



WASHINGTON STATE  
HOUSING FINANCE  
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SENIOR HOUSING • JUNE 2019

# My View

*A unique, inside perspective on housing and community development from the executive director of the Washington State Housing Finance Commission*

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KIM HERMAN, EXECUTIVE DIRECTOR

## Housing and supportive services for seniors:

COMMUNITIES ARE SEEKING ANSWERS TO MEET THE GROWING NEED





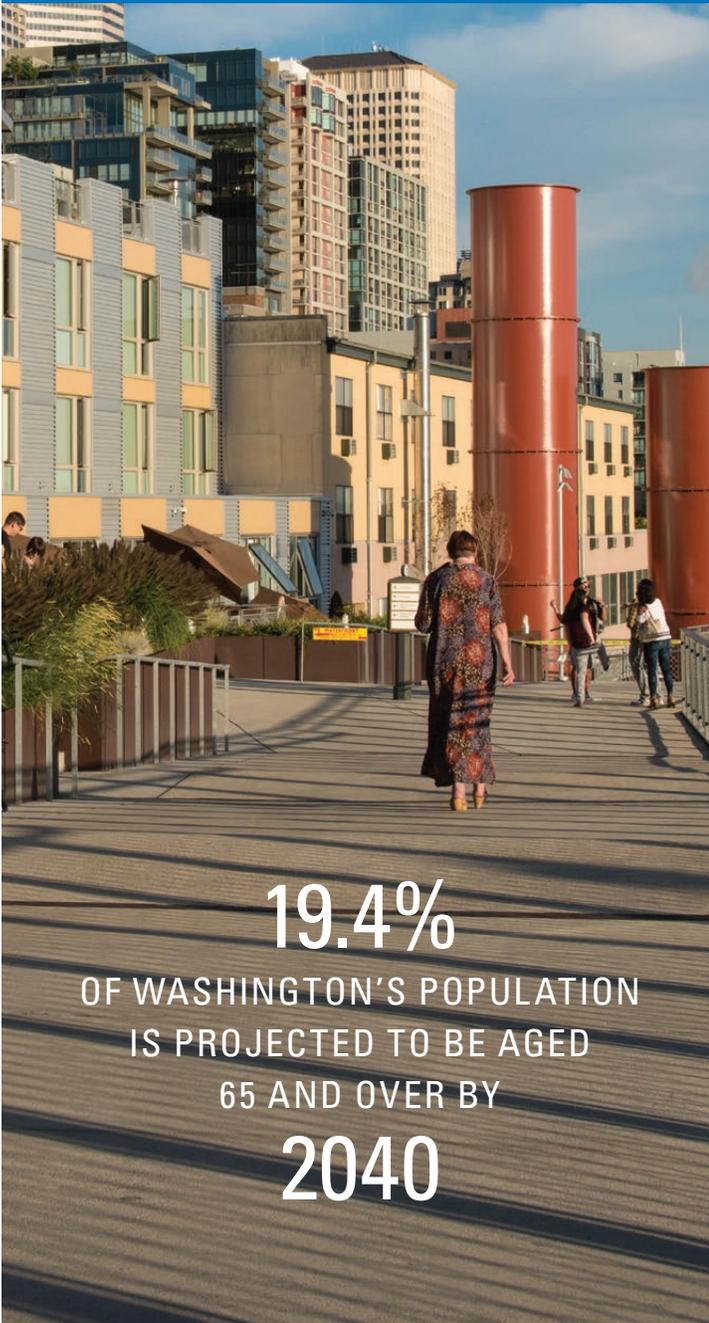
## Here's what we already know: Americans, on average, are living longer.

In Washington State, between 2010 and 2040, our state's 65-and-older population will grow by more than one million people. This issue of *My View* highlights several housing organizations that are building and managing affordable rentals for seniors of limited means. We also explore the challenges faced by seniors who want to stay in their own homes and maintain their health and independence.

Older adults are projected to take up an increasing percentage of the U.S. population over the next two decades. Add to this the fact that the aging of the Boomer generation is swelling the ranks of those we call seniors. Whether you define us as aged 62 and up, or 65 and up, there are many more of us every day. In Washington State, people aged 65 and older are projected to make up 19.4 percent of Washington's total population by 2040, compared to 12.4 percent in 2010.<sup>1</sup>

In terms of both housing and services for seniors, the needs of communities across the state continue to grow. Depending on whether you live in a rural, suburban, or urban area, those needs can be vastly different. Currently, housing and service providers are constrained by a system that has yet to figure out how to deliver and pay for a range of services that lower-income seniors need in order to retain their independence and health. Ultimately, we need to find *solutions* to providing these services at a significantly lower cost to taxpayers and communities than we are now.

