two of the largest nonprofit health and housing networks in the nation, serving older adults and persons with intellectual and developmental disabilities. In addition, the network includes over 100 members active in supportive programming and housing for children and families involved with the child welfare system as well as members focused on meeting the housing needs of New Americans.

By pooling their expertise on how best to meet the housing and services needs of populations with complex needs, LSA network members can develop, refine, and grow innovative and effective

housing and services models for these populations. Network members can also help develop housing models geared to meet the needs of family caregivers and the direct care workforce, including the more than 250,000 staff employed by LSA network member organizations. This work could build on the examples and insights provided by LSA's Rural Aging Action Network, which is dedicated to expanding community-based services and support for older adults and family caregivers.

A prioritization process with Collaborative members and independent experts could guide selection of the models to focus on.

3B. Raise the visibility of the Lutheran response to health and housing, sharing proven solutions and what works, why and for whom

Relatively few people outside of the LSA member network are aware of the scale and sophistication of the housing and services models activities of the network. To ensure funders, policymakers and practitioners are better aware of this experience and expertise, LSA can exhibit thought leadership in this space, sharing proven solutions, stories and data of the direct impact being generated in communities by LSA network members.

The models developed to meet the needs of populations with complex needs described above would be a good source of material for these thought leadership activities. LSA's thought leadership could also usefully draw from the different approaches being implemented by LSA network members across its different programs, including the whole person approach described above, whole team involvement (from front desk, to maintenance staff, to service coordinators) and the use of data collection and analysis to drive strategy and service delivery and advance racial equity by disaggregating outcomes by race and ethnicity.

It will be important to involve Collaborative members heavily in the preparation of the thought leadership materials to ensure they fully and authentically capture the core elements of LSA's innovative approaches. It will also be important to reach out to other practitioners with whom LSA may already or wish to partner and to prospective funders for substantive feedback on these materials. This feedback process will provide both useful substantive suggestions and an opportunity to build the relationships of LSA and its network members with key stakeholders.

The success of LSA network members hinges on more than just innovative housing models. They also bring an established track record of caring and capable administration and adaptability that help projects succeed. As part of these thought leadership materials, it will be useful to document the core values and capabilities of LSA network members that help make their housing work successful so there is broader awareness of these capacities among funders and partners.

4. BUILD THE CAPACITY OF COLLABORATIVE MEMBERS TO EXPAND THEIR HOUSING AND SERVICES WORK

While many Collaborative members already have significant capacity to develop, own and manage affordable housing, others are still in the process of building it. To help Collaborative members build their capacity, LSA can:

- A. Strengthen organizational capacity at both the board and leadership levels to expand investments in a whole-person approach to housing and services.
- B. Facilitate one or more peer-to-peer networks for cohorts of Collaborative members early in their housing journey or seeking to scale.
- C. Establish a Leadership Academy to support Collaborative member capacity to advocate for the resources and policies needed to expand their housing and services work.

4A. Strengthen organizational capacity at both the board and leadership levels to expand investments in a whole-person approach to housing and services

Sustaining and expanding a health and housing focus requires significant ongoing education, training and investment at the organizational level. This investment is needed at all levels, from the Board, to the C-Suite, program leadership, direct staff and beyond. To help Collaborative members strengthen their capacity to invest in a whole-person approach to housing and services, LSA can provide services such as those listed below either on a one-on-one basis or to cohorts of Collaborative members at a similar place in their housing journey:

- A readiness curriculum that defines the capacities needed to implement a whole-person approach to housing and services and provides guidance on how to build these capacities.
- Leadership and staff training focused on the capacities needed to implement, supervise and oversee a whole-person approach to housing and services.

4B. Facilitate one or more peer-to-peer networks for cohorts of Collaborative members early in their housing journey or seeking to scale and develop adjacent health and housing services

While Collaborative members who have a more robust housing practice may not need this level of support, those that are just beginning their housing journey (or seeking to scale up their work) may find a peer network to be a helpful mechanism for building the knowledge and infrastructure needed to expand their involvement in housing. A peer network for Collaborative members who are relatively new to housing could focus on helping those members better understand the development process, different options for being involved and the broader housing landscape. A peer network for Collaborative members who have these basics down and seek to scale up their

work could focus on building the capacity to execute larger projects and developing adjacent lines of business that have worked for their peers.

