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## INTRODUCTION

In 1976 the State Legislature and the voters of Alaska clearly established their support to provide better housing for elderly Alaskans. The State Legislature authorized the placing of a proposition before the public in the 1976 general election of bond issue to establish a \$7.5 million elderly housing loan fund, to be administered by the Department of Community and Regional Affairs. It is significant to note that the voters passed this bond issue by a substantially greater margin than any other bond issue which passed.

Neither the authorizing legislation nor the bond proposition provide any clear direction as to how the funds should be used to provide elderly housing. This lack of direction provides substantial flexibility to the Department. This report will analyze the various options available to the Department in administering the fund, providing guidance as to the kinds of housing assistance which elderly persons are most interested in, and mechanisms for leveraging other mortgage and subsidy funds so that as many elderly housing units as possible can be produced through the elderly housing bond fund.

To provide the kind of guidance and options that the state was looking for, we began with the following kinds of explorations:

(1) We administered a survey of elderly persons in selected communities throughout the state to determine the kinds of housing preferences they have. The information sought was qualitative rather than quantitative. We did not attempt to measure or infer the total elderly housing need statewide, nor in fact in any community. We did talk with elderly people about the kind of housing and related assistance they feel they need. We did this in four different kinds of communities selected throughout the state:

- (a) urban areas.
- (b) regional centers
- (c) small towns
- (d) villages

We suspected that elderly people living in these kinds of situations might have different kinds of housing needs and preferences, and wanted to verify whether our hunch was true.

If so, there would certainly be policy implications in administrative of the fund. (See Appendix for further discussion of / methodology.)

It would seem a wasted effort to reinvent the wheel, so we took a look at the kinds of elderly programs developed and administered by other states, to see whether there might be some ideas that would be workable for our situation in Alaska.

If the state bond fund were all to be spent directly elderly housing production, the remaining \$6.2 million could be expect to yield about 110 houses. There are other funding sources for elderly housing, federal, state and private, which can provide either mortgage assistance or rent subsidy. We conducted a thorough exploration of these programs, considering such factoras as availability, depth of subsidy, program limitations and flexibility. The result of this exploration is the development of several possible financing strategies which would allow the construction of many more elderly housing units.

Since management is an important part of providing elderly housing, we took a look at some of the elderly housing projects in Alaska to gain some insight into the kinds of management arrangements that are needed and seem to work best, and average per unit management costs for projects of various sizes, operated by various kinds of sponsors. This investigation results in a set of recommendations for management.

Various types of studies of the needs and situations of elderly people in Alaska have been conducted during the

past decade. We obtained copies of these studies and reviewed them for information important to our research effort. A list of these reports appears in Appendix .

Following consideration of these various factors and information, we developed for the Department a set of recommended goals and policies for administration of the fund. We attempted to provide in the report sufficient information regarding various financing and subsidy programs to be a useful resource to communities attempting to see elderly housing developed for their own senior citizens.

## PROGRAM GOALS AND POLICIES RECOMMENDATIONS

The only program goal and policy inferred in the statute authorizing the bond sale is the general goal of providing better housing for elderly people in Alaska. How that might be done is not indicated. The funds may be made available as loans or grants or a combination of both to eligible sponsors, including municipalities, non-profit and public corporations and housing authorities.

Based on the findings of this report, the following goals and policies are recommended to the Department.

(1) The Fund should be used in such a way as to generate the largest possible number of units within a reasonably short period of time (two to three years), while funding projects in such a way that the rent structures will accommodate low and moderate as well as higher income elderly persons. This infers that grants should be provided only when essential to project feasibility, and that other funds should be generated or captured whenever possible to extend the effect of state funding. The magnitude of grants should bear some relationship to the number of elderly people served, so that one or two projects do not receive a disproportional share of the fund. It would be well to have a contract with the sponsor/owner providing for partial or total recovery of the grants should government subsidy become available to the project at some future time.

(2) Within basic criteria of reasonable cost, projects should respond in their design to the expressed preferences and desires of elderly people within the community. It should be understood and accepted that this policy may result in projects that are somewhat more complex to develop than large multifamily structures. One clear finding of the survey is that there are great differences in the preferences of elderly people in various parts of the state regarding the kind of living situation they would prefer. It is recommended that project sponsors be required to demonstrate that substantial participation in planning by the elderly to be served has taken place, or will take place.

(3) Although limited time remains for project development for construction during the coming summer (1977), there may be proposals forthcoming which are sufficiently advanced to achieve construction this summer. The Department should be prepared to move rather quickly in such cases

(4) The order in which proposals come to the Department may not represent those communities most in need of elderly housing assistance. It is recommended that the Department undertake an elderly housing needs assessment to determine the relative need for elderly housing in various communities throughout the state. This information would serve to inform the Department when communities with substantial need are being left out as proposals come in. Such information could also serve as the market analysis for funding applications.

It is further recommended that when the Department becomes aware that a community having a significant elderly housing need is not advancing a proposal, a staff person be sent to assess the true interest of the elderly in that community for improved housing, and to directly initiate projects when that seem required.

(5) The HUD Section 8 rent subsidy program is by far the most significant program available for reducing rents to a level which low income elderly persons can afford. The program is capable of subsidizing up to 95% of the contract rents for elderly families and persons, and that commitment can be given for 20 years with most projects, and up to 40 years for projects financed through a state housing finance corporation. However, there is a serious problem of availability of Section 8 funds in Alaska. To compound this problem from the perspective of the elderly housing bond fund, projects financed through HUD Section 202 and FmHA Section 515 have priority for Section 8 commitments. It is strongly recommended that the state mount a strenuous campaign for increased Section 8 allocations for Alaska.

(6) For purposes of speeding up projects development and leveraging other federal, state and private financing, it is recommended that a portion of the Fund be earmarked for use as seed loans for such initial project development

work with developer/sponsors to assess the need for services,  
and to use its good offices in obtaining commitments from  
state and federal agencies, as well as local organizations,  
for the provision of services.

costs as surveys, site optioning and planning, schematic designs, engineering, legal fees, market analyses, the preparation of development budgets and documents required to obtain financing commitments. Such loans would be recoverable in the project development budgets at the time of loan closing.

(7) The survey, and other data we were able to obtain, indicate that a high per centage of elderly Alaskans presently own their own homes, and a high per cent in some communities would prefer assistance with home repair to moving to a newly provided home. The advantages of providing loans and grants for home repair is that the per unit cost of elderly housing assistance will be lower than for new construction, and many elderly persons would receive the assistance of their choice. The disadvantages are that such a scattered program is difficult to administer, and that the improved homes might be used as elderly housing only as long as the original program participant is occupying it. In balance, the need and preference for home repair is stated by a sufficiently high per cent of people interviewed that the Department should make provisions for such a program.

(8) It is important that some services be provided with elderly housing programs, depending upon the expressed needs of the elderly to be served. Rather than having the sponsor bear the cost of providing needed services at expense to the operating budget, it is recommended that the Department

## OTHER PROGRAM RESOURCES FOR USE WITH THE STATE BOND FUND

If we assume that the remaining bond funds are spent directly for the construction of new elderly housing at an average development cost of \$56,000 per unit (a new limit proposed for HUD Section 202 elderly housing in Alaska), the remaining \$6.2 million would build approximately 110 units of elderly housing. Elderly tenants could be charged what they could afford to pay (25% of adjusted incomes for rent and utilities has become a standard payment in government programs), and the revenue generated could then be applied to building up a revolving loan fund for the development of future elderly housing.

Utilizing this direct financing scheme perhaps has the advantage of potentially getting the funds out most quickly without having to bother with the regulations and red tape of other agencies. However, it has the disadvantage of using up the resource very quickly to produce a limited amount of housing. This section of the report will explore devices by which the State Elderly Housing Bond Fund can leverage federal, state and private mortgage financing and subsidies to stretch the bond fund to produce many more units of elderly housing. These options are presented first as federal, state and private program descriptions, followed by a section on potential elderly housing sponsors, followed by a section on strategies for combining various financing and subsidy resources.

HUD Section 8 Rent Subsidy. This program refers to Section 8 of the Housing and Community Development Act of 1974, and provides that the federal government, through HUD, may make direct rent subsidy payments of behalf of low income families to the owner of rental housing. HUD's definition of family includes single elderly and handicapped persons. The program has the capacity to directly subsidize up to 90% of the contract rents for low income families, and up to 95% of the contract rents for elderly families and persons. The program requires that tenants pay 25% of their adjust incomes for housing, including utilities. Adjusted income is computed by subtracting 10%, (for the elderly), then \$300 per dependent from the gross income. The depth of subsidy is very substantial, and the flexibility of the program with regard to sponsorship makes this the most valuable and important subsidy resource for the Bond Fund.

Section 8, however, has its own limitations in that the allocations for Alaska mya be inadequate to meet the need. There is a national allocation, dependent upon congressional appropriation, and this allocation is divided among the ten HUD regional offices, and is then sub-allocated among the states. The present funding situation in Alaska with respect to Section 8 allocations is shown in Table 1. It is estimated that the total present allocation would

subsidize approximately 43 new housing units.

Another limitation is that Section 8 has mortgage and income limits which are too restrictive for some parts of the state, given the high construction costs and incomes in some parts of the state. There is probably not a problem with respect to income limits for the elderly, however, the mortgage limits will definitely be limiting in some parts of the state. As an example, repeated attempts to obtain Section 8 commitments for Barrow have failed owing to the high rents that must be charged to amortize the project debt. The present mortgage and contract rent limitations (soon to be revised) are listed in Table 2.

It is recommended that the Department undertake an analysis of the mortgage limits and rent structures of various communities throughout the state to determine the workability of Section 8 rent limitations published in the federal register for Alaska. In cases in which the published limitations are found to be too restrictive, it is recommended that the Department mobilize a state effort to have the limits increased as necessary in various parts of the state to insure workability of the program throughout the state.

Another matter of concern to the Department with respect to utilization of Section 8 rent subsidies in conjunction with the Bond Fund is that is that the Secretary of HUD has determined that HUD Section 202 funded projects will have first priority for Section 8 commitments, and that FmHA

Section 515 funded projects will have second priority. The present demand for Section 8 subsidies for such funded projects presently exceeds the availability by a substantial margin.

A major asset of the Section 8 program is its flexibility with respect to sponsorship. The program is open not only to municipalities, non-profit and public corporations and housing authorities, but to private motivated developers as well.

TABLE 1

## STATUS OF SECTION 8 FUNDING ALLOCATION FOR ALASKA

FY '77 allocation	\$1,199,371
Carryover from FY '76	<u>163,921</u>
Present total allocation	\$1,363,292
Committed	<u>1,101,864</u>
Approximate available	\$ 261,428

Assuming a per unit average subsidy of \$6,000, it is estimated that the present approximate available funding would subsidize some 43 new rental housing units.

Farmers Home Administration (FmHA) Section 515

Rental Housing. The Farmers Home Administration, a part of the Department of Agriculture, administers a program of direct government loans to eligible sponsors for the development of rental housing in rural communities. Rural is defined as communities with populations of twenty-thousand or less that are not "bedroom communities" or urban areas. Nonprofit sponsors may obtain direct government financing for elderly housing at 1% interest for a period of fifty years. The savings in debt service are passed on to the tenants in the form of lower than market rents. In addition, there is a memorandum of agreement between the Secretaries of HUD and Agriculture which provides for joint processing of FmHA Section 515 and HUD Section 8 applications. This technique reduces the processing time that would be required if the sponsor were to seek commitments under each program separately, and provides priority to Section 515 for Section 8 program reservations (second to HUD Section 202 funded projects).

Project mortgages are limited to \$1.5 million, which, assuming an average total development cost of \$56,000 per unit, would produce only about 26 units. It is possible to develop larger projects by using more than one project mortgage, and the national office has authority to increase the limit.

Tenants pay 25% of their adjusted incomes for rent, not including utilities. Eligibility is limited to families or

elderly persons with adjusted incomes not exceeding \$23,400 per year.

Eligible sponsors also eligible for assistance through the Bond Fund include nonprofit and public corporations, municipalities and housing authorities, provided that their bylaws permit them to engage in housing development. Profit motivated developers, individuals and partnerships are eligible as sponsor/developers under FmHA regulations, but are not eligible for the full interest subsidy.

The funding situation for Section 515 in Alaska is presently very inadequate. The present allocation to the state is approximately \$3 million, and approximately \$5 million in applications and pending.