- <sup>1</sup> Affordable Housing Advisory Board, *2015 Housing Needs Assessment*, pg. 7
- <sup>2</sup> Washington State Office of Financial Management, [data on population demographics](#).
- <sup>3</sup> Joint Center for Housing Studies of Harvard University, [Projections & Implications for Housing a Growing Population: Older Households 2015-2035](#).
- <sup>4</sup> Affordable Housing Advisory Board, *2015 Housing Needs Assessment*.



19.4%

OF WASHINGTON'S POPULATION  
IS PROJECTED TO BE AGED  
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2040

## Demographic challenges and indicators for seniors.

In 2017, Washington State’s population of residents aged 65 and older was 1,121,779—up from 827,677 in 2010.<sup>2</sup> Seniors’ population growth is expected to surge in the next 20 years, both here in Washington and across the U.S.

In national terms, this means about 30 million more seniors will be living in the U.S. two decades from now;<sup>3</sup> our state’s senior population will grow by about 1 million.<sup>4</sup> By 2030, one in five people will be 65 or older.



Clearly, most older adults want to age in place. AARP puts that number at almost 80%.<sup>5</sup>

<sup>5</sup> AARP Public Policy Institute, *Housing Policy Solutions to Support Aging With Options* (2017).



By 2035, the number of older households with a disability will increase by 76 percent—roughly half of this growth by 2025.<sup>6</sup>

<sup>6</sup> Joint Center for Housing Studies of Harvard University  
<sup>7</sup> Ibid.



Only 1 percent of U.S. housing stock currently offers all the features, including accessibility and safety supports, available to help disabled older adults retain their independence. Just 3.5 percent of housing units offer three of the most critical accessibility features: single-floor living, wide hallways and doors, and no-step entrances.<sup>7</sup>



Seniors already make up a disproportionate share of the lowest-income households. In the U.S., the number of severely cost-burdened households that are age 80 and over will more than double by 2035.<sup>8</sup>



Bankruptcy rates for seniors are climbing. The rate of filings for people 65 and older has tripled since 1991.<sup>9</sup>

<sup>8</sup> Joint Center for Housing Studies of Harvard University  
<sup>9</sup> *Graying of U.S. Bankruptcy: Fallout from Life in a Risk Society*, Consumer Bankruptcy Project, 2018.  
<sup>10</sup> Schwartz Center for Economic Policy Analysis Policy Note, *“More Middle Class Workers Will Be Poor Retirees.”*



“Downward mobility” is here for U.S. retirees: By the time they reach 65, approximately 40 percent of middle-income Americans are projected to fall into poverty or near poverty. Plus, poverty risk increases as retirees get older.<sup>10</sup>



Just one in three eligible seniors receive housing assistance.<sup>11</sup>

<sup>11</sup> HUD, *Worst Case Housing Needs: 2017 Report to Congress*.  
<sup>12</sup> Housing Assistance Council, *Housing an Aging Rural America: Rural Seniors and Their Homes*, 2014.  
<sup>13</sup> AARP, *The Long-Term Services and Supports (LTSS) State Scorecard*, 2017.



About one-quarter of our nation’s seniors live in rural areas. Yet rural seniors have less access to quality rental housing that can meet their needs—and in general, fewer options that are safe, supportive, and affordable.<sup>12</sup>



A positive number: In its 2017 Long-Term Services and Supports State Scorecard,<sup>13</sup> the AARP ranked Washington State the highest in providing long-term services and supports to older adults, adults with disabilities, and family caregivers.

## LeadingAge Washington: Advocating for seniors

**LeadingAge Washington** is our state's trade association representing nonprofit and mission-driven organizations that provide housing and care to older and disabled adults.

