Innovative Affordable Housing Supports Aging in Place

In most parts of the country, the cost of traditional assisted living is out of reach for seniors with low incomes. To bridge this gap in the continuum, affordable housing providers are piecing together supportive services so residents don’t end up in nursing homes prematurely.

Here is how a few senior housing providers are creatively helping residents age in place:

- Offering services via partnerships with other human-service organizations and volunteers
- Making the most of in-house service coordinators
- Partnering with local adult day programs and hosting their services on-site
- Integrating HUD housing into a multi-service campus environment and allowing HUD residents to access campus services
- Siting a PACE program in a HUD 202 development

Housing providers’ individual approaches to providing supportive services are largely shaped by resources and state regulations. But most will agree it takes ingenuity, partnerships, and a willingness to push boundaries to achieve the kind of environment that allows seniors to age in place affordably.

Building a Supportive Environment, Piece by Piece

At Judson Terrace Lodge in San Luis Obispo, California, residents benefit from an array of services pieced together through HUD, city and county funding, partnerships and volunteerism.

“Many of our residents look like people you would typically find in assisted living,” Administrator Roger Jump says. “Our goal is to get as close as possible to a residential care facility for the elderly [RCFE is a California state-defined and regulated program] without bumping into regulations that would push costs up and make it unaffordable for our low-income residents.”

The 31-unit Section 202 PRAC opened four years ago with a goal of serving frail elders. All of the apartments are wheelchair-friendly with features like wide doorways, easy-access showers, grab bars and emergency pull cords.

Most of the building’s residents are in their mid-80s, and many need help with at least two activities of daily living. Two residents are over 100.

Judson Terrace Lodge was developed with a $3.1 million HUD loan: $2.5 million for construction and $600,000 for project-rental assistance contracts. The community also obtained $900,000 in HOME grants from the county; more than $500,000 in CDGB grants, waived development fees and exclusionary funds from the city; and more than $250,000 in private donations.
Senior Housing and the Credit Crunch

The bailout bill passed into law in early October should eventually ease the credit crunch that is playing havoc with both the debt and equity markets that are so essential to tax credits. Many deals already in the works to build or renovate senior housing are looking for new equity investors. Equity investors—assuming they stay in deals—are “adjusting” (i.e., reducing) their investments.

The tax credit opportunities are few and far between, with little investment available for equity. Equity raised used to be one-for-one; now, if equity raised is 85 cents on the dollar, providers feel very lucky indeed.

When debt financing is necessary, interest rates are rising, making deals infeasible. Once the credit markets are unclogged, there should be relief in the debt and equity markets, providing a more stable financial system for this vital housing service for seniors.

Written by Nancy Libson, AAHSA’s director of housing policy.

The Lodge is adjacent to Judson Terrace Homes, a 107-unit 202 property with a partial Section 8 subsidy. The average resident there is 80 years old; however, apartments are not wheelchair-friendly. Both buildings are part of American Baptist Homes of the West.

All campus residents can get hot dinners Monday through Friday at Judson Terrace’s dining room for $123 per month. Residents can even have the meals delivered directly to their doors. Some residents receive additional assistance from the local Meals on Wheels program.

Residents have access to a computer center and fitness room. To promote wellness, the Economic Opportunity Commission visits once a month to do free health screenings. Through fundraising and a grant from the ABHOW Foundation, the campus purchased a wheelchair-friendly bus to take residents to and from medical appointments.

Judson Terrace Homes and Judson Terrace Lodge each have their own service coordinators funded by HUD. The coordinators connect residents with county shopping and housekeeping services, as well as private home care when needed.

The campus also has a committee that identifies emerging needs like medication management. Residents can contract privately with a nurse who will manage their medications for $25 a week. The organization is now investigating whether endowment funds can be used to help residents afford this service.