This program can be a substantial resource for elderly housing development in Alaska. especially considering that most Alaskan communities are rural by FmHA's definition. It is recommended that the Department undertake efforts to have the allocation for Alaska increased, and that the proposed revolving seed loan fund (see page ) be used in part to stimulate the development of FmHA Section 515 elderly housing.

HUD Low Rent Conventional Public Housing. This program has been around since the Housing Act of 1937, and is the has been the major program of subsidized housing provided by housing authorities. There has been a substantial decline in the use of this program during the past five years, a response of HUD and the Congress to a growing number of troubled projects around the country. The Carter administration, however, seems prepared to increase the production of conventional public housing.

The significance of this program for elderly housing in Alaska is that the depth of subsidy enables the lowest income families to be served. The state can assist in the development of this program by (1) funding market analyses that will measure and justify the need for the program, and (2) making available seed loan funds for initial development costs, which would be recovered in the project development budgets.

Housing authorities are  
/the only eligible sponsors for this program.

HUD Section 202 Elderly Housing. This program is derived from the Housing Act of 1974, and provides for direct government loans to nonprofit sponsors for the construction of elderly housing. The nationwide competition for these funds is very strong. Only through the intervention of our congressional delegation was the Tlingit-Haida Regional Housing Authority able to obtain a Section 202 financing commitment for 93 units of elderly housing through the FY '76 funding allocation.

Alaska has been given an FY '77 allocation of \$1.96 million, which can be expected to produce approximately 42 units of housing. As of this writing, a substantial portion of these funds may go to the Tlingit-Haida Regional Housing Authority to insure the feasibility of their 93 unit project, leaving funding for approximately 7 units of additional elderly housing.

Financing under HUD Section 202 is available to nonprofit sponsors for a period of 40 years, and carries priority for Section 8 allocations for a period of 20 years.

Alaska Housing Finance Corporation. This agency can potentially play a very significant role in assisting the financing of elderly housing in Alaska. The AHFC has authority to market tax exempt bonds, and to lend the proceeds to mortgage lenders, nonprofit, limited dividend and public corporations, and directly to individual owner/occupants. The AHFC usually acts as a mortgage investor, purchasing mortgages from lending institutions so that they have more funds to lend for housing development. Using this scheme, banks and other mortgage lenders service the loans that are made.

There are several potential strategies for combining the resources of the Bond Fund and the AHFC, which are discussed in the next section.

TABLE PRESENT FUNDING STATUS BY FEDERAL HOUSING PROGRAM

Program	FY '76 Fund- ing Allocation.	Obligated	FY '77 fund- ing Allocation	Obligated	Net Available	Approx- imate No. Units.
HUD Section 8 Rent Subsidy			\$1,199,371 + 163,921* <u>\$1,363,292</u>	\$1,101,864	\$261,428	43
FmHA Section 515 Rental Housing	\$3,447,540	\$3,447,540	\$3,000,000	Estimate \$5 million in applica- tions pending.		
HUD Section 202 Elderly		\$2,800,000 (From Reg. X)	\$1,961,324	None	\$1.961 million	35 (At \$56,000 each)
Low Rent Public Housing			\$2,267,800 694,690* <u>\$2,962,490</u>	None	\$2.963 million	50
HUD Indian Mutual Help	\$24.51 million (loan authority)	Program reservations, but no contracts	\$1,767,912	None	\$1,768 million	29
BIA HIP	\$2 million	\$2 million	\$2,210,500	\$2,210,500	None	

\*FY '76 carryover

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## TYPES OF HOUSING SPONSORS

The federal government makes various mortgage loan programs available to public, nonprofit and limited dividend sponsors on the one hand, and profit motivated sponsors on the other. The guiding principle is that government subsidy may be used for the direct benefit of low-income and elderly tenants, but may not directly contribute to the profit of the private developer. Both government and private financing sources require the profit motivated developer to pay the market interest rate, while public, nonprofit and limited dividend sponsors are eligible for programs which provide below market interest rate loans and other subsidies. Such developers in turn pass the savings in debt service on to the tenants in the form of reduced rents, thus making available rental housing that low and moderate income families and persons on fixed incomes can afford.

This section will examine the various types of housing sponsors, discuss questions of project financing, development, ownership and management.

TABLE ELIGIBILITY OF VARIOUS SPONSORS FOR GOVERNMENT PROGRAMS

SPONSOR	HUD SEC. 8	HUD SEC. 202	FmHA SEC. 515	CONVENTIONAL PUBLIC HOUSING	ALASKA HOUSING FINANCE CORP.
Municipality	Qualifies as "Public Housing Agency", may sponsor.	Specifically prohibited.	May if a corporation and authorized in bylaws	No, housing authority only.	Yes
Housing Authority	Same as above	No	Same as above	Yes	Yes
Nonprofit corporation	Yes	Yes	Yes	No	Yes
Limited dividend corporation	Yes	No	Yes	No	Yes
Cooperative	Yes	Yes	Yes	No	
Private, profit	Yes	No	Yes (no interest subsidy)	No	No

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POTENTIAL ROLES OF VARIOUS TYPES OF DEVELOPER/SPONSORS OF ELDERLY HOUSING

TYPE OF SPONSOR	FINANCING	DEVELOPMENT	MANAGEMENT
Municipalities	May generate financing through bond sale, may receive loan or grants from Elderly Bond Fund.	May lease property to private developer, or contract for development, or develop by conventional or turnkey methods.	May manage directly, or contract out management, or lease to private developer who manages.
Housing Authority	May generate financing through bond sale, may receive loans or grants from Elderly Bond Fund, may borrow through AHFC or commercially.	May develop conventionally or by turnkey methods.	May manage directly as part of management program for other housing, or may contract management to local entity.
Nonprofit corporation	Eligible for low interest government financing, and receive loans and grants from Elderly Bond Fund, plus AHFC.	May develop by conventional or turnkey methods.	May manage directly or contract management.
Private profit	Private mortgage financing.	Develops directly.	May manage, or contract management.

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Municipal Sponsors. Municipal governments are permitted various roles in the financing, development and management of elderly housing under federal programs, and are prohibited from participating in others. Tables and set out these possibilities and limitations.

With respect to financing, in addition to eligibility for participation in the Elderly Housing Bond Fund, municipalities have bonding authority with which to generate project revenues. such bond sales might be secured by a pledge of the tax base of the community, or with Section 8 Rent Subsidy commitments, or through the pledge of an underwriting fund established by the Bond Fund. Municipalities may also avail themselves of the services of the Municipal Bond Bank. Conventional borrowing is probably prohibited to municipalities for periods exceeding a year without public referendum.

While municipalities could develop elderly projects using either conventional or turnkey methods, it is much more likely that they would be interested in working through an agent. Housing authorities, for example, have traditionally acted as agents to municipalities (through cooperation agreements) in the development of low income and elderly housing. When municipalities generate the financing, however, they may exercise more direct control in the process. One development scheme, for example, would be a partnership between a municipality, wherein the municipality obtained the financing, possibly through a combination of grants and loans or bond sale, and

in turn made financing and land available to a private developer through loan, lease, sale and other contractual agreements. The municipality might in effect act as the developer's banker, in an arrangement wherein the developer would own and manage the project. Lease agreements might be substituted.

With respect to municipalities and management, the feeling of most city managers we have talked with is that municipalities have their hands full with their present responsibilities for providing and maintaining facilities and services, and that they would rather see management provided by other entities. The management role is open to municipalities under most programs.

Regional Native Housing Authorities: In 1971 the Alaska State Legislature passed enabling legislation for the creation of 13 native housing authorities, 12 regional and one statewide. Since that time regional housing authorities have been established for most regions of the state, and a number of them have undertaken substantial development programs with HUD funding. For example, the Tlingit-Haida Regional Housing Authority has constructed and has under management 360 units of village housing, has under development 93 units of elderly housing, and is developing other projects as well. The A.V.C.P. Housing Authority serving the Bethel region has developed 81 units of village housing, has an additional 92 units under development, and is developing non-HUD funding housing for the City of Bethel. The Bering Straits Regional Housing Authority has developed 120 units of village housing, and is presently developing 20 units of elderly housing for the City of Nome. And so forth.

As these regional housing authorities have grown, there has begun to evolve a working agreement between them and the Alaska State Housing Authority that ASHA will serve the more urban communities of the state, and the regional housing authorities will serve the more rural communities within their jurisdictions. There is a further tacit understanding that ASHA will not develop where a regional housing authority is capable and interested and has the support of the community involved.

This evolution of regional native housing authorities is making them perhaps less native and more regional in character in that they are prepared to serve the housing needs of all of the people of their regions, regardless of race.

The regional housing authorities are potentially a very significant sponsor and developer of elderly housing. Because of their regional character they are, on the one hand, closer to the communities they serve than a single, statewide authority located in Anchorage, while on the other hand serving enough communities to gain some economies of development and management. Their infrastructure especially gives them advantage for working in the small communities and villages of the state.

With respect to financing, regional housing authorities may market tax exempt bonds to raise housing development revenues. For purposes of developing elderly housing, such bonds may be secured by evidence of Section 8 Rent Subsidy Commitments, a pledge of the proposed underwriting fund, or Section 12 of the Housing Act of 1974 which secures housing authority notes sold for Section 8 development with the full faith and credit of the U.S. Government. Housing Authorities may also receive loans and grants through the Elderly Housing Bond Fund. Other HUD insured loans programs are available to them.

In addition to these financing mechanisms, regional housing authorities may sign Annual Contributions Contracts

(ACC's) with HUD, securing note sales for low income and elderly housing development with the full faith and credit of the government, plus a pledge of annual contributions for full repayment of the principal and interest on the notes by the government. This is the mechanism by which public housing in the United States is financed, and such projects may be built entirely for the elderly, with all of the special design features that may be desired. The limitation of the program, however, is that the funding allocations for Alaska under this program are very limited. Funding presently available can be expected to generate a little less than 50 units.

For purposes of developing HUD Section 202 and FmHA Section 515 elderly projects, regional housing authorities may establish associated nonprofit corporations, and provide to such corporations the expertise they have in project development and management.

Nonprofit Sponsors: Several government subsidized rental programs for low income families and the elderly require sponsorship by a nonprofit corporation, including:

HUD Section 202

HUD Section 221(d)3

FmHA Section 515

Preferential financing is available to nonprofit sponsors for these and other government assisted programs through such provisions as:

Interest rates as low as 1%;

Financing periods as long as 50 years;

Financing of 100% or more\* of project development costs.

The nonprofit sponsor in turn passes the lowered cost of debt service on to the tenants in the form of below market rents.

Nonprofit sponsors may be local, regional or statewide in jurisdiction, and there are examples of large, nonprofit statewide housing developers and sponsors in some states. Nonprofit corporations may be organized as essentially arms of cooperatives, church organizations, housing authorities and other organizations. It is important that nonprofit housing sponsors be single-purpose housing agencies, and not broadly purposed organizations that also undertake housing development and sponsorship. Multi-purpose housing sponsors

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\* FmHA Sec. 515 provides 102% financing to nonprofit sponsors, the additional 2% being used for initial operating costs.

have generally not worked out well, as non-housing related problems can damage the effectiveness of the organization to develop and manage housing. Single purpose nonprofit housing sponsors are required by FmHA for Section 515\* and HUD Section 202 sponsorship.

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\*FmHA Section 515 may be sponsored by others, but only nonprofit sponsors receive the maximum interest subsidy.

Limited Divident Sponsors: Limited dividend corporations have some of the feature of both profit and nonprofit corporations. They are limited by federal law to a net net profit of 6% on their investments. For purposes of housing sponsorship, the rents would be adjusted so that the profit of the corporation did not exceed the 6% limit.

Limited dividend corporations are entitled to some of the preferential financing options available to nonprofit corporations. They are easy to set up, and can be attractive to investors for purposes of obtaining tax benefits as well as the limited profit.

Profit motivated sponsors: Profit motivated developers have been active in the development of housing and other care facilities for the elderly in Alaska and throughout the nation. Although they are not directly eligible for interest subsidies, they can obtain FHA insured mortgages for project financing, and can obtain Section 8 Rent Subsidy commitments to reduce the rents charged in their projects. Such developers usually have the expertise it takes to put a project together that municipal and nonprofit housing sponsors often do not have. There are various working relationships possible between municipalities and nonprofit sponsors on the one hand, and profit motivated developers on the other. Some of these are explored in the section on municipal sponsors.