Alyssa Schnitzius is LeadingAge Washington's director of senior living & community services. As such, her arena of focus is affordable housing, assisted living, and adult day programs. We discuss: *Where does LeadingAge Washington see the greatest needs? What are members' priorities? And what solutions are currently being pursued?*

"Our first priority is advocacy," Alyssa says. "We've got a growing population of seniors and it's expected to outpace the number of affordable housing units." She coordinates with our state's housing agencies and coalitions to continue to get the message out with the sense of urgency this requires. "I partner a lot with the Housing Development Consortium, with the Commission, with ADS [King County Aging and Disability Services], and other organizations to be a voice for creating this housing."

What's priority number two? "We're pushing for pairing that affordable housing with services—bringing these services into the community. Most seniors would prefer to remain in their homes. We're asking: How can we do that in a very cost-effective manner without burdening Medicaid?"

### Housing plus services: Who pays for it?

"Aging in place" is not a new concept, nor is "housing plus services." Despite the clear benefits, pursuing supportive services solutions for aging adults in independent housing has invariably run up against the twin bugbears of how they're going to be delivered—and how they're going to be paid for.

These services typically include nurses performing wellness checks and monitoring health status, social workers connecting seniors to the resources they may need, and caregivers and others providing services, including transportation, caregiving help, housekeeping, and meal services to help keep them in their homes as long as possible.

On the state level right now, "We're trying different avenues for pilots," Alyssa says. Working alongside Sustainable Housing for Ageless Generations (SHAG) and others, she's currently attempting to get grant funding to provide a range of services within HUD and other low-income senior housing—with, thus far, no success.

On the national level, LeadingAge is pushing for financing solutions, "looking at different financing structures for how Housing Plus Services could be incorporated, including as a Medicare or Medicaid benefit." At least in terms of long-term care services and support on the federal level, Alyssa says, Medicare is starting to expand what they could cover. This would likely take the form of a Medicare Advantage plan.

But for those older adults who don't qualify for long-term care and just need some help to keep their independence, the economics are unforgiving. "The average monthly Social Security payout is about \$1,400," Alyssa points out. "And if you don't have savings, there's no way you can afford assisted living



**"Most seniors would prefer to remain in their homes. We're asking: How can we do that in a very cost-effective manner without burdening Medicaid?"**

**ALYSSA SCHNITZIUS**  
Director Of Senior Living & Community Services  
LeadingAge Washington



—or even afford rent without some kind of subsidy or support.”

Added to this: “We’re reaching a crisis point in the state, too, where there’s very few Medicaid assisted-living beds available. That number is continuing to shrink, because it’s really, really hard for providers to make that work financially.” The best estimate Alyssa has is that only about 4,000 Medicaid recipients are currently being served in assisted living in Washington State.

All these numbers and statistics continue to argue for some kind of supportive Housing Plus Services model. “If you can’t get people in assisted living beds—and skilled nursing is really expensive—how do you support our aging population? It’s just seems like this is the best avenue to do that.” ■

## The evolution of Wesley's community-focused model in South Puget Sound

**Faith-based nonprofit Wesley Homes' first retirement community**, then called Wesley Gardens, opened in Des Moines in 1951. One of the oldest in our state, it used to be a Continuing Care Retirement Community (CCRC). But Wesley has continued to grow and evolve out of the CCRC model, and now offers a range of senior housing as well as community-based home services in Des Moines, Auburn, and Puyallup.

Kevin Anderson, who is president and CEO, doesn't have a name for what Wesley's current model is and does. But he's led this organization through its evolution over the past 19 years. "We've worked hard not to be pigeonholed into being associated with specific segments of the senior population," he says. "We're not in any one box anymore. We just work hard to serve people of all means throughout the community as a whole." Along the way, that has meant the key addition

of home health and hospice services to seniors and others living independently in the community.

But first, back to the CCRC model. Just as the term "seniors" is starting to be banished from the lexicon, CCRCs aren't called CCRCs anymore. They're now called "life plan communities." These communities continue to be successful in many parts of our state, housing many thousands of older adults as they move along the health continuum from independent living to higher-care needs. Affording CCRCs, however, tends to work out only for middle-income-and-higher retirees: The cost of buying into them is expensive.

"The traditional CCRC is a good model, and many people are still attracted to it," Kevin says. "Usually, there's a lump-sum payment at the start, and with that comes the guarantee that if you run out of funds through no fault of your own the CCRC will take care of you for the

rest of your life." In addition to that lump-sum entry payment are ongoing monthly fees based on the level of care a resident needs.