To further expand services by using volunteers, Judson Terrace recently became an official RSVP site. (RSVP is a volunteer network that is part of the Corporation for National and Community Service’s Senior Corps) “Now, when our service coordinator identifies a need, she can post a description and send it out to the RSVP network,” Jump says. “We do a lot of matching of needs with people who can meet them”

Adding Adult Day Services and Wellness to Affordable Housing

Bringing the right people together was critical to the evolution of the Wyatt F. Jeltz Senior Center, a 201-unit twin tower operated by the Oklahoma City Housing Authority (OCHA). Just a few years ago, employees were growing increasingly concerned about residents living on the edge of independence. The older adults at
Jeltz have an average gross income of $792 a month, putting assisted living out of reach.

Fortunately, OCHA had developed relationships with other AAHSA members through years of attending conferences. Conversations with Daily Living Centers (a local adult day health service provider) and Baptist Village Retirement Communities sparked a unique collaboration to pair affordable housing with adult day services and home care.

OCHA renovated Jeltz’s community space to include an adult day center, medical office and computer lab. It then offered the space for free to the other two organizations, so they could implement programs to help residents age in place.

“As AAHSA members, we understand each other and have the same mission,” says William Pierce, president of Baptist Village. “Each of us had a strength we could contribute.”

Baptist Village’s home care division provides a nurse 10 hours a week to staff Jeltz’s medical office space. Residents can stop by and ask questions, and the nurse helps them monitor their weight and blood pressure. Baptist Home Care also puts on seminars about topics like diabetes and nutrition.

“Everything we do in the Jeltz common area is free,” Pierce says. “However, some residents eventually become clients of our home care agency through either Medicare or Medicaid.”

Daily Living Centers, the other collaborator, opened an adult day program that attracted 32 people in its first two months. Residents do not pay to attend the program; however, Daily Living Centers receives some money from the state based on the participants’ income.

The adult day program includes activities like crafts and church services, as well as breakfast and snacks. One of its most popular features is the limos it provides to take clients to and from medical appointments.

Jeltz’s computer center is made possible by a three-year grant from HUD, used to purchase 12 computers and pay staff provided by the Urban League.

“The center is open from noon to four, and we have people lining up at the doors,” says OCHA Senior Citizen Housing Supervisor Barbie Baker.

In addition to the renovated community space, Jeltz has a full-time service coordinator funded through the public housing authority.

“Our coordinator introduces herself when a new person moves in, and staff or residents make referrals if they see someone struggling,” Baker says. She helps connect residents with local resources, such as the free hot lunch available at another OCHA property across the street.

Jeltz also has a partnership with the Oklahoma City Regional Food bank. Toward the end of each month, volunteers bring grocery bags of food and set up tables of fresh produce so residents can “shop” for free. For Jeltz, Baker says, helping residents age in place comes down to collaboration.
Campus-Style Advantages for All Incomes

A focus on wellness and continuity of care and services also helps people stay in their homes longer. Advent Christian Village (ACV) is one of the few comprehensive retirement communities to fully integrate HUD housing into its campus.

Located in rural North Central Florida, ACV began in 1913 as an orphanage and a home for retired Advent Christian ministers. The community has since grown to more than 800 families, but faith remains at the center of its mission.

The 1,200-acre campus consists of a middle-income 120-home subdivision, a more affordable mobile home park, and two HUD buildings with 180 units and other rental units. There is also a 60-bed congregate living community and a 160-bed nursing home.

“Many of the people who live here have known each other for years through the Advent Christian denomination,” Administrator Ann Thompson explains. “There’s really no separation between our HUD housing and the rest of the community.”

ACV is technically not a CCRC, because there is no entrance fee and many residents own their homes. However, Thompson noted the organization recently received CARF-CCAC re-accreditation.

ACV charges a monthly membership fee of $92.50 to cover fire/EMT services, water treatment, trash collection and on-campus bus service. The money also helps fund amenities and activities, as well as the community television station and newspaper. “Basically, we operate as a small town,” Thompson says.

Residents have access to an on-campus wellness center that includes fitness classes and a heated pool with a wheelchair lift. Adults 55-plus who live within two miles can become members by paying the monthly fee.

Two years ago Advent Christian Village opened an outpatient medical clinic with an x-ray suite, pharmacy and rehabilitation center. The clinic is staffed weekdays by a physician and two physician assistants, and specialists come in on a weekly basis.