Cooperatives, churches, fraternal organizations, and  
unions as project sponsors:

## FINANCING STRATEGIES

Between the various financing and subsidy sources and possible sponsors, there exist a variety of financing strategies which can extend the state's Elderly Housing Bond Fund to produce more houses.

(1) The Bond Fund can be used to underwrite bond sales to generate mortgage funds. Municipalities, housing authorities and the AHFC may all sell tax exempt bonds to raise revenues to finance elderly housing. Bonds sold for elderly housing development may be secured in several ways, depending upon the nature of the entity offering the bonds. Municipalities may pledge the tax base of the community, and may avail themselves of the services of the Municipal Bond Bank, options not available to the other two types of agencies. Section 8 Rent Subsidy commitments may be offered as bond security. It appears that housing authorities can obtain a pledge of the full faith and credit of the government for bonds sold specifically for Section 8 project development.

However, in cases in which these types of security are either impossible or impractical to obtain, another source of security must be offered to make the bonds marketable. In such cases, the pledge of an underwriting fund sufficient to pay the first year debt service on bonds sold will be sufficient. The ratio of bond funds generated to the amount pledged as security can be substantial, for example, 20:1. Thus, if the

Department were to pledge \$100,000 of the Elderly Bond Fund as an underwriting fund, the amount generated could be expected to be about \$2 million. The interest rate on tax exempt bonds depends in part upon the kind of security provided. The most recent bonds sold by the AHFC were written at an interest rate of %, and were underwritten in the same way as described above, with funds from the state Department of Revenue.

Proceeds of the bond sale would be used either to finance part or all of elderly housing project costs, or as a mortgage investment fund to purchase such mortgages from banks and other lending institutions. If the fund were used for direct financing, then the Department would be responsible for servicing the loans. If the fund is used for mortgage investment, then other lending institutions would deal directly with housing developers and sponsors and would be responsible for loan servicing. The latter arrangement will increase the loan interest rate to the borrower slightly. However, not only will this arrangement spare the Department of loan servicing requirements, the participating lending institution can be expected to provide construction financing to the sponsor/developer since they would be handling the term financing.

In the strategy of generating mortgage financing through bond sale, time is an important factor. The Department can expect that about three months will be required to go to

market with a bond sale. Bone counsel and other fees will be involve.

In is not necessarily recommended that the Department pursue this course of financing at this time, as the Alaska Housing Finance Corporation has such a program ongoing. It is recommended that the Department establish a working relationship with the AHFC for the development of loan funds and bond sales as necessary.

(2) A portion of the Bond Fund can be set aside as a revolving seed loan fund to expedite project developments.

Such a fund has been operated nationally by the Housing Assistance Council (HAC) out of Washington D.C. for several years, and very successfully. By providing loan funds (at 2% interest) to cover the initial development costs of housing projects, HAC has stimulated the development of thousands of units of housing nationwide for low income families. (They have provided loan funds for two housing projects in Bethel.) Initial development costs include:

obtaining site control (land optioning)

site planning

schematic design

engineering fees

legal fees

Other costs as necessary may be included to complete the work necessary to obtain financing commitments. These costs are included in the project development budgets and are recovered at the time of loan closing.

It is recommended that the Department establish a similar revolving loan fund to expedite the development of elderly housing projects, whether or not financed through the elderly housing bond fund. This technique serves to quickly establish the feasibility of proposed projects, and expedites planning and design work and obtaining financing commitments. Municipalities, public and nonprofit organizations and housing

(4) Loans and grants for elderly housing rehabilitation.

The AHFC operates a loan program for housing rehabilitation on an experimental basis when such loan funds are available. The loan limit is \$15,000, and it is generally expected that the borrower will perform the work him/herself. The interest rate varies between 8 and 9 per cent. The borrower indicates the monthly payments he/she wishes to make, and the term of the loan is calculated at the established interest rate to determine how many years/months are required to repay the loan amount. The program has been quite successful, but limited in funding.

The Department might consider making a portion of the bond fund available on a similar basis, either working through the AHFC or independently. Our survey indicates that there is a substantial need for elderly housing rehabilitation, especially in the smaller and more rural communities of the state. The Department might make grants available to supplement the AHFC loan fund as necessary, considering the cost of the work required and the income of the applicant in each case.

authorities should be eligible for seed loans under such a program.

(3) The Department may make grants available to establish project feasibility. It is not likely that it will be possible to obtain all of the subsidy from the federal government necessary to develop elderly housing on the scale needed, and still be able to reach lower and moderate income elderly persons. It can be expected that grants will be required to some extent to insure the feasibility of some projects, given such variables as income levels of families to be served, project development costs, maximum mortgage limits of federal programs that may be used.

When grants are made, it is recommended that an agreement be entered into requiring that the sponsor repay a portion or all of the grant if other subsidies are able to be obtained in the future.

Obtaining financing and subsidy commitments for project feasibility is not easy. There is a general rule that the amount of paper work and time required for project financing are directly proportional to the amount of subsidy in the project. Sponsor/developers will tend to see in the grant provision of the bond fund an easy way out of this problem. It is recommended that grants be used sparingly, to stretch the bond fund as far as possible.

## ELDERLY HOUSING MANAGEMENT

Development is only one part of the job of providing better housing for the elderly. After projects are completed they must be managed for years into the future. Management includes a number of responsibilities, such as:

- (a) collecting and accounting for rent payments;
- (b) repaying the project mortgage;
- (c) providing and possibly paying for utilities;
- (d) maintaining the facilities in good repair; and
- (e) providing various services needed by the elderly residents.

The cost of management is a very real part of the budget, and must be identified during the initial feasibility analysis and budgeted for. The cost of management will vary with such factors as:

- (a) the distance of the sponsor's headquarters from the project (ie., travel and per diem costs);
- (b) the size of the project;
- (c) how compact or scattered the project is;
- (d) whether any management services can be provided gratis by other community organizations;
- (e) the range of services provided to the tenants.

Some examples of Per Unit Month (PUM) administrative and management costs for Alaskan projects are provided in Table . The information is incomplete as many project sponsors have not accurately identified such costs in their projects.

Generally speaking, the cost of management for elderly housing is lower than for other rental projects, owing to the fact that elderly people tend to take better care of their living environment.

Factors that tend to drive up the cost of administration and management are as follows:

- (a) If the owner is headquartered a considerable distance from the project;
- (b) If the project(s) under management are very small.
- (c) If a full range of services is administered by the owner.

There are ways of lowering administration and management costs, including:

- (a) Find a local organization that can provide some of the management services required through their own resources. (For example, in Yakutat the local health organization provides services for the tenants of the elderly sixplex project developed by the Tlingit-Haida Regional Housing Authority.)
- (b) Make use of state and federal funded programs to provide services (such as hot meals), relying upon local agencies and organizations for services delivery.
- (c) It may be cheaper to contract for some services, such as janitorial, than to put a person on the staff payroll.

It is recommended that the Department require a management plan as part of project feasibility statements provided by the developer/sponsor. While including senior citizens in the planning and design process, the developer/sponsor should also determine the range of services needed by the elderly people to be served. Design of the management program should include an effort, perhaps facilitated by the Department, to obtain commitments from other organizations and agencies for resources and services needed. Administrative and management services to be provided by the sponsor should then be identifiable. If this PUM cost seems too high, the Department should assist the sponsor in explore alternative methods of management that might reduce costs. If this effort proves impossible to reduce management costs below an acceptable level, the Department should consider exploring whether another sponsor might be in a position to provide management services for lower cost.

Sponsor	Location	# Units	PUM	Services Included
Tlingit-Haida Regional Housing Authority	Yakutat	6	\$27.75*	contracted janitorial work
ASHA	Anchorage (Eastchester)	96	\$87.51	Salaries, tenant services, general expenses, maintenance, materials
ASHA	Low rent program, Scattered thru the State	705	\$83.68	Administration; tenant services; maintenance, labor and materials; contract costs such as snow removal and pest control.

\* figures taken from 1975 operating budget

## SUMMARY OF FINDINGS OF THE SURVEY

As of this writing all of the survey forms have not come back from the communities surveyed. Of those that have come back, however, we have made an initial analysis of the information contained, and the following trends are emerging.

Choice of living situations: It was interesting to note that in no community surveyed did a majority of the respondents indicate a preference for multi-family living. In the smaller communities of the state the overwhelming preference is for single family dwellings. For such people, individual houses was the first choice, and clustered cottages was the second choice. Among elderly people living in more urban communities (Fairbanks), clustered cottages was the first choice.

It is significant to note that, according to the 1970 census, more than 70% of persons in Alaska between the ages of 60 and 69 own their own homes. The Alaska Comprehensive Study on Aging\* indicates that 63% of elderly Alaskans were living in their own homes. In this same study, 71% of the respondents expressed a preference for living in single family housing rather than multi-family housing.

Need for Rehabilitation: The expressed need and preference for housing rehabilitation rather than new housing varied from community to community, without much pattern, except that there was generally expressed a greater preference for housing rehabilitation in smaller than larger communities. The variables are probably the condition of the

respondant's housing, and their expectation.

To the question "What kind of assistance" with housing do you need, preliminary results are as follows:

<u>Community</u>	<u># Respondants</u>	<u>%</u>	<u>Type of Assistance</u>
Ft. Yukon	4	50	new home
		50	home repairs
Wrangell	12	42	new housing
		25	rent supplement
		16	home repairs
Kodiak	7	42	new housing
		29	home repairs
		14	rent supplement
Fairbanks	7	29	new housing
		29	home repairs
		29	rent supplement
		13	other

On the need for home ownership: One of the survey questions was, "How important is home ownership to you?" The preliminary findings are as follows:

<u>Community</u>	<u>Very Important</u>	<u>Important</u>	<u>Not Important</u>
Ft. Yukon		100%	
Wrangell	33%	17%	50%
Kodiak	47%	24%	18%

It is apparent that response to this question varies significantly from community to community, and that the preference for home ownership is high.

Following is a tally of responses to questions dealing with resident satisfaction with housing situation.

What do you like most about your present home?

Ft Yukon (4)	Kodiak (16)
(2) location (1) its new and warm (1) all he owns	(13) convenience to downtown (4) view (3) comfort (3) cost (3) neighborhood
Wrangell (12)	Fairbanks (16)
(6) convenience to downtown (2) privacy (2) low rent (2) not much	(6) quiet (3) convenience to downtown (3) independence (2) view (2) gardens

What would you like to change?

Ft Yukon (2)	Kodiak (9)
(1) nothing (1) fix windows	(7) nothing (5) would like television (5) poor heating (2) closer to town (2) too small
Wrangell (10)	Fairbanks (13)
(3) "more comforts (2) get ride of the stairs (2) closer to downtown (2) larger	(5) nothing (2) simple repairs (2) more fire and safety features

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

**ROUTING SLIP**

TO:	CO	R1	R2	R3	R4	R5	R6	R7	R8	R9	R10	
Name and/or Symbol								Room	Building			
Mr. Michael Davis												
House Health & Social Services Committee												
Pouch V												
Juneau, AK 99801												

- |  |  |  |
|--|--|--|
| <input type="checkbox"/> Action                  | <input type="checkbox"/> Filing          | <input checked="" type="checkbox"/> Per Conversation |
| <input type="checkbox"/> Approval                | <input type="checkbox"/> Full Report     | <input type="checkbox"/> Recommendations             |
| <input checked="" type="checkbox"/> As Requested | <input type="checkbox"/> Handle Direct   | <input type="checkbox"/> See Me                      |
| <input type="checkbox"/> Concurrence             | <input type="checkbox"/> Initials        | <input type="checkbox"/> Signature                   |
| <input type="checkbox"/> Correction              | <input type="checkbox"/> Note and Return | <input type="checkbox"/> Your Comment                |
|  |  | <input checked="" type="checkbox"/> Your Information |
- Answer or Acknowledge On or Before \_\_\_\_\_
- Prepare Reply for Signature of \_\_\_\_\_

Remarks: Attached are tables which include some data for Ketchikan on employment, housing units authorized by total and by types of units, and over-all vacancy rates from Postal Vacancy Surveys taken during the years since 1970. Population estimates may be obtained from the State Dept. of Labor in Juneau, including possibly updated estimates of elderly based on trends since the 1970 Census. My apologies for the delay in getting this data to you

FROM:	CO	R1	R2	R3	R4	R5	R6	R7	R8	R9	R10
Name and/or Symbol							Room	Building			
E. Allen Robinson Economist											
							Telephone	Date			
							265-5384	2/23/77			