But for even middle-income people, the significant upfront payment can be a stretch. Plus, as Kevin points out, our mobility as a society works against it. When their children move across the country, aging parents frequently want to move to live closer to them. If they leave their CCRC, they forfeit that original price of entry.

In 2005, when Wesley built its Lea Hill community in Auburn, "we went to a 100-percent refundable entrance deposit. It goes with you whenever you leave a Wesley community. That's a totally different model than what is being done elsewhere in the Puget Sound area."

### A growing need for services—everywhere

For the homes they provide to seniors, Wesley charges a hybrid of an upfront deposit plus monthly payments. The entrance fee is calculated to be affordable to middle-income people.

"We try to target our average entrance deposit at 50 percent of the median home value of a home in that same community." In other words, if the median value of a home is \$200,000, the median entrance deposit is \$100,000. Residents then also pay a monthly fee, based on the size of the unit and the services they receive. Like many CCRCs, Wesley communities offer independent living, assisted living, skilled nursing, rehabilitation, and memory care on their campuses.





**“Inflation is the silent killer for people on pensions  
and we’re extremely conscious of that.  
We really work to hold costs down.”**

**KEVIN ANDERSON**  
President and CEO  
Wesley Homes

WESLEY HOMES

**850+**  
SENIOR RESIDENTS

**4**  
NONPROFIT COMMUNITIES

**150**  
NON-RESIDENT SENIORS SERVED  
WITH HOME CARE





In the early 2000s, Wesley saw the need to get involved in home care services. Partly this was a way to establish how to get reimbursed for these services, which are frequently paid through insurance programs—most often Medicare, but also Medicaid and others like the Veterans Administration. “We saw a need for services on our campus—but we also knew that the need was growing everywhere,” says Kevin.

When Wesley opened Lea Hill, “that catapulted us into creating more of a network concept—a network of senior services offering a continuum of care—and not just single-entity campuses that would stand on their own.” Ten years ago, Wesley bought a Medicare/Medicaid home-care agency, which has helped them grow on the services side. This is their Community Health Services business.

Wesley serves about 150 people per day out in the community. Another 850-900 people live in one of Wesley’s four communities, including the newest (Bradley Park), which opened earlier this year in Puyallup.

### Managing costs to sustain affordability

Which brings me to a key question: *How does Wesley manage costs so they can remain sustainable?* “It’s extremely difficult,” Kevin says. He runs down a long list, which includes finding contractors “that will work with us to drive down costs, and working with lenders to find the best interest rates and terms available.” Once that housing is built, “you have to hold very tight to the reins so that you don’t get cost creep—you’re not adding staff or a lot of services that aren’t in the budget. You have to run lean.”

“Inflation is the silent killer for people on pensions and we’re extremely conscious of that,” he adds. “Inflation runs about three percent a year. Our annual fee increases are usually about 3 ½ percent.” Over 10 years, that adds up to an increase of 35 percent. “We really work to hold costs down.”

Helping in this effort is Wesley’s development partner, Senior Housing Partners, a subsidiary of Presbyterian Homes of Minnesota that has built about 70 senior communities in the Midwest and elsewhere (Wesley’s community network model was originally developed by Presbyterian Homes of Minnesota.). Senior Housing Partners’ low development costs of about 3½ percent help Wesley to afford to continue its mission here in Washington.

Here at the Commission, we’ve worked with Wesley over the years, and we applaud them for their efforts to serve seniors with a range of financial needs. Their skilled nursing facilities, for example. Now known as health and rehabilitation centers, they house and care for people with significant needs, including short- and long-term care and memory care. More than 50 percent of the people living in Wesley’s health centers are Medicaid recipients.

In fact, the incomes of the people Wesley serves are all over the map. “We have programs within our organization for very low income people that we fund ourselves,” Kevin says. “We try to remain affordable to a retired schoolteacher on a fixed income—and then we also have people who live with us who have the financial resources to live anywhere. It’s a model that very much resonates with the communities we serve.” ■



◀ Diana lives in the Eleanor Apartments in Bellingham, a senior community developed by Mercy Housing in 2017.

