Affordable Senior Housing with Services Programs and Models

The U.S. Department of Housing and Urban Development (HUD) currently operates one program that specifically links funding for supportive services to subsidized housing for elderly and persons with disabilities. A small handful of states have also developed such programs. Across the country a number of local providers have implemented programs through their own resources and/or through partnerships with other organizations in their community to bring services to their housing properties to help meet the needs of their residents. Below are descriptions of various programs. This list is by no means exhaustive, but illustrates just some of the potentially promising strategies and models of affordable senior housing with services that have been implemented.

U.S. Department of Housing and Urban Development

HUD Congregate Housing Services Program
The Congregate Housing Services Program (CHSP) offers grants to States, units of local government, public housing authorities, tribally designated housing entities, and local nonprofit housing sponsors to provide supportive services needed by frail elderly residents and residents with disabilities in federally subsidized housing. No new grants have been awarded since 1995; however, funds have been provided to extend expiring grants on an annual basis. Today, 51 public housing agencies and private assisted housing owners administer 63 grants. Services may be used by frail elderly (62 years or older), disabled, and temporarily disabled persons who are unable to perform at least three activities of daily living. At least one daily hot meal in a group setting must be provided. Other services may include service coordination, personal assistance, housekeeping, transportation, preventative health/wellness programs, and personal emergency response systems. An independent professional assessment committee works with a service coordinator appointed by the grantee to determine individual eligibility for services and to recommend a service package to the housing management. HUD provides funds of up to 40% of the cost of supportive services, grantees pay at least 50% of the costs, and program participants pay fees amounting to at least 10% of the program costs. Fees may be up to 20% of a participant’s adjusted income.
State Affordable Senior Housing with Services Programs

New Jersey Congregate Housing Services Program
New Jersey’s Congregate Housing Services Program (CHSP) is a state-funded program operated by the New Jersey Department of Health and Senior Services that provides a number of supportive services to help eligible individuals living in participating affordable housing buildings remain in their apartments. The program is directed to the frail or at-risk elderly and adults with disabilities. One daily congregate meal must be provided. Other supportive services may include housekeeping, meal preparation, shopping, linen change, laundry, companionship, personal care and assistance with bathing and dressing (available services can vary by building). Each participating housing property is provided an annual budget, and an on-site coordinator determines eligibility and the allocation of services to residents. Housing providers may deliver the services directly or contract with outside providers to provide on-site services. The project-based funding allows the property to be responsive to residents’ needs. The property can adapt the services offered to the needs of the overall resident population and can tailor the amount of services to individual resident need. Some residents may receive daily services, while others may only receive services once per week. Services can also be adapted to respond to intermittent needs. For example, a resident returning home from a hospital stay may receive increased services until their functioning level stabilizes. Participants share in the cost of services, paying between a 5% and 100% co-pay based on their income. On average, CHSP spends $1,000 per participating resident annually. CHSP serves approximately 2,700 residents in approximately 60 subsidized senior housing properties.

Maryland Congregate Housing Services Program
Maryland’s Congregate Housing Services Program (CHSP) provides support services to residents of subsidized housing properties who are at least 62 years of age and in need of assistance in one or more activities of daily living. The Maryland Department of Aging (MDoA) contracts with housing and senior service provider organizations (such as local housing authorities, non-profit organizations or housing management companies) to operate the program in designated buildings. The program provides meals, weekly housekeeping, and limited personal assistance with activities such as bathing, dressing, and laundry. Providers can offer a variety of service “packages.” The standard package includes two meals/day, weekly housekeeping, laundry, personal services and service management. Other packages offer more tailored sets of services. The standard package costs $595/month (in 2009). Participants pay on a sliding scale, with MDoA providing a subsidy to those who qualify based on income and assets. Subsidies are available to seniors with incomes less than 60% of the State’s median and with assets less than $27,375 for an individual or $35,587 for a couple. Currently, more than 800 units in 35 properties across the State receive CSHP funding and services.