4C. Establish a Leadership Academy or Fellowship to support Collaborative member capacity to advocate for the resources and policies needed to expand their housing and services work

At the Health and Housing Solutions Summit, there was considerable interest in federal, state and local advocacy to expand the resources available to Collaborative members for implementing a whole-person approach to housing and services and facilitate the development of housing on land owned by churches and schools. To support these efforts, LSA can develop a Leadership Academy or Fellowship to empower Collaborative members to build and channel political will and generate stronger alliances with stakeholders who care about both housing and health-related social needs. The Academy or Fellowship would prepare rising leaders, including those with lived expertise, in Collaborative member organizations on: 1) better understanding the nature of advocacy opportunities at different levels of government, 2) developing an advocacy agenda to support funding and policies that facilitate the development and operation of service-enriched housing, 3) building coalitions of partners to advance the agenda, and 4) understanding effective ways to use their voice at the local, state and national levels.

5. EXPLORE OPPORTUNITIES FOR SHARED SERVICES

The final opportunity focuses on supporting LSA network members by exploring opportunities for LSA to provide shared services that enable network member growth:

- A. Explore opportunities for shared services to accelerate and bring efficiencies to housing solutions efforts of network members.
- B. Collect data about the housing-related capabilities and results of Collaborative members to develop partnerships, inform member actions, and educate funders.

5A. Explore opportunities for shared services to accelerate and bring efficiencies to housing solutions efforts of LSA members

The size of the LSA member network creates opportunities for members to share services that can reduce costs and enable individual network members to efficiently obtain services or products without having to develop specialized knowledge or add staff. For example, LSA could offer real estate consulting expertise to advise network members on potential development projects or partners. Other opportunities for shared resources include a case management platform, property insurance fund or staff training and credentialing that leverage the network's size to achieve discounts that benefit all members.

As a first step, it could be useful to brainstorm the specific goods and services that LSA network members feel could be productively pooled and then flesh out what pooling might look like for each of the most desired services. Processes would then need to be developed for gathering information about options and determining whether to move forward. As with other opportunities, a steering committee of Collaborative members particularly interested in this opportunity could be helpful for guiding this investigation.

5B. Collect data about the housing-related capabilities and results of Network members to develop partnerships, inform member actions, and educate funders

At the Health and Housing Solutions Summit, a number of Collaborative members expressed interest in developing a shared data collection platform to collect information about the housing and services provided by LSA network members. In addition to saving individual members money by avoiding the need for each individual member to develop its own data collection system, a shared system could serve a number of important functions. For example, it could facilitate the sharing of data with health care providers and systems to satisfy their funding conditions, eliminating the need for each program to negotiate individual data sharing agreements. It could also allow LSA to collect data on network member activities that could be aggregated and synthesized in order to efficiently tell the story of LSA's impact to funders.

Continuing work it has already begun, the Collaborative could also produce additional case studies of innovative housing solutions achieved by network members or develop a searchable repository of detailed information about the types of housing supports they offer, innovative approaches they have developed, and the populations they serve. Such information can create opportunities to connect network members for learning and partnership opportunities. As with the raw data collected through a data collection platform discussed above, information on promising approaches would also likely be valuable to external partners and funders to understand the breadth and depth of the network's existing work and outcomes and assess opportunities for partnership or support.

Appendix A: Members of the Housing Solutions Collaborative & Housing Leadership Circle

The following table presents information on the member organizations, the states in which they work, the number of individuals served, and their respective housing and support services. The Housing Solutions Collaborative also includes the three founding members of the LSA Housing Leadership Circle, which support but do not directly provide housing and supportive services.