Mobile-home parks are a vital source of affordable housing for seniors. The homeowners of this park in Duvall formed a co-op and purchased their community, preserving their homes. ▶





**“People want a connection to the outdoors. They want a connection with nature. A lot of current research is focused on natural light and its importance for seniors—not just those who are memory impaired.”**

**JOHN SHOESMITH**  
Architect and Partner  
Shoemith Cox

**“SO MUCH OF THE AFFORDABILITY  
JUST COMES FROM THE PLANNING.”**



## Designing homes for seniors: an architect's view

**Age brings physical changes—everyone knows that. But physical spaces aren't always designed with age differences in mind.**

Designing environments specifically for elders is the specialty of Seattle-based architect John Shoesmith, a partner at Shoesmith Cox. In addition to his architecture degree, he has a Master's in designing for aging from UW. He chose this focus after helping care for a grandmother who had Alzheimer's—and witnessing the challenges posed by her environment.

One of John's most recent projects is an award-winning memory-care facility called Northridge, part of Tacoma Lutheran Retirement Community.

Tacoma Lutheran asked John to create an environment where residents with dementia could “explore, engage in stimulating activities and live in a beautiful home-like atmosphere.” People who need memory care assistance do better in smaller-scale environments, John explains. The result is a 14-resident home with private studio-sized units arranged around kitchen, dining, and living spaces.

Another fundamental goal, of course, was ensuring safety without a prison-like feel. “It's still safe in the way that it's configured around an inner courtyard,” John says. “There are exits, but they're painted out or blended out, so that residents don't perceive them.”

Interior spaces are oriented to views of the gardens outside. Oversized windows help bring

the outdoors in. “People want a connection to the outdoors. They want a connection with nature.” Additionally, “a lot of current research is focused on natural light and its importance for seniors—not just those who are memory impaired.” People with dementia lose their day-and-night orientation; that ability for increased natural lighting helps reset Circadian rhythms.

Those touches make Northridge far more “expensive” than its construction cost of about \$2.5 million. How did John manage to keep this project affordable? Trade-offs, he admits. All those windows, for example, meant décor like molding had to be minimal.

“So much of the affordability just comes from the planning,” he notes. ■



How do you design houses for seniors?

Architect John Shoesmith tells us what he's learned on the next page. ▶



## Designing Homes for Seniors

Architect John Shoemith specializes in designing homes for older adults. What are the most important design elements?

- **Real connections.** Seniors want to be integrated into communities as much as possible—and generally want to maintain contact with people of all ages. Think of not just senior living, but *living*. To what extent can you create options for the larger community too? This can mean providing community space within the building or simply providing opportunities for people to come into the community for informal social interaction. Is there a courtyard? Are you adjacent to a school whose kids might be invited to use outdoor spaces? These kinds of opportunities don't cost a lot more, but they need to be intentional.
- **Building for later needs.** When you want someone to be able to live in over a long time span, it's important to look ahead. For example, it doesn't cost much to install blocking for grab bars in bathroom walls when you're building—and then it's far cheaper to add the bars later when they are needed.
- **Vision.** As people age, the lens of their eyes yellow and harden, and it becomes harder to see the difference between close colors, like green/blue hues. Strong contrasts between counters and floors and walls make the environment more readable. The smart use of paint can go a long way for relatively little cost. Good lighting is probably even more critical—which doesn't necessarily mean more fixtures, but more appropriate ones. You want a wider and more even spread of light.

- **Wellness.** Today, communities are including features like bike rooms. Even if you don't build fitness areas into the building, a location next to walking trails, community pools, and gyms can ensure the connection.



- **Public transportation and walkability.** This should be a given. Senior housing should be built within walking distance to shopping, restaurants, activities, and services whenever possible—and when not, access to public transportation is critical, especially for residents who no longer drive.



“We operate our facility like a household:  
**The residents are members of that household.”**

AMANDA BALLOU  
CEO  
Heritage Heights

80%

OF HERITAGE HEIGHTS' RESIDENT  
HOUSEHOLDS ARE LOW INCOME



## Heritage Heights: Elder-empowering housing in the Chelan Valley

Geographically, our state is largely rural. Particularly on the Peninsula and in central and eastern Washington, numerous small towns don't have the populations to sustain facilities like nursing homes or the types of housing many seniors will require as they transition out of independence.

For seniors living in rural areas who wish to remain in their own homes, whom do they turn to when they become ill or need help with basic tasks? Particularly if their kids have moved away, who is looking out for them? It's truly up to each community to provide its own answers. It also takes leadership to challenge communities and enlist support to accomplish this.