Table 1

Nonagricultural Wage and Salary Employment by Place of Work  
Alaska State and Major Sub-Areas  
Annually, 1970 - 1976; Monthly, 1975 - 1976

<u>Year</u>	<u>Anchorage</u>	<u>Fairbanks</u>	<u>Juneau</u>	<u>Ketchikan</u>	<u>Rest of State</u>	<u>State Total</u>
1970	42,000	14,450	6,500	4,400	25,750	93,100
1971	45,450	14,650	7,200	4,300	26,700	98,300
1972	48,250	15,600	7,700	5,000	27,650	104,200
1973	50,750	15,500	8,000	5,450	30,300	110,000
1974	58,700	19,750	8,400	5,800	35,550	128,200
1975 r	69,650	30,400	9,150	5,450	46,650	161,300
Jan.	59,900	24,050	8,400	5,050	32,700	130,100
Feb.	61,150	26,650	8,450	5,050	34,800	136,100
Mar.	63,000	28,850	8,650	5,250	37,250	143,000
Apr.	65,600	30,250	9,000	5,400	44,650	154,900
May	68,700	30,650	9,350	5,450	47,550	161,700
June	72,200	31,800	9,650	5,550	49,600	168,800
July	73,750	32,050	9,400	5,850	52,750	173,800
Aug.	75,150	33,700	9,550	6,150	57,450	182,000
Sep.	76,000	34,950	9,550	5,950	54,750	181,200
Oct.	75,400	32,150	9,350	5,550	54,650	177,100
Nov.	73,200	31,050	9,150	5,050	51,050	169,500
Dec.	71,700	28,850	9,250	4,900	42,700	157,400
1976 p	72,000	27,200				169,300
Jan.	67,300	25,200	9,150	4,800	43,200	149,650
Feb.	68,700	25,750	9,300	4,650	46,950	155,350
Mar.	69,800	26,350	9,450	4,900	51,600	162,100
Apr.	70,900	27,050	9,650	5,000	55,750	168,350
May	73,100	28,300	10,050	5,300	59,700	176,450
June	75,750	29,350	10,250	5,500	62,400	183,250
July	72,800	32,050	NA	NA	NA	186,250
Aug.	74,750	31,450	NA	NA	NA	186,750
Sep.	74,550	29,200	NA	NA	NA	182,300
Oct.	73,650	26,900	NA	NA	NA	171,050
Nov.	71,650	23,900	NA	NA	NA	158,600
Dec.	71,200 p	21,000 p	NA	NA	NA	151,400 p

e Estimated.      p Preliminary.      r Revised.      NA Not available.

Source: Research and Analysis Section, Employment Security Division, Alaska Department of Labor.

Table 2

Total Housing Units Authorized a/  
By Building Permits and Public Contracts  
In Selected Alaskan Urban Areas b/  
Annually, 1970 to Date

<u>Year</u>	<u>Anchorage</u>	<u>Fairbanks c/</u>	<u>Juneau</u>	<u>Kenai</u>	<u>Ketchikan</u>	<u>Kodiak</u>	<u>Sitka</u>	<u>Soldotna</u>
1970	3,000e	444	157	17	94	NA	18	11
1971	3,050e	348	221	23	147	23	19	4
1972	2,951	439	441	22	119	93	41	16
1973	2,086	446	274	13	178	31	82	11
1974	2,822	594	122	25	107	43	104	37
1975	4,010	1,051	154	100	107	143	64	87
1976	<u>3,938</u>	<u>998</u>	<u>281</u>	<u>161</u>	<u>117</u>	<u>74</u>	<u>136</u>	<u>138</u>
Jan.	38	29	0	1	4	1	9	0
Feb.	123	15	0	0	0	3	4	1
Mar.	95	168	8	3	2	3	7	2
Apr.	186	73	21	11	1	11	7	48
May	450	241	20	15	9	5	14	32
June	620	112	46	39	47	12	10	6
July	443	108	27	31	16	8	12	15
Aug.	493	152	35	40	9	7	21	14
Sep.	502	39	37	6	2	8	13	14
Oct.	432	31	58	12	7	4	12	6
Nov.	380	11	22	2	6	5	11	0
Dec.	176	19	7	1	14	7	16	0

a/ Includes mobile homes, additions, and conversions where reported.

b/ Includes city and borough area combined for all listed areas except Kenai Peninsula Borough.

c/ Excludes many mobile homes brought into the area, most of them outside Cities of Fairbanks and North Pole.

e Estimated.

NA Not available.

Source: Building permit issuing offices.

1/17/77 Economist

HUD

Housing Units Authorized  
By Building Permits  
And By Public Contracts

Locality Ketchikan, Alaska Area - City and Gateway Borough  
Annually, 1970 to Date

Year	Number of Units (not permits)				Conversions & demolitions b/
	Single family	Multi family	Mobile homes a/	Total Units	
1970	34	20	40	94	NA
1971	52	74	21	147	NA
1972	69	37	13	119	NA
1973	41	119	18	178	NA
1974	57	18	32	107	- 6
1975	52	40	15	107	- 41
1976	36	73	8	117	+ 4
1977					
Jan.	2	2	-	4	NA
Feb.					
Mar.					
Apr.					
May					
June					
July					
Aug.					
Sep.					
Oct.					
Nov.					
Dec.					

a/ Net additions to mobile home inventory (new or used).

b/ Conversions may be plus or minus.

Source:

(Office, name, & phone number)

Ms. Rene Dalton  
Planning Technician  
Ketchikan Gateway Borough  
344 Front Street  
Ketchikan, AK 99901

Table 3

Over-all Vacancy Rates  
In Major Cities of Alaska  
Selected Months, 1970 - 1976

<u>Year &amp; Month</u>	<u>Anchorage</u>	<u>Fairbanks</u>	<u>Juneau</u>	<u>Ketchikan</u>
1970 - Apr.	2.9	1.8	-	-
May	-	-	1.0 <u>a/</u>	2.5
1971 - Apr.	3.8	-	-	-
May	-	-	0.3	-
Aug.	-	3.9	-	-
1972 - Apr.	4.5	-	-	-
May	-	-	-	2.3
Nov.	-	5.3	-	-
1973 - Feb.	-	-	2.9	-
Nov.	-	4.3	-	-
1974 - Jan.	6.4	-	-	-
Mar.	-	-	3.5	-
Aug.	-	-	-	5.0
Nov.	3.9	2.6	-	-
1975 - Feb.	-	-	1.8	-
May	1.0	0.6	-	-
Oct.	2.3	1.3	-	-
Nov.	-	-	1.8 <u>a/</u>	3.4
1976 - Feb.	-	-	1.3	-
May	2.8	1.6	-	-

a/ City only.

Source: HUD Postal Vacancy Surveys conducted by collaborating postmasters.



**KETCHIKAN GATEWAY BOROUGH**

344 FRONT STREET  
KETCHIKAN, ALASKA 99901

7 March, 1977

Michael Davis  
HOUSE/HESS  
Pouch V  
Juneau, Alaska 99801

Dear Michael,

I have not been able to produce any of the data pertinent to the Pioneer's Home, as we discussed on the phone last week. I have referred your request to David Robinson of the Gateway Office on Aging. They have recently completed a proposed Comprehensive Plan on Aging which they will be forwarding to you.

Sincerely,

  
Stephen Reeve  
Planning Director

SR:sad

cc: David Robinson

Bob Cosure: 586-2192

Asha will be constructing a 50 unit  
apartments

We (thought) will be constructing a 12  
unit apartment.

There is a need for care facility -  
prohibitive costs have kept us from this.

No market data on these facilities

Sitka does have a better care facility for  
aged

There is a need for facilities - but how much  
I can't say.

(Gerontology Study for Alaska by Plotnik)

Tribal govt - people want to live in communities  
they live in

117 units constructed this summer in South East

Cushman + 107  
Aeriala tower

*Here it is!*  
*David Johnson*

AGING NEEDS ASSESSMENT SURVEY

Before we start, let me tell you what this questionnaire generally covers. First we'll get basic demographic information, then we'll discuss housing, transportation and social activities, health and diet, income and expenses, and finally, specialized needs, as you see them, of the elderly.

I want to assure you that all information you give me here will be held in confidence, that it will be used only for the purposes of this survey and that your answers will be used in combination with many other people aged 60 and over throughout the state.

STARTING TIME \_\_\_\_\_

CHECK ONE: Male ( ) 1  
Female ( ) 2 11

1. Let's begin with some basic demographic information: Could you please tell me into which of these age groups you fall . . . READ:
- 60-64 ( ) 1
  - 65-69 ( ) 2
  - 70-74 ( ) 3
  - 75-79 ( ) 4
  - 80-84 ( ) 5
  - 85-89 ( ) 6
  - 90 or more ( ) 7 12

2. (ASK ONLY IF NOT OBVIOUS) What is your race or ethnic descent?
- American Indian ( ) 1
  - Black/Negro ( ) 2
  - Chinese ( ) 3
  - Japanese ( ) 4
  - Filipino ( ) 5
  - Korean ( ) 6
  - Spanish descent ( ) 7
  - White, not of Spanish descent ( ) 8
  - Other: \_\_\_\_\_ ( ) 9 13

3. Do you speak a language other than English as your main language?
- ASK Q. 3a. ← Yes ( ) 1  
SKIP TO Q. 4 ← No ( ) 2 14

- 3a. What language do you speak? DO NOT READ. "X" ONLY ONE.
- Chinese ( ) 1
  - Filipino ( ) 2
  - French ( ) 3
  - German ( ) 4
  - Hebrew/Yiddish ( ) 5
  - Italian ( ) 6
  - Japanese ( ) 7
  - Korean ( ) 8
  - Spanish ( ) 9
  - Other: \_\_\_\_\_ ( ) 10 15

4. What is your marital status now?
- Married ( ) 1
  - Separated ( ) 2
  - Divorced ( ) 3
  - Widowed ( ) 4
  - Never married ( ) 5 16

5. Are you a veteran (or the wife (widow) of a veteran)?
- GO ON TO Q. 6 ←  No ( ) 1  
 Don't know ( ) 2  
ASK Q. 5a ←  Veteran ( ) 3  
 Wife ( ) 4  
 Widow ( ) 5 17

5a. During what period did you (your husband) last serve in the Armed Forces?  
IF SERVICE COVERS MORE THAN ONE PERIOD, GET LAST DATE SERVED.

DO NOT READ. "X" ONLY ONE

- Before 1910 (Spanish-American War) ( )1
- 1911-1920 (World War I) ( )2
- 1921-1930 ( )3
- 1931-1940 ( )4
- 1941-1946 (World War II) ( )5
- 1947 or later ( )6
- Don't know ( )7 18

6. What was the highest grade in school that you completed? DO NOT READ.

- Never attended school ( )1
- Grade school attended ( )2
- Grade school completed ( )3
- Attended high school ( )4
- Completed high school ( )5
- Attended college, business or trade school ( )6
- Completed college, business or trade school ( )7
- Graduate work ( )8
- Don't know ( )9 19

7. How many years have you been living in this neighborhood (area)?

- Less than one ( )1
- One - two ( )2
- Three - five ( )3
- Six - ten ( )4
- Eleven or more ( )5
- Don't know ( )6 20

8. Not counting people you live with, how many adults in this neighborhood do you know well enough to stop and talk to? Would you say you know:

- None ( )1
- One or two ( )2
- Three or four ( )3
- Five to nine ( )4
- Ten to fifteen ( )5
- More than fifteen ( )6
- Don't know ( )7 21

9. DO NOT ASK: IN WHAT KIND OF STRUCTURE IS RESPONDENT LIVING?

- ASK Q. 9a ← Single family dwelling ( )1
- ASK Q. 9a ← Apartment or duplex ( )2
- SKIP TO Q. 12 ← Trailer or mobile home ( )3
- SKIP TO Q. 12 ← Rooming house or hotel ( )4
- ASK Q. 9a ← Other: \_\_\_\_\_ ( )5 22  
(specify)

9a. Who lives in this household with you?

PROBE: Anyone else? DO NOT READ. "X" ALL THAT APPLY.

- SKIP TO Q. 10 ← Live alone ( )1
- ASK Q. 9b & 9c ← Live with spouse/cohabitee ( )2
- ASK Q. 9b & 9c ← Live with children ( )3
- ASK Q. 9b & 9c ← Live with brothers/sisters ( )4
- ASK Q. 9b & 9c ← Live with grandchildren ( )5
- ASK Q. 9b & 9c ← Live with other relatives ( )6
- ASK Q. 9b & 9c ← Live with friends ( )7
- ASK Q. 9b & 9c ← Other: \_\_\_\_\_ ( )8 23  
(specify)

9b. How many people live in this household, including yourself?