Member	State/s	Number of Individuals Served	Housing and Supportive Services
AbleLight	CA, CO, IL, KS, MI, MN, MO, NJ, OR, WA, WI	Unavailable	AbleLight offers congregate living and support services for individuals with disabilities, with 24/7 residential care. Provides supported living services in the community for individuals with developmental disabilities, catering to individual needs and fostering independence and goal achievement. Also operates shared living programs, placing individuals with disabilities in local households.
Ascentria Care Alliance	CT, MA, ME, NH, VT	673 seniors housed; 1,900 teen parents and their children have been involved in the Young Parent Living program; 1,403 New Americans participated in the Services for New Americans program in 2023; 356 individuals have received work authorization in 2023 under the Immigration Legal Assistance Program.	Ascentria Care Alliance offer in home and facility care for older adults, mental health services, nutrition assistance, adoption, and foster care support for children and families, and resources for New Americans, including legal assistance and foster care.
Bethany Village	KS	51 older adults living in cottages, duplexes, and assisted living	Bethany Village provides affordable independent living for older adults, including apartments with some housekeeping and maintenance assistance. They also offer long-term care, skilled nursing, and rehabilitation in single-occupancy rooms.

Bethel New Life	IL	230 residents served annually	Bethel New Life provides independent, affordable housing to residents and offers nursing staff on site, meal plans, a wellness program, and access to emergency services.
California Lutheran Homes and Community Services	CA	Currently houses 24 residents across two properties, both of which are leased to agencies that provide programming for former foster youth	California Lutheran Homes and Community Services primarily serves as a funder to other housing providers. It mostly funds predevelopment costs but also makes construction loans. It is a member of LSA's Housing Leadership Circle.
Compass Housing Alliance	WA	687 affordable housing units, 228 enhanced shelter beds, 90 emergency housing units	Compass Housing Alliance provides affordable housing including permanent supportive housing for formerly homeless individuals, independent living for older adults. They operate emergency shelters with case management support and a multi-service center with showers, laundry, and support services. They also offer housing and programs specifically for veterans and families.
Ecumen	MN, WI, IA, ND	778 affordable housing residents; 443 independent living residents; 1,105 assisted living; 685 long-term care; 348 memory care	Ecumen provides independent living, assisted living, memory care long- and short-term care, and transitional in home care to older adults and offers hospice care. They also offer adult day services for older adults and people with disabilities.
Evangelical Lutheran Church in America (ELCA)	IL	n/a	The Evangelical Lutheran Church in America comprises 65 synods and close to 10,000 congregations across all 50 states. ELCA's Mission Investment Fund provides financial services to ministries and individuals, including loans for church and ministry-led building projects, land purchases, and refinancing. ELCA is a member of LSA's Housing Leadership Circle.
Fellowship Square	MD, VA	More than 850 older adults with low incomes	Fellowship Square offers affordable, independent apartment housing and facilitate access to services with local community providers.

Genacross Lutheran Services	OH, MI	800 residents	Genacross provides affordable housing for older adults including independent living, assisted living, skilled nursing, all of which are supported by enhanced service coordination. They also provide youth services including residential treatment, parental support, and behavioral health services.
Graceworks Lutheran Services	OH, IN, KY	700 older adults; 200 adults living with IDD; 750 older adults living with disability or with limited income	Graceworks offers continuing-care retirement community housing; supported housing for persons with IDD with 24/7 care, as well as transitional housing; and affordable housing for older adults. In addition, they offer various services including licensed therapies, skilled nursing, social services, and recreational activities for their communities.
Immanuel	NE, IA	2,700 older adult residents	Immanuel provides housing and supportive services to older adults including 55 plus active living, independent living, assisted living, and memory care. The Program for All-inclusive Care for the Elderly (PACE) supports older adults still living at home.
Inspiritus	GA, TN, AL	80+ residents	Inspiritus provides foster care services, supportive home matching for people with disabilities, relief from natural disasters, and refugee resettlement, social services, and access to capital via community lending to immigrants and refugees. They are planning to redevelop the site of a former church into a housing and social services complex with apartments situated above ground floor community space.
Luther Manor	WI	350 independent living, assisted living, and memory care residents	Luther Manor offers housing and a full continuum of care to older adults, including independent living, supportive living services, assisted living, skilled nursing, rehabilitation, memory care, and hospice.
Lutheran Church Extension Fund (LCEF)	MO	n/a	LCEF uses investments to support work by Lutheran Church-Missouri Synod-affiliated members, congregations, schools and organizations, including the renovation and

