

# Affordable Assisted Living

*New Frontiers for Aging in Place*

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NCHMA SPRING MEETING

June 16-17, 2014 | NCHMA/NH&RA Conference Center | Washington, DC





2011



2014

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# Where can low-income seniors go?

- Assisted living facility – if a Medicaid bed is available.
- Skilled nursing facilities – HUD 202; many have waiting lists measured in years.

Or

- Tax credit multifamily apartment with a service provider skilled in managing and administering services with Medicaid waivers.



# Where is this happening?

- Massachusetts
- Iowa
- Illinois
- Georgia
- Ohio
- Indiana
- Others?

State programs vary – and  
the programs are changing



# How does this affect a market study?

- Larger PMA than usual, may be affected by number of adult households 45 – 65.
- Typical age at entry is 75+.
- Include both renters and owners?
- Determine percentage of seniors needing assistance.



# How to determine demand?

No really – how do you do it?

## Sample demand calculation

Input	Value	Notes
Total households 75+ in PMA (\$0-\$60,000)	19,535	Using HISTA 2.2 data
Income qualification percentage	9.8%	Standard income qualification analysis
Percentage of 75+ needing ADL assistance	26.8%	ACS 2012 3-year estimates, table B18107

Income Restrictions	HH at 50% AMI	
Minimum Income Limit	\$18,300	
Maximum Income Limit	\$22,350	
Households 75+ who are income qualified	1,923	19,535 * 9.8%
Households 75+ needing assistance	516	1,923 * 26.8%
Proposed Units	15	
Capture Rate	2.9%	15 / 516

# % of seniors needing assistance

Data source: ACS 2012 3-year estimates, table B18107

	Lake County, Indiana		
	Estimate	% of total	% of pop 75+
Total:	365,945	100.0%	
Male:	173,295	47.4%	
65 to 74 years:	15,789	4.3%	
With an independent living difficulty	1,169	0.3%	
No independent living difficulty	14,620	4.0%	
75 years and over:	11,767	3.2%	40%
With an independent living difficulty	2,351	0.6%	8%
No independent living difficulty	9,416	2.6%	32%
Female:	192,650	52.6%	
65 to 74 years:	19,362	5.3%	
With an independent living difficulty	2,065	0.6%	
No independent living difficulty	17,297	4.7%	
75 years and over:	17,834	4.9%	60%
With an independent living difficulty	5,591	1.5%	19%
No independent living difficulty	12,243	3.3%	41%

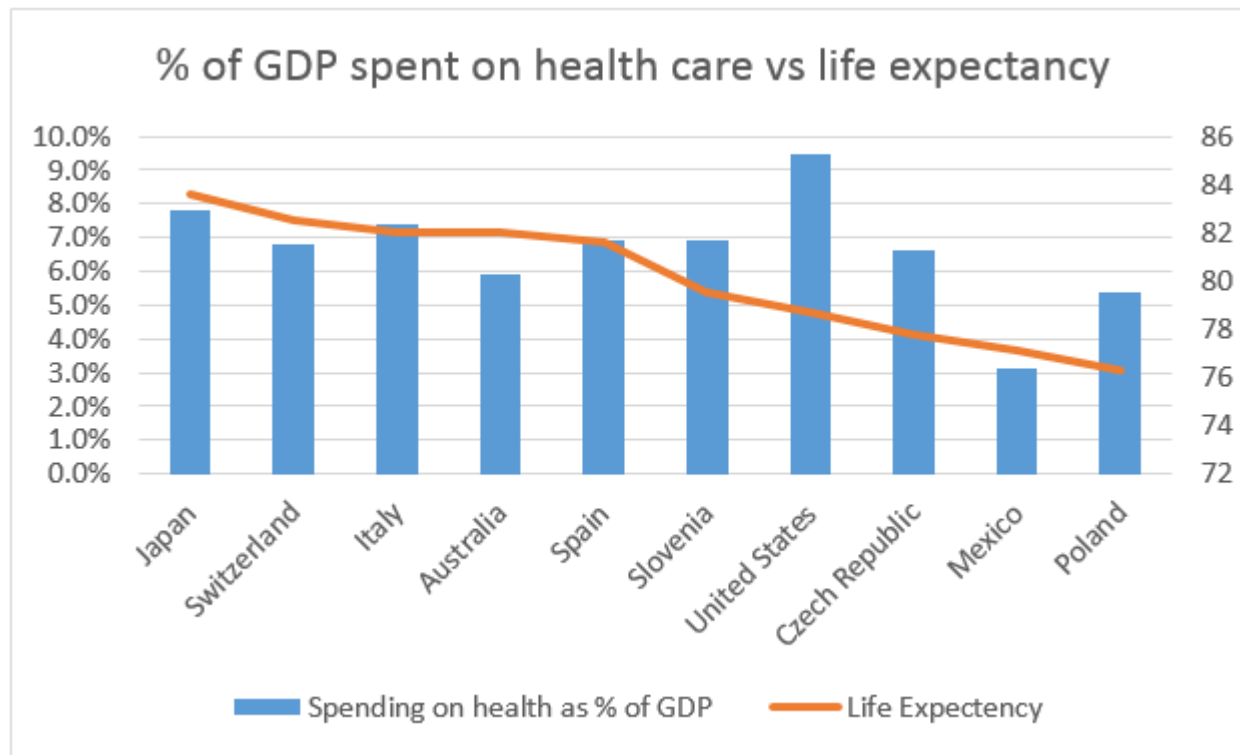
Total population 75+	29,601
Males 75+ with ILD	2,351
Females 75+ with ILD	5,591
Percent of population 75+ needing ADL	26.8%