### Sustaining housing with assisted-living for low-income people

CEO Amanda Ballou of Heritage Heights in Chelan, along with Heritage Heights' board and many others, have been taking this on for the greater Chelan Valley over the past several years. "We're a fascinating little case study," Amanda laughs.

The nonprofit Heritage Heights provides 30 assisted-living apartments, mostly for low-income seniors. It's a thriving residence that manages to remain financially sustainable while housing a population of 50% Medicaid recipients. All told, 80% of Heritage Heights' resident households are low income. "In real terms, that means 24 of our 30 households have annual incomes below \$37,600," Amanda says.

Opened 20 years ago, Heritage Heights exists because leaders at Lake Chelan Community Hospital surveyed its community about concerns over health-care needs back in early 1990s—and heard back that assisted living was needed as an alternative to the local nursing home. Lake Chelan Senior Housing, which owns Heritage Heights, was incorporated as a private nonprofit; Amanda has been CEO for the past 15 years.

How do they keep their doors open? "Financing is a very big part of it," she says. In 2013, Heritage Heights was able to refinance an existing loan through a Commission-supported tax-exempt bond sale, which brought down its interest rate and is saving them about \$50,000 a year. "That was huge as far as our sustainability. The other part of it is keeping our overhead low by not having a huge corporate structure. We have approximately 20 employees."

In fact, "We operate our facility like a household: The residents are members of that household."

### The Eden Alternative: Resident—and community—ownership

Those of you who've read the seminal book on our culture's attitudes and approaches to aging and dying, *Being Mortal* by Atul Gawande, may recall his recounting of the history of assisted-living facilities. These are relatively recent, emerging in the 1980s as an alternative to nursing homes. Gawande highlights the pioneering work of Oregon-based Concepts in Community Living. This

organization was Heritage Heights' management agent for its first five years, prior to Amanda stepping in as CEO. But it's the Eden Alternative, also discussed by Gawande, "that has made the biggest impact on our culture," she says.

The cornerstone of this approach is empowerment for elders. For example, Amanda explains:

- "Being accountable to the community is the core of our business model—rather than being part of a chain that answers to a corporate headquarters."
- "Our residents, as part of the community and as owners, make the decisions for our facility. They make the decision about the menus, about redecorating the facility, and purchases that are made."
- Probably most telling is that the residents make the hiring decisions. "They're the final part of the interview process; they make the decision thumbs up or thumbs down on who will care for them. So when we talk about being resident-centered, it goes beyond that. We don't patronize the residents—they're our boss and our owners. We answer to them for the services we provide to them."
- Family and community members are welcomed. "Heritage Heights is like the local grocery store or post office. Everybody's passing through, everybody's got a reason to visit—it's tied into the community."



## A community's vision for the future

In the spring of 2015, the Chelan Valley faced a new challenge: the closing of its only nursing home. The 55 beds moved to Wenatchee, about 40 miles south, leaving Heritage Heights and an adult home with six beds as the only senior living or care resources in the community.

Amanda responded by convening a band of community members who called themselves the Senior Living Initiative. "We did a market study to look at the impact of no longer having a nursing home in our community, but also: What was the larger picture for the community as a whole and the future need looking 15 years out?"

The Senior Living Initiative has explored this both quantitatively and qualitatively. They discovered the number of seniors 65 and older in the Chelan Valley would increase by almost two thirds by 2030. In 2016, the valley already needed about 160 units of senior living at all levels of care, including independent living and skilled nursing. But by 2030, 298 units would be needed.

To complement this data, Heritage Heights board member Kathy Miller convened 'Community Conversations' with 10 local groups, reaching an estimated 300 area residents. In September 2016, the initiative's members held a summit to present their findings, including models of success from other communities, and their recommendations.

"One [finding] was that not only do most people want to live in their own homes as long as they possibly can, studies show that 75 percent of seniors over the age of 75 will actually stay in their own homes," Amanda says. "Only 25 percent will avail themselves of senior living opportunities."

A clear mandate emerged: Assist seniors in staying in their homes as long as possible. (The following section describes these efforts.) Secondly, the community needed a "campus of care" that would provide a pathway, as people aged, to increasing levels of service.

In September 2018, the group held its second summit to share with the community plan for a new residence of 30 memory-care, 15 enhanced assisted-living, and 48 affordable independent homes for seniors.