			construction of senior living communities. LCEF is a member of LSA's Housing Leadership Circle.
Lutheran Family Services	NE	1,135 provided with homeless prevention support, 10 units of supportive housing for people with mental illness	Lutheran Family Services provides affordable housing and supportive services to people with mental illness and provide homeless prevention support. They offer numerous programs providing behavioral health services, services to children and families including foster care and adoption, and refugee resettlement and support services. They plan to convert a former college campus into housing and supportive services for young people aging out of the foster care system.
Lutheran Metropolitan Ministry	OH	1,135 homeless prevention support; 4,075 refugee and immigrant services; 2,082 children and family services	Lutheran Metropolitan Ministry operates a shelter for single men that provides social services and an overflow shelter that houses women and their children until they can transfer to a traditional family shelter. Currently implementing a project to purchase and renovate 20 housing units that will become affordable housing. Also offer workforce development programs, a youth drop-in shelter, and adult guardianship services.
Lutheran Senior Services	MO, IL, PA	22 properties serving close to 15,000 older adults	Lutheran Senior Services offers housing for older adults including independent living, assisted living, memory care, skilled nursing care, and rehabilitation. They offer home health care, hospice, and an All-inclusive Care for the Elderly (PACE) center to help older adults maintain independent living.
Lutheran Services of the Carolinas	NC, SC	Provided residential services to nearly 2,600 residents in 2020.	Lutheran Services of the Carolinas provides residential services such as group homes and supported living arrangements, day programs that focus on skill development and community integration, respite care for temporary relief to caregivers, and employment services to facilitate job training and placement. They also provide supported living arrangements, which allow individuals

			to live more independently with personalized assistance.
Lutheran Services Florida	FL	Provided services to over 23,000 children and families and nearly 15,000 New Americans.	Lutheran Services Florida offerings include behavioral health services, child welfare and foster care programs, refugee and immigrant services, developmental disabilities support, supportive housing solutions, and disaster response initiatives.
Lutheran Social Ministries of New Jersey	NJ	1,065 affordable housing residents, 803 older adult residents	Lutheran Social Ministries of New Jersey housing options include affordable housing for seniors and individuals with disabilities, as well as assisted living facilities that provide comprehensive care and support. It also provides skilled nursing care and rehabilitation services, behavioral health counseling, addiction recovery programs, and support for individuals with intellectual and developmental disabilities.
Lutheran Social Services	OH	In 2023, 1,027 residents in affordable housing and over 150,000 nights in shelters	Lutheran Social Services offers emergency shelters for individuals experiencing homelessness, transitional housing programs to help individuals stabilize and transition to permanent housing, and permanent supportive housing for individuals with chronic health conditions or disabilities. Additionally, it provides comprehensive supportive services such as case management, behavioral health counseling, substance abuse treatment, employment readiness programs, and financial literacy education.
Lutheran Social Services of Illinois	IL	1,327 affordable housing residents; 101 clients with IDD; 1,428 total residents served annually	Lutheran Social Services of Illinois provides affordable apartments for older adults as well as supportive living with nursing and personal assistance support. They provide housing and supportive services to adults with intellectual and developmental disabilities. They also provide mental health services, services for families with incarcerated family members and re-entry services, and child and family services including foster care support.