- Two ( )1
- Three ( )2
- Four ( )3
- Five ( )4
- Six ( )5
- Seven or more ( )6 24

9c. How many of those people, including yourself, are 60 years old or older?

- One ( ) 1
- Two ( ) 2
- Three ( ) 3
- Four or more ( ) 4 25

THIS SECTION, Q. 10 - Q. 11, FOR HOME, APARTMENT, TRAILER RESPONDENTS ONLY.

10. Do you own your home (apartment, trailer), are you buying it, do you rent, or do you live rent-free?

- ASK Q. 10a ← Own ( ) 1
- Buying ( ) 2
- SKIP TO Q. 11 ← Rent ( ) 3
- Rent free ( ) 4 26

10a. How much do you think this house and land (apartment/trailer) would sell for if you sold it today? If you're not sure, just take a guess.

DO NOT READ.

- Under \$5,000 ( ) 1
- \$5,000 - 14,999 ( ) 2
- \$15,000 - 24,999 ( ) 3
- \$25,000 - 34,999 ( ) 4
- \$35,000 - 49,999 ( ) 5
- \$50,000 - 64,999 ( ) 6
- \$65,000 - 79,999 ( ) 7
- \$80,000 - 99,999 ( ) 8
- \$100,000 or more ( ) 9
- Don't know ( ) 0
- Refused ( ) A 27

11. How many rooms are there in this house (apartment/trailer), not counting bathrooms, halls, or porches?

- One ( ) 1
- Two ( ) 2
- Three ( ) 3
- Four ( ) 4
- Five ( ) 5
- Six or more ( ) 6 28

THIS SECTION FOR EVERYONE

12. Do you think the structure of this house (apartment/trailer/building) ... READ 1-3:

- ASK Q. 12a ← Needs minor repairs ( ) 1
- Needs major repairs ( ) 2
- SKIP TO Q. 13 ← Needs no repairs ( ) 3
- Don't know ( ) 4 29

12a. Is there some problem that keeps these repairs from getting done?

- ASK Q. 12b ← Yes ( ) 1
- SKIP TO Q. 13 ← No ( ) 2
- Don't know ( ) 3 30

12b. What is the problem? DO NOT READ. "X" ALL THAT APPLY.

- Can't afford it ( ) 1
- Physical problems, can't do the job, etc. ( ) 2
- No way to transport materials ( ) 3
- Don't know how to do type of repair ( ) 4
- Landlord/manager won't do repair ( ) 5
- Other: \_\_\_\_\_ ( ) 6 31-34

13. What kind of kitchen do you have in this house (apartment)? Do you have ... READ:

- A private kitchen just for members of your household ( ) 1
- A kitchen that you share with others ( ) 2
- Some cooking equipment, such as a hotplate, or ( ) 3
- No kitchen facilities at all? ( ) 4 35



21. All in all, how safe do you feel in this neighborhood (area); would you say you feel . . . READ 1-3:

- ASK Q. 21a ← Safe some of the time ( )1  
 SKIP TO Q. 22 ← Safe all of the time ( )2  
 Unsafe at all times ( )3  
 Don't know ( )4 50

21a. What particular times or places make you feel unsafe?  
 DO NOT READ. "X" ALL NAMED.

- At night ( )1  
 Out-of-doors, in general ( )2  
 Specific place named ( )3  
 Other: \_\_\_\_\_ ( )4  
 No particular place/Don't know ( )5 51-53

22. How many blocks or miles are most of the places where you usually shop?

23. How far is the nearest bus stop?

- |                                 |             |             |
|---------------------------------|-------------|-------------|
|                                 | <u>cc54</u> | <u>cc55</u> |
|                                 | <u>Q.22</u> | <u>Q.23</u> |
| 1 block or less ( )1            | ( )1        | ( )1        |
| Over 1, up to 3 blocks ( )2     | ( )2        | ( )2        |
| (Half mile) 4-6 blocks ( )3     | ( )3        | ( )3        |
| 7-9 blocks ( )4                 | ( )4        | ( )4        |
| (10-15 blocks) One-1½ mile ( )5 | ( )5        | ( )5        |
| Two-4 miles ( )6                | ( )6        | ( )6        |
| 5 miles or more ( )7            | ( )7        | ( )7        |
| Don't go out at all ( )8        | ( )8        | ( )8        |
| Don't know ( )9                 | ( )9        | ( )9        |

24. How many times a week do you usually go out to do things like shopping, visiting friends, going to the doctor or bank?

IF UNABLE TO GIVE AN AVERAGE FIGURE, PROBE:

How many times did you go out to do these things last week?

- Not at all/never ( )1  
 Once/week ( )2  
 Twice ( )3  
 Three-four ( )4  
 Five-seven ( )5  
 Eight or more ( )6  
 Don't know ( )7 56

25. How do you get to places you wish to go; do you ever . . . READ TRAVEL OPTIONS:

26. Which of those ways of getting around do you use most often?  
 DO NOT READ, ACCEPT ONE ONLY:

<u>Travel Options</u>	<u>Q.25--Ever Use</u>				<u>Q.26--Most Often</u>	
	<u>Yes</u>	<u>No</u>	<u>cc</u>			
Walk? . . . . .	( )1	( )2	57	. . . . .	( )1	
Drive a car? . . . . .	( )1	( )2	58	. . . . .	( )2	
Ride with someone you live with? . . . . .	( )1	( )2	59	. . . . .	( )3	
Ride with friend or relative who <u>doesn't</u> live with you? . . . . .	( )1	( )2	60	. . . . .	( )4	
Take a bus? . . . . .	( )1	( )2	61	. . . . .	( )5	
Take a taxi? . . . . .	( )1	( )2	62	. . . . .	( )6	
Pay someone to take you? . . . . .	( )1	( )2	63	. . . . .	( )7	
Use a community or church transpor- tation service? . . . . .	( )1	( )2	64	. . . . .	( )8	
Anything else? Specify: _____	( )1		65	. . . . .	( )9	
					None, never go out ( )0	
					Don't know ( )A 66	

27. Do problems with transportation ever keep you from doing things you want to do?

- ASK Q. 27a ← Yes ( )1  
 SKIP TO Q. 28 ← No ( )2  
 Don't know ( )3 67

27a. What problems are these? DO NOT READ. "X" ALL THAT APPLY.

- No car, car in disrepair, can no longer drive, can't drive ( )1
- Costs too much ( )2
- Physical problems: steps too high, etc. ( )3
- Too far to transit ( )4
- No transit/transit doesn't go where I want to go ( )5
- Others: \_\_\_\_\_ ( )6 68-70

28. Do all, some, or none of your relatives live nearby? By nearby, I mean within an hour or so from here.

- All ( )1
- Some ( )2
- None ( )3
- Don't know ( )4 71

29. How many times a week do you visit with friends or relatives, either in person or on the phone?

- None ( )1
- 1-2 ( )2
- 3-6 ( )3
- 7 or more ( )4
- Don't know ( )5 72

30. Do you take part in the activities of any clubs, organizations, or religious groups?

- ASK Q. 30a & 30b ← Yes ( )1
- No ( )2
- SKIP TO Q. 31 ← Don't know ( )3 73

30a. How often do you take part in these activities? Would you say:

- Several times a week ( )1
- Several times a month ( )2
- Several times a year ( )3
- or, Almost never ( )4
- Don't know ( )5 74

30b. Are any of the groups you belong to specially for older people?

- Yes ( )1
- No ( )2
- Don't know ( )3 75

31. Are you registered to vote?

- ASK Q. 31a ← Yes ( )1
- No ( )2
- SKIP TO Q. 32 ← Don't know ( )3 76

31a. Did you vote in the recent (primary)(general) election?

- Yes ( )1
- No ( )2
- Don't know ( )3 77

END CARD 1 80  
SAME AS CARD 1 1-10

32. Now I have a few questions about your health. Compared with others your age, would you say your health is . . . READ 1-3:

- Better than average ( )1
- About average ( )2
- Worse than average ( )3 11
- Don't know ( )4

33. In the past year, how many times have you seen a doctor or other health professional, such as a nurse or medic? Do not count any times when you were hospitalized.

- None ( )1
  - Once ( )2
  - 3-4 times ( )3
  - 5-6 times ( )4
  - 7-8 times ( )5
  - 9-10 times ( )6
  - 11-12 times ( )7
  - 13 or more times ( )8
  - Don't know ( )9
- 12

34. In the last five years, is there anything a doctor has advised you to do for your health, that you were unable or unwilling to do?

- ASK Q. 34a ← Yes ( )1
- SKIP TO Q. 35 ← No ( )2
- Don't know ( )3
- 13

34a. What was it that you were advised to do? DO NOT READ. "X" ALL THAT APPLY.

- Get more rest ( )1
  - Quit smoking ( )2
  - Quit drinking ( )3
  - Get exercise/physical therapy ( )4
  - Lose weight ( )5
  - Follow-up visits ( )6
  - See a specialist ( )7
  - Special diet ( )8
  - Take medication ( )9
  - Go to hospital/have operation ( )A
  - Other \_\_\_\_\_ ( )B
- (specify)
- 14-17

35. Do you have any chronic illnesses or health or dental problems?

IF NOT SURE, PROBE: By that I mean, illness, health or dental problems which have continued for a long time.

- ASK Q. 35a. ← Yes ( )1
- SKIP TO Q. 36 ← No ( )2
- Don't know ( )3
- 18

35a. What are they? DO NOT READ. "X" ALL THAT APPLY.

- Anemia ( )01
- Arteriosclerosis (hardening of the arteries, cholesterol) ( )02
- Arthritis, bursitis, rheumatism ( )03
- Back trouble, other bone, joint, or muscle problems ( )04
- Cancer or leukemia ( )05
- Circulation problems (blood clots, phlebitis) ( )06
- Dental/periodontal disease ( )07
- Diabetes ( )08
- Glandular disorders (thyroid/other) ( )09
- Gynecological problems (female problems) ( )10
- Heart trouble ( )11
- Hernia ( )12
- High Blood pressure (hypertension) ( )13
- Liver disease (hepatitis) ( )14
- Loss of (use of) limb ( )15
- Low blood pressure ( )16
- Nervous system disorders (Parkinson's Disease, cerebral palsy) ( )17
- Polio (effects of) ( )18
- Respiratory problems (emphysema, asthma) ( )19
- Ulcers, gall bladder, stomach or other digestive problems ( )20
- Stroke (effects of) ( )21
- Tuberculosis ( )22
- Urinary tract (kidney, bladder, prostate) ( )23
- Visual problems (cataracts, glaucoma) ( )24

Other: (specify) \_\_\_\_\_ ( )25

19-28

36. How many different kinds of prescription drugs do you take, if any?

- None, take no pre-  
scription drugs ( )1
  - 1-2 ( )2
  - 3-4 ( )3
  - 5 or more ( )4
  - Don't know ( )5
- 29

37. Whenever you have to take pills or medicine, can you do this without any help, do you need some help or are you totally unable to take pills or medicine by yourself?

- Take without help ( )1
  - Need some help ( )2
  - Unable to take without help ( )3
  - Don't know ( )4
- 30

38. Do you regularly receive special nursing care ordered by a physician, such as changing dressings or irrigations?

- Yes ( )1
  - No ( )2
  - Don't know ( )3
- 31

39. When was the last time you saw or talked to a dentist about your teeth--how many months ago?

- 1-2 months ( )1
  - 3-5 months ( )2
  - 6-8 months ( )3
  - 9-12 months ( )4
  - 1-2 years ( )5
  - Over 2 years ( )6
  - Have never seen dentist ( )7
  - Don't know ( )8
- 32

40. Is there anything that keeps you from getting the kind of medical or dental care you would like to have?

- ASK Q. 40a ← Yes ( )1
  - SKIP TO Q. 41 ← No ( )2
  - Don't know ( )3
- 40

40a. What is that? DO NOT READ. "X" ALL THAT APPLY.