Most people who live in the HUD housing use ACV’s clinic as their primary care provider, although a few go off campus to a Veterans Administration clinic or other providers. On evenings and weekends, all residents can call the campus EMT service, which is funded through their membership fees.

Residents are also assigned a service coordinator, who conducts annual assessments that include a mini-mental status test, review of the past year and discussions about issues such as a durable power of attorney. In addition, an interdisciplinary resident assessment committee meets weekly to review who has been hospitalized and discuss how to assist them.

“For HUD residents, we fund the service coordinators partially through the HUD Congregate Housing with Services grant,” Thompson says. “Residents pay a percentage of their adjusted income, HUD pays a percentage, and we match it.” The grant also provides for homemaker, medical transportation and personal care services plus one meal per day. ACV’s benevolent fund supplements additional meals and services.
Thompson stresses many of ACV’s services are possible because of philanthropy, fundraising and volunteerism. “We have a craft shop, a ‘twice nice’ shop and a secondhand furniture store,” she says. “In 30 years, the three shops combined have raised over a million dollars for our community.”

**PACE and 202s: A Natural Match**

Programs of All-inclusive Care for the Elderly (PACE) represent one of the most comprehensive models for coordination care and services. A new twist on this idea is to use the PACE approach to serve older adults in affordable senior housing communities.

In Onondaga County, N.Y., Loretto, a large eldercare provider, built a PACE center to connect two Section 202 buildings. Loretto contracts with Christopher Community to manage the apartment buildings, which have a frail elderly designation as part of the admission criteria.

About 80 percent of the 90 residents now participate in the PACE CNY program, which is operated by Loretto’s separate not-for-profit corporation. PACE clients from the surrounding community use the center as well.

“PACE and affordable 202 independent housing is a great marriage,” says Penny Abulencia, the PACE’s executive director. “We can help folks age in place without bumping into the regulations that often require the Enriched Living Programs to discharge their clients to a higher level of care.”

A major advantage of bringing PACE into a Section 202 is the opportunity for economies of scale. PACE CNY receives about $6,000 a month per client from Medicare, Medicaid and Medicare Part D to cover all of an individual’s care. With clients living in close proximity, the program can stretch those dollars to have a PACE aide in the Section 202 buildings 24 hours a day, seven days a week, as well as a laundry aide.

The 24-hour aide responds when residents pull the emergency cords in their apartments, and he or she can be called directly. The PACE participant or family also can direct emergency response staff using Philips’ Lifeline® system to contact the aide as the first responder, eliminating some unnecessary calls to 911.

Clients also benefit from the convenience of having a PACE center right on the property. Depending on their care plans, they visit the center throughout the week for recreation, meals and help with personal care tasks such as showering. The PACE center includes a clinic open during regular business hours where clients can receive treatment, x-rays, lab work and help with medications.

Linking the center with a Section 202 property has helped PACE CNY reach new clients.

“Often, PACE programs have difficulty getting people to enroll because seniors are afraid of managed care,” Abulencia says. “Here, they can see firsthand how their neighbors are enjoying the center and benefiting from the program.” PACE CNY also receives referrals from the Section 202 building manager and other local senior housing sites that Christopher Community manages.
Abulencia views PACE and senior housing as a natural match, but replicating Loretto's model requires substantial space and funding. It takes about 17,000 square feet to build a PACE center that can serve around 200 participants.

Organizations seeking to link PACE with new HUD housing have the potential to trim by incorporating a “mini-center” into the initial design. Loretto is in the process of building a third Section 202, and HUD recently gave approval for some space to be used for PACE-like services. The mini-center won't meet all of clients' needs, but it will make it easier for them to participate in PACE when the main clinic is further away. “There's a real opportunity here to help people stay in their homes,” Abulencia says.

Creativity and Flexibility to Innovate

Affordable housing providers are innovating to support an increasingly frail tenant population. The extent to which housing and service providers pursue partnerships—and are granted the flexibility to implement new solutions—will shape whether seniors of all incomes have the opportunity to age in place.

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