This development project is operating under the umbrella of Heritage Heights. Last year, with the help of a grant through the Community Foundation of North Central Washington, they hired architect John Shoemith to help them evaluate potential sites and are in active negotiations to purchase a property selected by the board.

Projected costs for this new campus are in the \$20-25 million range. They've applied for financing from the Commission's Land Acquisition Program and from Impact Capital. Thanks to state Rep. Mike Steele, (R-12), they also obtained a state grant to fund the soft costs of acquisition.

They've also recently partnered with Yakima-based Office of Rural Farmworker Housing to complete a feasibility study and provide development service. Now they're seeking the right development partner.

Amanda isn't naive about the long slog of funding, planning, and developing that lies ahead. "The biggest thing is overcoming the idea that somebody else is going to do it for us," she says. "As a community, we're taking control of our own destiny." ■

## Chelan Valley's "Tender Loving Care for Seniors"



**"The TLC program might be unique for this area, but it's very easy to apply anywhere."**

**KATHY MILLER**  
Heritage Heights Board Member  
and Community Volunteer

When Chelan Valley's Senior Living Initiative saw the need for a home-based senior services program, Kathy Miller was the obvious choice to get things moving.

Kathy serves on the board of Heritage Heights and has represented her region on the state's Aging and Adult Care Advisory Committee. A former LPN, she has also volunteered with Manson's Senior Meal Program for the past three decades. She's helped manage Tender Loving Care for Seniors (TLC) as a volunteer since its launch in October 2017.

Currently, about 28 TLC volunteers are visiting more than 25 clients in the community. For most of these clients, "a lot of this is companionship," Kathy says. "They might have lost a spouse or they just need someone to come visit." Volunteers may also relieve a family caregiver, take their clients to doctors' appointments, or take them shopping—but a caring relationship is a critical part of these home visits, loneliness and isolation impact seniors' mental and physical health.

TLC based its model on The Guardian Angels, an offshoot of a nonprofit community-aid organization called The Cove in the Methow Valley. "They were instrumental in helping us a great deal at the very beginning," Kathy says.

TLC, which is legally under the umbrella of the nonprofit organization Chelan Valley Hope, also benefitted from a start-up grant of \$15,000 from United Healthcare, which allowed the group to purchase equipment and hire a 15-hour-a-week coordinator (their only paid staff). TLC also relies on donations.

Kathy points out that private companies that provide in-home services typically charge about \$25 an hour. For the approximately two hours per visit that TLC volunteers commit, that's \$50 saved for someone on a tight budget. "The TLC program might be unique for this area, but it's very easy to apply anywhere."

"The challenge, I think, for those of us who value seniors and caring for seniors as part of our community, is how to deliver the services

they need cost effectively," says Kathy. "An income of \$50,000 becomes a kind of breaking point with charges of \$4,000 a month for assisted living."

TLC is considering a direction that would give seniors a "cafeteria" selection of services, so they can decide what they need and what they're willing to pay for. "Affordable housing is constructed for independent living and those services that are needed are provided a la carte on an outsourced basis," Kathy explains. "That's the model that we're looking to that would be more realistic for the income levels of the populations we serve." ■

# Long-term care – in your own home

**What housing and care resources are available to low-income seniors who want to live more independently—even when coping with serious health issues?** It's Dan Ruddell's job to help pull all the housing and supportive service pieces together.

As a housing program manager with DSHS' Aging and Long-Term Support Administration (AL TSA), Dan covers all 20 counties of eastern Washington from his Home and Community Services (HCS) office in Spokane. His client referral base includes case managers from his region's HCS offices and Area Agencies on Aging (AAAs), including Elder Services in Spokane—all told, more than 400 case managers and staff.

About half of his clients are low-income seniors (over 62) receiving long-term care services; the other half are non-elderly disabled (18 to 61) who are also eligible for long-term care services and supports. "The majority of the clients on my wait list for affordable housing currently reside in skilled nursing facilities or assisted-living facilities. They want more independence. All we're trying to do is honor that choice," Dan says.