Connecticut’s Congregate Housing for the Elderly Program
Connecticut’s Congregate Housing for the Elderly Program offers housing and supportive services to frail elders, age 62 or older. The program is jointly administered by the Connecticut Housing Finance Authority (CHFA) and the Department of Economic and Community Development (DECD) and provides grants or loans to construct or rehab congregate rental housing units, rental subsidy and congregate services subsidy. Residents must have temporary or periodic difficulties with one or more activities of daily living and must meet the established criteria of a local selection committee,
which is approved by DECD. At minimum, communities must provide one main meal in a communal setting, light housekeeping, 24-hour security and service coordination. Transportation and socio-recreational services may also be provided. Residents pay a monthly base rent and congregate service fee, based on their adjusted income. The housing sites can also choose to offer a more extensive package of assisted living services to residents who meet functional eligibility requirements, which may include personal care, additional meals, nursing services and medication management. The assisted living services are provided through the Connecticut Home Care Program for Elders program and paid for through either a Medicaid waiver or partially subsidized through a state-funded component for persons whose income exceeds the Medicaid waiver limits. There are 24 Congregate Housing for the Elderly properties across the state.

**Massachusetts Supportive Housing Program**

The Massachusetts Supportive Housing Program is a partnership between local housing authorities, the ASAP (the single point of entry to state and federal funded service programs) and a community service provider. The ASAP assigns a case manager to the housing property and designates one service agency to provide services in the building 24/7. Available services include service coordination and case management, personal care, homemaker services, laundry, medication reminders, social activities and at least one meal a day. Services are paid for by a range of funding sources based on the resident’s eligibility and might include state funded home care services; Medicaid HCBS services; Medicaid state plan services; Older Americans Act Title III-C nutrition services; Older Americans Act and Title III-B social services. The program is currently available in 27 state-aided elderly housing communities throughout Massachusetts.

**Provider-based Affordable Senior Housing with Services Programs**

**Just for Us, Durham, NC**

Just for Us is a collaboration to provide primary care, mental health services, and care management to seniors and disabled adults with multiple chronic conditions who are homebound and cannot access medical care on their own without great difficulty. The program operates in 13 public or subsidized independent housing complexes in Durham, NC. Participants are cared for by an interdisciplinary care team, which includes a supervising physician, physician assistants, social worker, nutritionist, occupational therapist, and community health worker. Partners include the Duke University Medical Center Division of Community Health, the Lincoln Community Health Center (a federally qualified community health center), the Durham County Department of Social Services, the Durham County Health Department, the Council on Senior Citizens, and the City of Durham Housing Authority. Just for Us provides patients with consistent monitoring and treatment of chronic medical conditions, treatment of acute care needs that can be treated at home, lab tests and health education. Participants receive routine visits from the physician or physician assistant every six to eight weeks, or more often when their medical condition warrants. Those with specific needs may also be seen by a nutritionist (particularly diabetic patients) or occupational therapist. A social worker provides case management and helps participants apply for benefits, such as food stamps and Medicaid, and access supportive services, such as Meals on Wheels and home health aids (most of the properties served by the program do not have a service coordinator). The program can also help arrange mental health services.
**Lapham Park, Milwaukee, WI**

Lapham Park, a 200-unit public housing property, provides a continuum of on-site, health-related services to address residents' preventative, acute, and long-term health care needs. The primary partners in the health-related aspects of the Lapham Park venture include the Milwaukee Housing Authority; the Milwaukee County Department of Aging; Community Care Organization, a PACE program; and St. Mary’s Family Practice Clinic. Also participating are the Milwaukee Area Technical College Dental program, St. Mary’s Family Practice and Community Education Center Student Program, Marquette University School of Nursing and the YWCA. An on-site clinic meets routine medical needs during weekday hours and special, more critical needs on a 24-hour basis. St. Mary’s Family Practice Clinic offers physician care to all residents. Community Care Organization provides acute, primary, specialty and long-term care for residents enrolled in its capitated program. Several educational institutions also send students to the property to provide services. Dental hygiene students from the Milwaukee Area Technical College conduct assessments. Nursing, medical and social work students from St. Mary’s Family Practice and Community Education Center Student Program provide home visits, health promotion programs and activities. Nursing students from Marquette University conduct assessments of residents’ functional status. In addition, the YWCA provides on-site exercise programs. The housing authority significantly rehabbed the building’s basement to accommodate the venture’s various services and activities, creating several community spaces and a state-of-the-art medical clinic.