- No doctor available in vicinity ( )1
  - Can't afford medical care ( )2
  - Have difficulty getting transportation ( )3
  - Don't know where to go ( )4
  - Can't get there because of physical condition ( )5
  - Problems with medicare/medicaid/welfare ( )6
  - The doctor(s) won't accept me as a patient ( )7
  - Other: (specify) \_\_\_\_\_ ( )8
- 41-44

41. During the last year, were you ever hospitalized?

- How many days in the last year? ← ASK ← Yes ( )1  
 RECORD BELOW THEN ASK Q. 42 GO ON TO Q. 42 ← No ( )2  
 Don't know ( )3
- 45

42. (Other than when you were hospitalized) during the last year were you ever so sick that you had to be confined to bed?

- How many days? ← ASK ← Yes ( )1  
 RECORD BELOW SKIP TO Q. 43 ← No ( )2  
 Don't know ( )3
- 46

	cc. 41 Q. 41 Hospital	cc. 42 Q. 42 In-bed (non-hospital)
1-6 days	( )1	( )1
7-30 days	( )2	( )2
31-90 days (1-3 months)	( )3	( )3
91-180 days (4-6 months)	( )4	( )4
181 days or more	( )5	( )5
Don't know	( )6	( )6

43. Is there someone who could help you out if you became sick or disabled --someone such as a friend or a member of your family?

- ASK Q. 43a ← Yes ( )1  
 No ( )2  
 SKIP TO Q. 44 → Don't know ( )3

49

43a. Is this someone who would take care of you for as long as was needed, or just for a short time, or someone who would help you out now and then (for example things like taking you to the doctor or fixing meals occasionally)?

- As long as was needed ( )1  
 Short time ( )2  
 Now and then ( )3  
 Don't know ( )4

50

44. I'm going to read you a list of day-to-day activities. For each one, please tell me if you can do it without help, with some help either from another person or from a device like a cane, or if you are unable to do it at all.

How about \_\_\_\_\_; are you able to \_\_\_\_\_ without help, with help or not at all? REPEAT FOR EACH ACTIVITY.

NOTE: IF RESPONDENT DOES NOT DO ACTIVITY, ASK: Could you (do activity)?

FOR EACH ACTIVITY NEEDING HELP, ASK Q. 44a.

44a. Do you need help from another person, or from a device like a cane, walker or glasses to \_\_\_\_\_?

Activity	Q. 44--Can do?			Q. 44a--Kind of help?		
	Without Help	Unable to do	Do with Help	Person	Device	
Dial(ing) the telephone & use of directory	( )1	( )2	( ) →	( )3	( )4	51
Go(ing) for walks outside	( )1	( )2	( ) →	( )3	( )4	52
Climb(ing) stairs	( )1	( )2	( ) →	( )3	( )4	53
Clean(ing) the house	( )1	( )2	( ) →	( )3	( )4	54
Bath(ing)	( )1	( )2	( ) →	( )3	( )4	55
Cut(ing) your toenails	( )1	( )2	( ) →	( )3	( )4	56
Prepar(ing) your meals or snacks	( )1	( )2	( ) →	( )3	( )4	57
Eat(ing)	( )1	( )2	( ) →	( )3	( )4	58
Dress(ing) yourself	( )1	( )2	( ) →	( )3	( )4	59

45. What devices do you use to help you in your day-to-day activities--things like dentures, glasses, canes or hearing aids? Any others?

- Use no devices ( )1  
 Cane ( )2  
 Crutches ( )3  
 Brace ( )4  
 Walker ( )5  
 Wheelchair ( )6  
 Handrails ( )7  
 Magnifying glass ( )8  
 Dentures ( )9  
 Glasses ( )0  
 Hearing aid ( )A  
 Artificial limb(s) ( )B  
 Volume control on phone ( )C 60-63

ASK Q. 45a. ←

45a. Using (device) \_\_\_\_\_, how well are you able to (get around) (see) (hear) (eat) Would you say well or not too well?

	Well	Not too well	
Dentures	( )1	( )2	64
Glasses	( )1	( )2	65
Hearing aid	( )1	( )2	66
Artificial limb(s)	( )1	( )2	67
Volume control on phone	( )1	( )2	68

46. How much exercise and physical activity do you get compared to others your age? Would you say. . . READ 1-4:

- A great deal ( )1
- A moderate amount ( )2
- Not very much ( )3
- or, none ( )4
- Don't know ( )5 69

47. Now I'd like to talk with you about your diet. Who usually prepares your main meal of the day? DO NOT READ. "X" ONLY ONE.

- Self ( )1
- Member of household ( )2
- Friend or relative ( )3
- Paid domestic ( )4
- Nutrition program ( )5
- Provided by residence ( )6
- Restaurant ( )7
- Don't have a main meal ( )8
- Other: (specify) \_\_\_\_\_ ( )9
- \_\_\_\_\_ Don't know ( )0 70

48. Think back to what you ate yesterday. I'm going to read you a list of different kinds of food, and I'd like you to tell me whether or not you ate each one yesterday. Did you have any. . . READ?

	<u>Yes</u>	<u>No</u>	<u>Don't Know</u>	
Meat, fish, or poultry?	( )1	( )2	( )3	71
Milk, cheese, or other dairy products?	( )1	( )2	( )3	72
Vegetables?	( )1	( )2	( )3	73
Fruits or fruit juice:	( )1	( )2	( )3	74
Bread or cereal?	( )1	( )2	( )3	75

49. Was that a typical day for you?

- Yes ( )1
- No ( )2
- Don't know ( )3 76

50. Are there times when you don't get enough of the right kinds of foods?

- ASK Q.'s 50a & 50b ← Yes ( )1
- SKIP TO Q. 51 ← No ( )2
- Don't know ( )3 77

50a. How often does that happen? Would you say: READ 1-3:

- Very often ( )1
- Sometimes, or ( )2
- Not too often ( )3
- Don't know ( )4 78

50b. What is the main reason you don't eat those foods? DO NOT READ. "X" ONLY ONE.

- Too expensive ( )1
- Don't know how to prepare ( )2
- Transportation problems ( )3
- Inadequate cooking facilities ( )4
- Don't like them ( )5
- Too much trouble ( )6
- Other: (specify) \_\_\_\_\_ ( )7
- \_\_\_\_\_ Don't know ( )8 79

51. In the last 5 years, has a doctor told you that you need a special kind of diet?

ASK Q.s 51a & 51b ← Yes ( )1  
 SKIP TO Q. 52 ← No ( )2  
 Don't know ( )3 11

51a. What kind of diet was that? DO NOT READ. "X" ALL THAT APPLY.

Diabetic ( )1  
 Low Galorie ( )2  
 Low sodium (salt free) ( )3  
 Low Cholesterol ( )4  
 Allergy diet ( )5  
 High calorie (weight gain) ( )6  
 Diet for digestive problems  
 (ulcers, constipation, etc.) ( )7  
 Other: (specify) \_\_\_\_\_  
 \_\_\_\_\_ ( )8  
 Don't know ( )9 12-14

51b. Are you following that diet?

Yes ( )1  
 No ( )2  
 Don't know ( )3 15

52. Do you use food stamps or commodities?

SKIP TO Q. 53 ← Yes ( )1  
 ASK Q. 52a ← No ( )2  
 SKIP TO Q. 53 ← Don't know ( )3 16

52a. Why not? DO NOT READ. "X" ONLY ONE.

Don't need them ( )1  
 Ineligible ( )2  
 Don't know about the program ( )3  
 Embarassed to use them ( )4  
 Don't like welfare/charity ( )5  
 Don't have transportation to  
 get them ( )6  
 Too much trouble ( )7  
 Other: \_\_\_\_\_  
 \_\_\_\_\_ ( )8 17

53. Are you currently working outside the home, or are you looking for work, laid off, retired, keeping house, or what?

ASK Q. 53a & 53b ← Presently working ( )1  
 SKIP TO Q. 53b ← Been laid off ( )2  
 SKIP TO Q. 54 ← Unemployed/looking for work ( )3  
 SKIP TO Q. 55 & 56 ← Retired ( )4  
 SKIP TO Q. 57 ← Keeping house ( )5  
 Ill, disabled ( )6  
 Other: \_\_\_\_\_ ( )7 18

53a. How many hours per week do you usually work?

20 or less hours ( )1  
 21-40 hours ( )2  
 More than 40 hours ( )3 19

53b. Would you like to be working (more hours per week)?

GO ON TO Q. 54 ← Yes ( )1  
 SKIP TO Q. 57 ← No ( )2  
 Don't know ( )3 20

THIS QUESTION FOR THOSE WHO WOULD LIKE TO WORK MORE.

54. What is the main reason you're not working (more hours per week) now? DO NOT READ. "X" ONLY ONE.

- No job available ( )1
- No transportation to existing jobs ( )2
- Wages too low ( )3
- Not enough education/skill/training ( )4
- Discrimination - age ( )5
- Discrimination - race or sex ( )6
- Wanted to take care of home/family ( )7
- Too old/retired ( )8
- Illness or disability ( )9
- Institutionalized ( )0
- Bad weather ( )A
- Other: \_\_\_\_\_ ( )B
- Don't know ( )C 21

SKIP NOW TO Q. 57

THIS SECTION ONLY FOR RETIREES

55. Did you retire voluntarily?

- Yes ( )1
- No ( )2
- Don't know ( )3 22

56. Is there anything particular about working that you miss since you've retired? DO NOT READ. "X" ONLY ONE.

- Money ( )1
- Companionship ( )2
- Feeling of usefulness/accomplishment ( )3
- The job itself ( )4
- Having a way to spend time ( )5
- Miss nothing ( )6
- Other: \_\_\_\_\_ ( )7
- Don't know ( )8 23

ASK EVERYONE:

57. Would you like to work in a volunteer program if your expenses were paid?

- Currently volunteering ( )1
- Would like to volunteer ( )2
- No ( )3
- Don't know ( )4 24

58. Now I have a few questions about your financial position: What are the sources of your (and your husband's/wife's) income, do you get any money from . . . READ:

	Yes	No	Refused	DK	
Employment (wages, salary, or business)	( )1	( )2	( )3	( )4	25
Social Security retirement benefits	( )1	( )2	( )3	( )4	26
Other public or private pensions (Including military retirement)	( )1	( )2	( )3	( )4	27
Savings	( )1	( )2	( )3	( )4	28
Rents from roomers or boarders, or from other property you own	( )1	( )2	( )3	( )4	29
Income from assets, like interest and dividends, annuities, life insurance	( )1	( )2	( )3	( )4	30
Disability payments (Social Security, veterans' disability benefits, workmen's compensation, private insurance)	( )1	( )2	( )3	( )4	31
Unemployment insurance or compensation	( )1	( )2	( )3	( )4	32
Supplementary Security Income--SSI (Old Age Assistance, Aid to the Blind, Aid to the Disabled, Welfare)	( )1	( )2	( )3	( )4	33
Help from children or other relatives	( )1	( )2	( )3	( )4	34
Other _____	( )1	( )2	( )3	( )4	35

59. Have you had any trouble in applying for or in receiving SSI or Social Security payments?

- |               |   |               |     |   |
|---------------|---|---------------|-----|---|
| ASK Q. 59a.   | ← | Yes           | ( ) | 1 |
|               |   | No            | ( ) | 2 |
| SKIP TO Q. 60 | ← | Haven't tried | ( ) | 3 |
|               |   | Don't know    | ( ) | 4 |
- 36

59a. What kind of trouble was that? DO NOT READ. "X" ALL THAT APPLY.

- |                                   |     |   |
|-----------------------------------|-----|---|
| Checks late                       | ( ) | 1 |
| Checks too small                  | ( ) | 2 |
| Too complicated, don't understand | ( ) | 3 |
| Got cut off                       | ( ) | 4 |
| Other: <u>(specify)</u>           | ( ) | 5 |
- 37

60. Please tell me about how much income you (and your husband/wife) receive altogether each month; We don't need the exact amount, just stop me when I read the category into which your monthly income falls...READ 1-9:

- |              |     |   |
|--------------|-----|---|
| \$0-\$99     | ( ) | 1 |
| \$100-\$199  | ( ) | 2 |
| \$200-\$299  | ( ) | 3 |
| \$300-\$399  | ( ) | 4 |
| \$400-\$499  | ( ) | 5 |
| \$500-\$599  | ( ) | 6 |
| \$600-\$699  | ( ) | 7 |
| \$700-\$799  | ( ) | 8 |
| \$800 and up | ( ) | 9 |
| Refused      | ( ) | 0 |
| Don't know   | ( ) | A |
- 38

61. Do you and your (husband/wife) have any financial assets you could draw on in an emergency, for example, real estate, stocks, bonds, insurance policies, savings account?