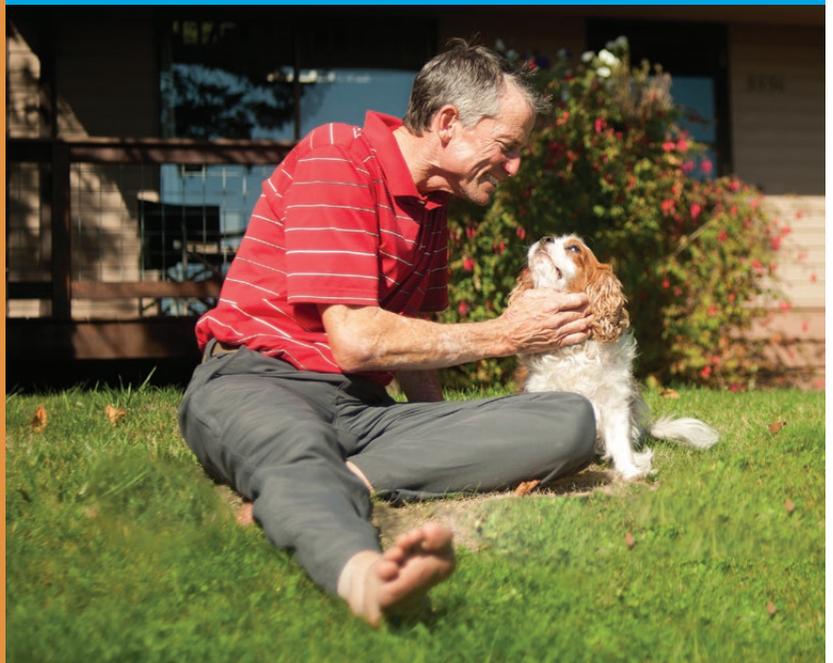
He points to the costs of keeping people in nursing homes. In Washington, "the average cost to taxpayers to house a Medicaid-eligible person in a skilled nursing facility is approximately \$6,500 per month, or \$78,000 per year. These are Medicaid tax dollars."

But using rental assistance to relocate low-income, Medicaid-eligible clients in the community, while still providing the level of care they need, can mean cutting government-funded expenses by as much as 70 percent.

## A scarce resource

**Of course, despite the clear win-win in terms of personal choice and reduced costs, affordable independent housing is extremely hard to secure.** Dan draws on housing resources including his own agency's: AL TSA has a rent-subsidy program to help seniors get into housing. "It may not be senior housing, but at least it's community-based and usually in an affordable, low-income housing complex," he explains. He gives the example of nonprofit Spokane Housing Ventures as a housing provider.

Dan also makes use of a range of HUD-funded housing programs, including Section 202 (senior housing) and Section 811 (disabled housing). A favorite housing assistance program is Spokane Housing Authority's innovative Referral Voucher Program (RVP). He has access to a designated number of Section 8 Housing Choice Vouchers to house clients through the RVP, which prioritizes needs and pairs this housing with services. But his waitlist for these vouchers is already committed through 2020.





“The majority of the clients on my wait list for affordable housing currently reside in skilled nursing facilities or assisted-living facilities. **They want more independence. All we’re trying to do is honor that choice.**”

**DAN RUDELL**

Housing Program Manager

Aging and Long-Term Support Administration, DSHS Spokane

**How about rural communities?** “We’ve got people in independent living environments getting in-home supports and services through direct care providers in rural communities. We coordinate a lot of these in-home services for clients in rural settings. Rural is very difficult, don’t get me wrong—especially if there are no service providers in those areas, but we try our best to make it happen.” Dan can coordinate with housing providers willing to make modifications to a house for a frail or disabled family member that can be reimbursed through the state.

Rural Resources Community Action in Colville is a case in point. “They also manage about 15 low-income housing complexes throughout the Tri-County area of northeast Washington. We have a partnership with Rural Resources such that, whenever they have housing vacancies, we’re on the notification list to get our clients in that pipeline for referral and tenancy.”

But ‘that pipeline’ that Dan talks about is woefully dry throughout his region. In the Spokane area, for senior housing providers like Catholic Charities of Spokane, the wait list is long. As a result, when he can get a housing voucher, “we’re placing people in fair-market and multi-family housing, because we’re often not able to find an affordable low-income senior housing environment.”

In terms of its effectiveness in providing affordable senior housing, “Washington State is probably hitting less than 20 percent of the need. There is national data that states Washington has approximately 20 units of affordable housing for every 100 low-income households.”





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**The Washington State Housing Finance Commission is a publicly accountable, self-supporting team, dedicated to increasing housing access and affordability and to expanding the availability of quality community services for the people of Washington.**

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