Lutheran Social Service of Minnesota	MN	More than 91,000 people served in 2023, including 774 households that received supportive housing services and 114 youth that received emergency shelter care	Lutheran Social Service of Minnesota provides affordable housing for seniors, families, and individuals with disabilities, as well as supportive housing for those experiencing homelessness or in need of specialized care. It offers comprehensive behavioral health services, employment services, refugee resettlement support, youth services including foster care and adoption, and community services such as food shelves and disaster response.
Lutheran Social Services of the National Capital Area	DC, MD, VA	7,150 individuals from 48 countries served	Lutheran Social Services of the National Capital Area supports refugees and immigrants through advocacy, case management, and by providing connections to resources, such as housing, education, employment, and legal and financial support.
Lutheran Social Services of Northern California	CA	4,000 individuals experiencing homelessness	Lutheran Social Services of Northern California provides housing, with specific programs targeting youth, adults, and families. They also offer a range of direct services that seek to prevent and end homelessness, including case management, employment counseling, and job readiness training.
Lutheran Social Services of Southern California	CA	Over 30,000 individuals and families provided housing referrals and social services	Lutheran Social Services of Southern California provides housing counseling and services for people experiencing homelessness including emergency shelters, rapid rehousing, and permanent supportive housing. They distribute food and clothing at multiple locations, provide transportation assistance, and provide other supportive services including eviction prevention, probation counseling, showers and laundry, and utility assistance.
Lutheran Social Services of the Southwest	AZ	166 people sheltered, 79 New Americans resettled, and 1,350 families received resources and referrals	Lutheran Social Services of the Southwest's housing options include affordable housing for seniors and families, transitional housing for individuals experiencing homelessness, and supportive housing for those with

			disabilities or special needs. Services include behavioral health counseling, case management, and support for refugees and immigrants, and employment assistance and education programs aimed at fostering independence and self-sufficiency.
Metro Lutheran Ministry	MO, KS	House 180, provide wraparound services to 900, provide rapid rehousing to 450	Metro Lutheran Ministry owns and operates permanent supportive housing and offers case management support to additional housing campuses they do not own. They also provide rapid rehousing, home repair for low-income older adults and people with disabilities, and rent and utility assistance. They offer other emergency assistance including providing food to older adults and families experiencing homelessness.
Mosaic	CT, DC, DE, MA, MD, NH, NJ, RI, VT, WI	4,900 people in more than 700 communities	Mosaic supports older adults through in-home support and one independent living facility and offers resources to assist adults with intellectual and developmental disabilities, autism, and other behavioral health issues.
Samaritas	MI	17 affordable communities (14 for older adults, 2 for families, and 1 for people with disabilities); 1,500 residents served annually; 1,050 affordable housing units	Samaritas has multiple programs in the areas of family services, refugee resettlement, mental health and addiction services, and housing. Housing for older adults include independent and assisted living, skilled nursing, and memory care. Also provides housing with services for adults with developmental disabilities and families experiencing homelessness.
St. John's United	MT	600 older adults in independent living, assisted living, and memory care	St. John's United provides independent and assisted living, nursing support, and memory care to older adults. Also operates programs for children and families including childcare, pregnancy support and adoption services, and family-centered wraparound services for children with complex needs.
Wellspring Lutheran Services	MI	7 senior living facilities serving over 600 persons; 1 supportive	Wellspring Lutheran Services offers affordable housing for lower income older adults and supportive housing for youth who

		housing facility for youth aged out of foster care	have aged out of foster care. They also provide supportive services for older adults, such as assisted living, independent living, and memory care. They provide wraparound services and mental health care for the children, youth, and families they support as well.
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Appendix B: Speakers at the Health & Housing Solutions Summit, May 7, 2024 - May 8, 2024

Speaker	Affiliation
Nancy Ackerman	Evangelical Lutheran Church in American, Southwest California Synod
Jennifer Angarita	Funders for Housing and Opportunity
Peggy Bailer	Vice President, Housing and Income Security, Center on Budget and Policy Priority
Ryan Brooks	Senior Principal, Healthy Policy & Analytics, National Investment Center for Seniors Housing and Care
Alia Fierro	U.S. House Financial Services Committee
Julia Gordon	Assistance Secretary, Housing and Federal Housing Commissioner, U.S. Department of Housing and Urban Development
Hannah Katch	Senior Advisor, Office of the Administrator, Centers for Medicare & Medicaid Services
Jeffrey Lubell	Director of Housing and Community Initiatives, Abt Associates
Candace Robinson	Director, Healthy Communities, Capital Impact Partners
Dennis Shea	Executive Director, J. Ronald Terwilliger Center for Housing Policy, Bipartisan Policy Center
Michael Skrebutenas	Senior Vice President of Housing, LISC
Kathy Stack	Senior Fellow, Tobin Center for Economic Policy, Yale University, Federation of American Scientists

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