- |            |     |   |
|------------|-----|---|
| Yes        | ( ) | 1 |
| No         | ( ) | 2 |
| Refused    | ( ) | 3 |
| Don't know | ( ) | 4 |
- 39

62. (Not counting your wife/husband), how many dependents do you now have, that is, how many people depend on you now for half or more of their support?

- |                  |     |   |
|------------------|-----|---|
| (No others) None | ( ) | 1 |
| One              | ( ) | 2 |
| Two              | ( ) | 3 |
| Three            | ( ) | 4 |
| Four             | ( ) | 5 |
| Five or more     | ( ) | 6 |
| Don't know       | ( ) | 7 |
| Refused          | ( ) | 8 |
- 40

Now I'd like to ask where your money goes. The following questions refer to actual expenses. If you do not know the exact figures, an estimate or average is sufficient.

IF RESPONDENT IN HOTEL/ROOMING HOUSE, GO TO Q. 63 & 63a.

ALL OTHERS, REFER BACK TO Q. 10, PAGE 3: IF "OWNS", GO TO Q. 65

IF "BUYING", GO TO Q. 64 & 64a.

IF "RENT", GO TO Q. 63 & 63a.

IF "RENT FREE", GO TO Q. 66

63. How much do you (and your husband/wife) spend each month for rent? DO NOT READ.

	Less than \$50 ( )1	
	\$51-74 ( )2	
	\$75-99 ( )3	
	\$100-124 ( )4	
	\$125-149 ( )5	
	\$150-174 ( )6	
	\$175-199 ( )7	
	\$200-249 ( )8	
	\$250-299 ( )9	
	\$300-399 ( )0	
	\$400 or more ( )A	
	Refused ( )B	
	Don't know ( )C	41

63a. IF RESPONDENT LIVES IN HOUSING FOR THE ELDERLY OR GOVERNMENT SUBSIDIZED HOUSING, ASK:

Is the amount of rent you pay based on the amount of your income?

	Yes ( )1	
	No ( )2	
	Don't know ( )3	42

SKIP NOW TO Q. 66

64. What is your monthly mortgage payment? DO NOT READ.

	Less than \$50 ( )1	
	\$51-74 ( )2	
	\$75-99 ( )3	
	\$100-124 ( )4	
	\$125-149 ( )5	
	\$150-174 ( )6	
	\$175-199 ( )7	
	\$200-249 ( )8	
	\$250-299 ( )9	
	\$300-399 ( )0	
	\$400 or more ( )A	
	Refused ( )B	
	Don't know ( )C	43

64a. Does your mortgage payment include taxes and insurance?

- SKIP TO Q. 56 ← Yes ( )1  
 ASK Q. 65 ← No ( )2  
 SKIP TO Q. 66 ← Refused ( )3  
 Don't know ( )4 44

65. How much per month are your property taxes and homeowners insurance? DO NOT READ.

- Under \$10 ( )1  
 \$10-19 ( )2  
 \$20-29 ( )3  
 \$30-39 ( )4  
 \$40-49 ( )5  
 \$50-59 ( )6  
 \$60-74 ( )7  
 \$75-99 ( )8  
 \$100-149 ( )9  
 \$150-199 ( )0  
 \$200 or more ( )A  
 Refused ( )B  
 Don't know ( )C 45

66. What do you spend each month for utilities? (gas, oil, electricity, phone, water)?

cc 46      cc 47  
Q. 66      Q. 67  
Utility      Food

67. How much do you (and your husband/wife) spend each week for food?

DO NOT READ.

- |              |      |      |
|--------------|------|------|
| Under \$5    | ( )1 | ( )1 |
| \$5-9        | ( )2 | ( )2 |
| \$10-14      | ( )3 | ( )3 |
| \$15-19      | ( )4 | ( )4 |
| \$20-24      | ( )5 | ( )5 |
| \$25-29      | ( )6 | ( )6 |
| \$30-39      | ( )7 | ( )7 |
| \$40-49      | ( )8 | ( )8 |
| \$50-59      | ( )9 | ( )9 |
| \$60-74      | ( )0 | ( )0 |
| \$75 or more | ( )A | ( )A |
| Refused      | ( )B | ( )B |
| Don't know   | ( )C | ( )C |

68. Does anyone else regularly buy food for your meals? IF YES: Do they pay part or all of the cost of your food or meals?

- No assistance ( )1  
 Yes, part of cost of food/meals ( )2  
 Yes, all of cost of food/meals ( )3  
 Don't know ( )4 48

69. If you had an extra \$50 each month, what would you spend it on?

"X" ALL THAT APPLY

- Food ( )1  
 Clothing ( )2  
 Housing ( )3  
 Car ( )4  
 Medical/Dental ( )5  
 Savings/other assets/investments ( )6  
 Appliances/furniture/other durables ( )7  
 Payments on debts ( )8  
 Recreation/travel ( )9  
 Give it to others--charity ( )10  
 Hire a helper/companion/housekeeper ( )11  
 Other: (specify) \_\_\_\_\_  
 \_\_\_\_\_ ( )12  
 Don't know ( )13 49-53

70. Are you able to take care of your financial transactions--by that I mean your banking, writing checks, paying bills and so forth--by yourself without help from another person, do you need some help, or do you totally need help to get any of it done?

- Need no help ( )1
- Need some help ( )2
- Need total help ( )3
- Don't know ( )4 54

71. Do you (and your husband/wife) have a will?

- Yes ( )1
- No ( )2
- Don't know ( )3
- Refused ( )4 55

72. Have you (and your husband/wife) used the services of a lawyer within the last 5 years?

- ASK Q. 72a ← Yes ( )1
- SKIP TO Q. 73 ← No ( )2
- Don't know ( )3 56

72a. What is the main reason you have seen the lawyer?  
DO NOT READ. "X" ONLY ONE.

- Selling/buying a house ( )1
- Will ( )2
- Lawsuit ( )3
- Personal/financial advice ( )4
- Other: (specify) \_\_\_\_\_ ( )5
- Don't know ( )6 57

73. Now I'd like to talk about some services that are available for older people in this area. I'd like to find out if you know about some of the programs around here, whether you ever use them or if you would like to use them.

Have you heard about (SERVICE) in this area? THE FIRST TIME EACH SERVICE IS MENTIONED. READ WHOLE DESCRIPTION. AFTER THAT, READ UNDERLINED PORTION ONLY.

IF "NO, NOT AWARE," OR "DON'T KNOW", ASK:

73a. In your present circumstances would you use a program like \_\_\_\_\_?  
CIRCLE 1 or 2

IF "YES, AWARE", ASK:

Do you use \_\_\_\_\_?

IF "YES", ASK:

73b. Do you use \_\_\_\_\_ often or not very often?  
CIRCLE 3 OR 4

IF "NO", ASK:

73c. Why don't you use \_\_\_\_\_?  
GET ONE MAIN REASON.  
CIRCLE 5, 6, 7, 8 9 or 0  
IF "OTHER" (0),  
WRITE IN THE REASON

Type of Service	Q. 73a		Q. 73 b		Q. 73c						Other: (Specify)
	Not Aware Would Not Use	Would Use	Aware-Use Often	Not Often	Aware, but Don't Don't Need	Don't Use trans- portation	It's not Available Here	Don't Have Enough Info.	Inele- gible	Why?	
A. Service to help you take care of your home like Home Repair or Chore Services?	1	2	3	4	5	6	7	8	9	0	58
B. Services where someone helps you with homemaking and personal care, like Homemaker Services or Home Health Service?	1	2	3	4	5	6	7	8	9	0	59
C. Hot meals delivered to your home?	1	2	3	4	5	6	7	8	9	0	60
D. Group meals for older people?	1	2	3	4	5	6	7	8	9	0	61
E. Senior Centers or Recreation programs for Senior Citizens?	1	2	3	4	5	6	7	8	9	0	62
F. Day Care Programs, where people who need some help taking care of themselves can spend the day?	1	2	3	4	5	6	7	8	9	0	63
G. Checking services, where someone calls you to make sure you are alright?	1	2	3	4	5	6	7	8	9	0	64
H. Employment services?	1	2	3	4	5	6	7	8	9	0	65
I. Information and Referral Service, which tells people who to contact for help with different kinds of problems?	1	2	3	4	5	6	7	8	9	0	66
J. Legal Services?	1	2	3	4	5	6	7	8	9	0	67
K. Consumer education services, which help people avoid unfair or dishonest business practices?	1	2	3	4	5	6	7	8	9	0	68
L. Advice on money management?	1	2	3	4	5	6	7	8	9	0	69
M. Programs that give property tax relief for older people?	1	2	3	4	5	6	7	8	9	0	70
N. Programs that provide telephone payments for qualified older people?	1	2	3	4	5	6	7	8	9	0	71
O. Programs that provide laundry service for older people?	1	2	3	4	5	6	7	8	9	0	72
P. A program to provide at-home care for a disabled son or daughter for whom you can no longer care?	1	2	3	4	5	6	7	8	9	0	73
Q. A program which provides communication services for older people with impaired hearing	1	2	3	4	5	6	7	8	9	0	74
R. A visiting nurse service for help with administration of medicine or other specific medical needs	1	2	3	4	5	6	7	8	9	0	75
S. A program that provides for home visits by physical therapist	1	2	3	4	5	6	7	8	9	0	76
T. Services which can provide counseling for emotional problems	1	2	3	4	5	6	7	8	9	0	77

74. I'm going to read you a list of area that people say are problems for older Americans. For each area, please tell me if it is a problem for you. IF IT IS A PROBLEM, ASK: Would you say it's only somewhat of a problem, or a very important problem?

74a. IF MORE THAN ONE "VERY IMPORTANT", ASK, Which of those is the most important problem?

ALWAYS GET SINGLE MOST IMPORTANT.

	Q. 74				cc 21	Q.74a
	Not a Problem	Somewhat	Very Important		Single Most Important	
Income (money)	( )1	( )2	( )3	11	( )1	
Health care	( )1	( )2	( )3	12	( )2	
Housing	( )1	( )2	( )3	13	( )3	
Transportation	( )1	( )2	( )3	14	( )4	
Getting more education	( )1	( )2	( )3	15	( )5	
Age discrimination	( )1	( )2	( )3	16	( )6	
Employment opportunities	( )1	( )2	( )3	17	( )7	
Spare time activities	( )1	( )2	( )3	18	( )8	
Crime	( )1	( )2	( )3	19	( )9	
Nutrition and food	( )1	( )2	( )3	20	( )0	

75. During the past few weeks, did you ever feel: (REPEAT "DID YOU EVER FEEL" BEFORE EACH QUESTION. REPEAT THE WHOLE QUESTION BEFORE "DEPRESSED ...")

	Yes	No	DK/Refused	
Pleased about having accomplished something	( )1	( )2	( )3	22
Bored	( )1	( )2	( )3	23
On top of the world	( )1	( )2	( )3	24
Upset because someone criticized you	( )1	( )2	( )3	25
Particularly excited or interested in something	( )1	( )2	( )3	26
→ Depressed or very unhappy	( )1	( )2	( )3	27
Pleased that things were going your way	( )1	( )2	( )3	28
So restless that you couldn't sit long in a chair	( )1	( )2	( )3	29
Proud because someone complimented you on something you did	( )1	( )2	( )3	30
Lonely or remote from other people	( )1	( )2	( )3	31

76. Now here are a few questions concerning how you have been feeling in the past f w days. Please think back and answer in terms of just the past few days.

In the last couple of days, how often have you (phrase); would you say almost always, often, once or twice or never?

REPEAT "HOW OFTEN HAVE YOU" BEFORE EACH QUEST ON. REPEAT THE WHOLE QUESTION BEFORE "HAD TROUBLE SLEEPING. . . ?

Phrase	Almost Always	Often	Once or Twice	Never	Don't Know	Refused	
Felt fearful or afraid?	( )1	( )2	( )3	( )4	( )5	( )6	32
Felt sad or depressed?	( )1	( )2	( )3	( )4	( )5	( )6	33
Felt angry?	( )1	( )2	( )3	( )4	( )5	( )6	34
Felt mixed up or confused?	( )1	( )2	( )3	( )4	( )5	( )6	35
Felt tense?	( )1	( )2	( )3	( )4	( )5	( )6	36
→ Had trouble sleeping?	( )1	( )2	( )3	( )4	( )5	( )6	37
Had trouble with poor appetite?	( )1	( )2	( )3	( )4	( )5	( )6	38
Had trouble with indigestion?	( )1	( )2	( )3	( )4	( )5	( )6	39
Had trouble with fatigue?	( )1	( )2	( )3	( )4	( )5	( )6	40

This concludes the interview. Thank you so much for your time and cooperation.