**Lutheran Towers, Atlanta, GA**

Lutheran Towers, a 205-unit affordable senior housing property, has partnered with the Visiting Nurse Health System’s care coordinator program. The program provides a “coach” to work with the service coordinator to assist at-risk residents. “At-risk” is determined by two elements: 1) prior pattern (history of falls, hospitalizations, etc.) and 2) life-risk factors (onset of memory loss, mismanagement of medications, nutritional status change, etc.). With the resident’s agreement, the coach conducts a comprehensive geriatric screening and then works with the service coordinator to identify resources and services to meet the resident’s needs. The coach helps wrap the health services around the social services side that the service coordinator is generally more skilled at meeting. The coach also helps coordinate residents’ transitions back to the hospital following a hospital stay, utilizing Eric Coleman’s model. Lutheran Towers also partners with another home health agency to have a psychiatric nurse work with the property. When they identify a resident with mental health concerns they contact the nurse, with the resident’s permission, who begins working with the resident to address their issues.

**Lutheran Senior Services of Missouri, St. Louis, MO**

Lutheran Seniors Services (LSS) of Missouri properties conduct an assessment of their residents after the resident has been approved for occupancy and annually thereafter. Assessments, conducted by the service coordinator, are all voluntary and the resident has the right to decline. The initial assessment helps the service coordinator identify any needs the new resident may have and start to assist them putting services in place. The annual assessment identifies any changes and allows the service coordinator to help the resident access any new needed supports. The LSS tool looks at a range of areas such as physical and mental health, functional status, risk of falls, medication usage, etc. On the individual level, the service coordinator will look at the resident’s needs, identify where they might need some additional support and help them get services in place. At a property level,
the service coordinator will look at common problems/needs across the community and try to bring in programming to address them. For example, if a large portion of residents appear to be at risk for falls, they will look for programs to improve balance or other possible solutions.

**Mable Howard Apartments, Oakland, CA**
Mable Howard Apartments is a 40-unit Section 202 property co-located with a federally funded Qualified Community Health Center and a PACE site. The venture is a collaboration between Resources for Community Development, which operates Mable Howard Apartments; LifeLong Medical Care, which operates the Over 60 Health Center; and Center for Elders Independence, which operates the PACE program. The health center provides preventative care, primary care and case management, including mental health services, podiatry, dental care, health education and screening, physical therapy, and links to home health services. The PACE program provides nursing home eligible residents access to comprehensive medical, social and long-term care services under a capitated system of reimbursement in an on-site adult day health center. PACE staff provide care in the resident’s own apartment as needed.

**National Church Residences, Columbus, OH**
National Church Residences (NCR) has placed an aid from their home health agency, InCare, in each of their Columbus area affordable senior housing properties to be available to assist residents needing assistance with daily living activities. Residents receiving such assistance through a Medicaid waiver or other similar program can select InCare as their provider, if they choose. Through InCare, NCR also staffs a health care liaison nurse and a navigator position to assist service coordinators across the Columbus properties. Service coordinators call the liaison nurse to assist with residents with health-related needs, including those in the hospital so that the nurse can assist with the discharge process. Service coordinators can call the navigator to assist with residents with very complex needs to help identify their options and communicate with the resident and/or family members.

**NewCourtland Square, Philadelphia, PA**
NewCourtland Square, operated by NewCourtland, is a 26-unit property developed to support the transition of seniors out of nursing homes. As part of the state’s nursing home transition efforts, the Pennsylvania Housing Finance Agency assigned rental assistance vouchers to all the units for two years. In addition, residents are receiving assistance through the local Area Agency on Aging to purchase items needed to start a new home, such as furniture. All residents are enrolled in the LIFE program (a PACE program, operated by New Courtland) and receive most of their services and supports through the program. Most residents attend the nearby LIFE center about three days per week. Some residents may also get personal assistance in their home, typically in the evenings or weekends. However, the goal is to create an independent living environment, not assisted living. The property is not staffed around the clock or with any care aids. There is a property manager, who does participate in the LIFE program’s weekly interdisciplinary team meetings and a part-time service coordinator. Once identified as appropriate for transitioning out of a nursing home, occupational therapists and others from the LIFE program work with the resident for approximately three to six months to “condition” them for living independently again.
**Peter Sanborn Place, Reading, MA**