# Community development and health

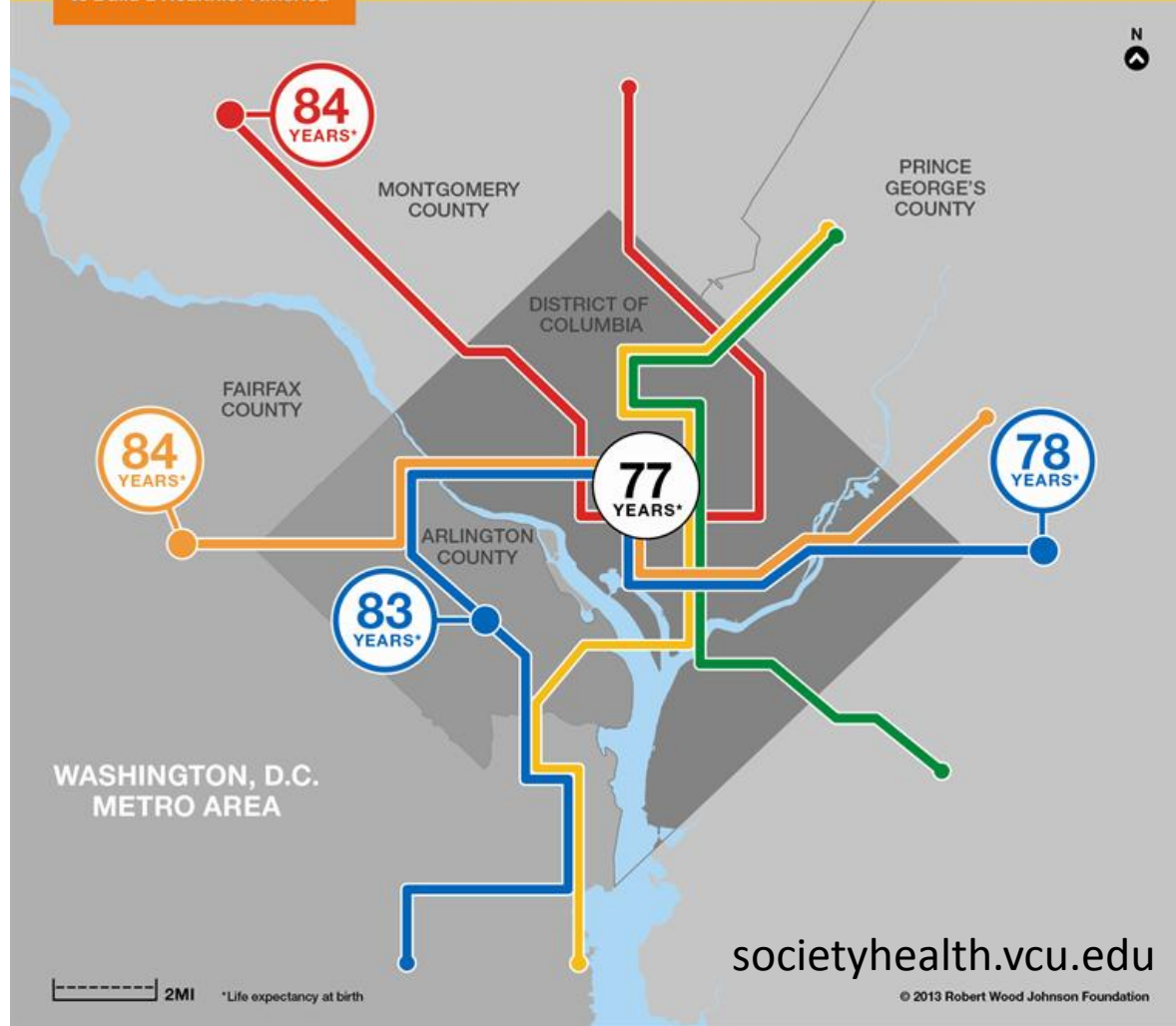
The Robert Woods Johnson Foundation study asks why we spend more money with poorer results



# Community development and health

- “Your ZIP code may be more important to your health than your genetic code.”
- Income levels correspond with health.
- Education levels correspond with health.
- The LIHTC world knows how to work with geography, low income, and low education levels!





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# Community development and health

- David Erickson, Federal Reserve Bank of San Francisco: Community development is in the business of improving zip codes.
- LIHTC highly successful.
- Infrastructure is in place.
- Partners with community development organizations.



# Share your experiences!

- Successful tax credit projects offering assisted living in your home state?
- State allocation agency pursuing affordable assisted living?
- Do we need to address Medicaid waiver eligibility in determining demand?
- Other thoughts?