Peter Sanborn Place is a 73-unit refinanced Section 202 property. To ensure the availability of personal care to frail residents, Peter Sanborn created a sister corporation, Sanborn Home Care, which provides a range of personal care and other supportive services. Through a HUD-approved tenant selection plan Peter Sanborn targets 40% of its units for residents needing single to multiple services daily, 30% for residents needing scheduled services during the week, and 30% who may choose to use services. Sanborn Home Care provides residents case management and service coordination; personal care, including assistance with showering, grooming, toileting, meal preparation, feeding, mobility, and medication monitoring; homemaker services such as housekeeping, shopping, and laundry; transportation to medical appointments; companion and respite care; and assistance with local errands and other tasks. Sanborn Home Care also contracts with the Visiting Nurse Association for nursing care and rehabilitation therapy. Services are paid for through a variety of mechanisms, including self-pay, private insurance, state-funded programs, Medicaid waiver programs, and Medicare.

**Presbyterian Villages of Michigan**

Presbyterian Villages of Michigan (PVM) is implementing evidenced-based wellness and prevention programs in its 13 affordable senior housing properties. For example, they partnered with the Detroit Area Agency on Aging (AAA) to implement the Enhanced Fitness program in five properties. The AAA provided a grant to purchase the equipment and residents were trained and employed through the Senior Service Community Employment program to lead the course in the properties. PVM also partnered with the National Kidney Foundation of Michigan, which received a grant, to offer the Chronic Disease Self Management Program (called Personal Action Toward Health in Michigan) in six properties and the Detroit AAA to offer in another property.

**Presentation Senior Community, San Francisco, CA**

Presentation Senior Community is a 93-unit Section 202 property co-located with an adult day health center, which serves individuals from the housing property as well as the surrounding community who are at risk for nursing home placement. Sixty units are targeted to frail elders. Presentation Senior Community is a property of Mercy Housing California and the adult day health center is operated by North & South Market Adult Day Health. Approximately half of the housing property residents participate in the day health program, which provides a variety of services, including nursing care; personal care, social work services; physical, occupational and speech therapy; podiatry services; mental health support; case management; transportation; and a daily meal. The day health program is able to coordinate a pool of in-home aids from the state’s In-Home Supportive Services (IHSS) program for residents, allowing workers to maximize their efficiency. Residents not enrolled in the adult day health program receive support and services from a service coordinator, the IHSS program and a variety of community organizations.

**Simon C. Fireman Community, Randolph, MA**

The Simon C. Fireman Community, a 159-unit affordable senior housing property, employs an exercise physiologist 22 hours/week to operate a fitness center offering multiple activities for residents, including two evidence-based exercise classes, tai chi, and a walking program. The property also offers the Chronic Disease Self-Management Program, an evidenced-based behavior modification program developed at Stanford University. This program is designed to help...
individuals gain skills and self-confidence in their ability to control their disease symptoms and to lead a full life in spite of their chronic illnesses. The fitness director and the assistant administrator have been trained to teach the course, although trainers are often lay leaders with chronic illnesses themselves. The course meets 2 hour per week for 6 weeks.

**WellElder Program, San Francisco, CA**
WellElder is a program of Northern California Presbyterian Homes and Services (NCPHS) and the Institute on Aging and is operated in four bay area affordable senior housing properties. The program teams a part-time health educator (RN or LVN) with a service coordinator, providing a comprehensive set of expertise to help residents meet their needs and remain in their own home and community. The health educator monitors vital signs, provides individual and group health and wellness education, helps residents with communicating with their health care providers, assist with understanding medical and insurance programs, monitors residents returning from hospital and rehab stays, and provides referrals for meeting health needs.

**Westerly Apartments, Lakewood, OH**
Eliza Jennings Senior Care Network operates an on-site wellness clinic at Westerly Apartments, which consists of three high rise buildings (two Section 202s and one Section 236) with a total of 500 units. The clinic is staffed five days a week by a nurse and a nurse practitioner. The clinic provides health education and wellness services, with a goal of helping residents become active in their own health monitoring and care. The clinic has several self-monitoring stations where residents can check their blood pressure, weight, pulse, oxygen level, etc., and the nurse provides education on managing their health and diseases processes. The nurse is also available to answer resident questions about medications and will help coordinate their health care needs. Residents can see the nurse practitioner for regular health care visits. She will see residents in their apartment or the clinic, whichever they prefer. Eliza Jennings also offers physical and occupational therapy services in the apartments of residents to help them work within and adapt to their specific surroundings. The therapy, which must be prescribed by a physician, is billed to Medicare.

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