May I please get your name and telephone number so that my supervisors can check on my work?

Respondent Name \_\_\_\_\_

Address \_\_\_\_\_ Phone \_\_\_\_\_

City \_\_\_\_\_

Month: October	( )	1
November	( )	2
December	( )	3

41

Day of month \_\_\_\_\_ 42-43

Time Finished: \_\_\_\_\_

OFFICE USE ONLY:

Less than 30 min.	( )	1
30-44 min.	( )	2
45-59 min.	( )	3
1 hr. - 1 hr/15 min.	( )	4
1/15 - 1/29	( )	5
1/30 - 1/44	( )	6
1/45 - 1/59	( )	7
2 hrs - 2/14	( )	8
2/15 - 2/29	( )	9
2½ hrs or more	( )	0

44

Interviewer Name \_\_\_\_\_

No. \_\_\_\_\_ 45-47

BEFORE LEAVING HOME SHOW BACK SHEET TO RESPONDENT AND SAY:

You can get any information about services available by marking this sheet for the Area Agency on Aging. Simply circle the number of services you are interested in, fill in your name and address, and I will give to my supervisors who will forward it, or you may mail it in this envelope.

DEMONSTRATE AND HELP RESPONDENT IF NECESSARY.

RESPONDENT MAY MAIL THE REQUEST HIM/HERSELF, OR INTERVIEWER CAN LEAVE ATTACHED AND RETURN TO SUPERVISOR. IF RESPONDENT WISHES TO MAIL, REMOVE BACK SHEET AND LEAVE WITH PROVIDED ENVELOPE.

AFTER LEAVING HOME, FILL IN FOLLOWING:

1. Respondent lives ("X" ONE):
 

	On farm or ranch	( )1	
	In country, not on farm or ranch	( )2	
	In small town (less than 25,000 people)	( )3	
	In city pop. 25,000 to 99,999	( )4	
	In suburb of large city	( )5	
	In large city 100,000 or more	( )6	48
  
2. In general, does dwelling (complex) seem in:
 

	Good repair	( )1	
	Minor disrepair	( )2	
	Major disrepair	( )3	
	Can't tell	( )4	49
  
3. Did respondent live in housing for the elderly:
 

	Yes	( )1	
	No	( )2	50
  
4. Did respondent have any of the following ("X" ALL THAT APPLY):
 

	Blindness	( )1	
	Deafness	( )2	
	Missing limbs/Loss of limb use	( )3	
	Obesity	( )4	
	Palsy, shakes, tremors	( )5	
	Speech impediments	( )6	
	Other: _____	( )7	51-53
  


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5. Did respondent have significant difficulty in understanding or responding to the questions?
 

	Yes	( )1	
	No	( )2	54
  
6. Was a proxy used for the respondent in this interview?  
 (i.e. was respondent unable to answer, so someone else did)
 

	SKIP TO Q. 8 ← _____	Yes ( )1	
	ASK Q. 7 ← _____	No ( )2	55
  
7. If another person was present during interview, was respondent influenced in his answers by other person?
 

	ASK Q. 7 a & 7 b ← _____	Yes ( )1	
	SKIP TO Q. 8 ← _____	No (not influenced/ no other person present)	( )2 56
  
- 7a. (IF YES) What was that person's relationship to the respondent?
 

	Spouse	( )1	
	Child	( )2	
	Brother or sister	( )3	
	Grandchild	( )4	
	Other relative	( )5	
	Friend	( )6	
	Other: (Specify) _____	( )7	57
  


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- 7b. How did that person influence the respondent's answers?
 

	Inhibiting	( )1	
	Expanding on answers	( )2	58
  
8. Was there anything unusual about the respondent or the responses that we should know about?
 

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

TO: Area Agency on Aging, State of Washington

I would like information concerning the following services:

(CIRCLE NUMBERS OF SERVICES YOU ARE INTERESTED IN)

DIET AND HEALTH

1. Home-Delivered Meals
2. Group Meals
3. Food Stamps
4. Nutritional Counseling
5. Health Counseling
6. Home Health Aide
7. Health Clinics
8. Friendly Visiting
9. Telephone Checking
10. Foster Care
11. Day Care

HOUSING

12. Rent Supplements
13. Relocation Assistance
14. Chore Services
15. Home Repair Services
16. Homemaker Services
17. Elderly Housing

EMPLOYMENT & ACTIVITIES

18. Employment Services
19. Volunteer Opportunities
20. Continuing Education
21. Recreation Programs
22. Senior Centers

OTHERS

23. Legal Services
24. Consumer Education
25. Financial Assistance
26. Money Management

Please have an outreach worker:

visit me at my home: \_\_\_\_\_  
Street and No.

\_\_\_\_\_  
City

telephone me at: \_\_\_\_\_  
Phone Number

\_\_\_\_\_  
Print Name

\_\_\_\_\_  
Signature

**Gateway Office on Aging**  
**Room 316 N.B.A. Building**  
**P.O. Box 7751**  
**Ketchikan, Alaska 99901**

TESTIMONY

January 21, 1978

HOUSE COMMITTEE ON HEALTH, EDUCATION AND SOCIAL SERVICES

SUBJECT: HB 41 - Pioneers Home in Ketchikan

I am Cheryle Wolf, program director of the Gateway Office on Aging in Ketchikan, Alaska. I want to thank you for your willingness to listen to testimony pertaining to a Pioneers Home in Ketchikan. I am here today to testify in favor of House Bill 41 - a Pioneers Home in Ketchikan.

The Alaska Comprehensive Study on Aging, 1972 (Department of Health and Social Services) shows that the percentage of elderly residents in Ketchikan per population base is larger than anywhere else in the state of Alaska -- yet Ketchikan is without a Pioneers Home.

In the Spring of 1973 the Ketchikan Community Council was awarded a grant by the Alaska Humanities Forum to conduct an assessment survey of the needs of local senior citizens. The Council established a Senior Citizens Committee to conduct the survey designed on an interviewer/interviewee style. Assisting the Senior Citizens Committee were such local organizations as the League of Women Voters, Methodist Women, Pioneers Auxiliary, and the Golden Age Club. The two hundred thirty-seven (237) completed

questionnaires showed health care as one of the main concerns of senior citizens.

In November 1977 the Gateway Office on Aging via its Senior News, a monthly newsletter published by the Ketchikan Governing Board on Aging, Inc., mailed out three hundred fifty (350) questionnaires. Twenty-five percent (25%) of the questionnaires were completed and returned to the Gateway Office on Aging -- all requesting a Pioneers Home in Ketchikan.

What is being said through these surveys and questionnaires is that the need to have a Pioneers Home in Ketchikan does exist. For the record, Ketchikan is the only community to conduct a survey of the elderly at the local level.

A Pioneers Home in Ketchikan would serve three basic purposes by 1) providing long term nursing care at a cost to the resident that is substantially less expensive than services currently available at the existing facility (\$275 per month or less depending upon financial status in a Pioneers Home as opposed to \$55 per day at Island View Manner -- currently the only available nursing facility in Ketchikan), 2) alleviating the demand for affordable housing for seniors, and 3) meeting the need for increased social interaction and involvement to reduce loneliness found so prevalent among the elderly.

Pioneers Homes legislation provides that any individual who is

1) destitute and in need of the aid or benefit of the Home because of physical disability or other cause or 2) is sixty-five (65) years of age or older and who has lived in Alaska fifteen (15) years immediately preceeding application is entitled to admission to a Pioneers Home. In this type of human services economics must play an insignificant role. Pioneers Homes are not intended to make a profit. Pioneers Homes are intended to be a true home where Alaska's older residents may live out their last years in comfort and relatively free of loneliness, worries, difficulties and hardships.

I urge you to support House Bill 41 -- to quickly move this Bill out of committee and to actively support its passage in the House. I also urge you to actively support the passage of a Pioneers Home Bond Issue.

Thank you.



Crawable Bond

25% COTTON FIBER

HB

99

# COMMITTEE REPORT

1-21-77

FINANCE

## HOUSE

\_\_\_\_\_ Date

Mr. Speaker:

The Committee on HESS has had HB 99

under consideration. A majority of the members of the Committee

- recommends it do pass
- recommends it do not pass
- recommends it do pass with attached amendment(s)
- recommends it be replaced with CS for \_\_\_\_\_ and that  
do for \_\_\_\_\_ do pass
- (and) recommends it be referred to the \_\_\_\_\_  
committee
- reports it back without recommendation
- AND attaches a report of its intent
- (other) \_\_\_\_\_

### MEMBERS SIGNING THE MAJORITY REPORT:

_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

### MEMBERS NOT CONCURRING IN THE MAJORITY REPORT:

\_\_\_\_\_ recommends: \_\_\_\_\_

\_\_\_\_\_ recommends: \_\_\_\_\_

\_\_\_\_\_ recommends: \_\_\_\_\_

\_\_\_\_\_  
Chairman

Monthly Income

NUMBER OF PERSONS DEPENDENT ON INCOME

	1	2	3	4	5	6	7	8	9	10 or more
for monthly payment divide the figures below by 12										
-0 - 274	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-
275 - 316	20	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-
317 - 374	30	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-
375 - 432	60	30	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-
433 - 482	70	50	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-
483 - 532	100	60	30	-0-	-0-	-0-	-0-	-0-	-0-	-0-
533 - 574	130	70	50	30	-0-	-0-	-0-	-0-	-0-	-0-
575 - 624	150	100	60	50	-0-	-0-	-0-	-0-	-0-	-0-
625 - 666	180	130	80	60	-0-	-0-	-0-	-0-	-0-	-0-
667 - 687	220	150	100	70	50	-0-	-0-	-0-	-0-	-0-
688 - 728	270	170	120	90	60	-0-	-0-	-0-	-0-	-0-
729 - 770	280	190	140	100	70	50	-0-	-0-	-0-	-0-
771 - 812	310	210	170	120	90	60	-0-	-0-	-0-	-0-
813 - 853	360	240	190	160	110	70	50	-0-	-0-	-0-
854 - 895	420	270	220	180	140	90	60	-0-	-0-	-0-
896 - 937	470	320	240	190	160	110	70	50	-0-	-0-
938 - 978	520	360	310	240	180	130	90	60	-0-	-0-
979 - 1020	570	420	340	270	220	180	130	90	70	-0-
1021 - 1062	650	480	410	340	280	210	160	110	80	-0-
1063 - 1103	770	560	440	370	310	240	190	140	100	70
1104 - 1145	830	630	530	410	340	270	210	170	130	80
1146 - 1187	910	690	590	470	420	310	250	190	170	110
1188 - 1228	980	810	650	540	450	400	310	230	190	140
1229 - 1270	1150	880	760	600	500	430	350	270	210	150
1271 - 1312	1230	960	830	710	600	460	390	320	240	200
1313 - 1353	1330	1050	920	780	670	550	470	370	300	240
1354 - 1395	1510	1120	980	850	720	600	510	430	30	260
1396 - 1437	1640	1290	1130	960	790	670	560	460	380	310
1438 - 1478	1750	1390	1220	1060	920	800	690	560	460	380
1479 - 1520	1880	1400	1310	1150	990	870	720	620	510	420
1521 - 1562	2100	1590	1420	1230	1080	930	800	670	560	450
1563 - 1603	2250	1710	1520	1320	1160	1080	940	800	680	560
1604 - 1645	2400	1940	1720	1520	1330	1170	1010	860	720	600
1646 - 1688	2660	2060	1840	1620	1430	1240	1090	940	790	670
1689 - 1729	2810	2180	1940	1730	1530	1330	1160	990	920	780
1730 - 1770	2990	2320	2080	1840	1640	1440	1340	1170	1000	850
1771 - 1812	3170	2500	2340	2080	1850	1640	1440	1250	1070	920
1813 - 1854	3500	2750	2480	2210	1990	1750	1570	1340	1150	1070
1855 - 1895	3690	2900	2630	2350	2090	1870	1640	1430	1340	1160
1896 - 1937	3900	3060	2770	2510	2230	1970	1870	1640	1430	1250
1938 - 1979	4110	3240	2940	2770	2490	2230	1970	1750	1510	1290
1980 - 2020	4320	3570	3260	2940	2650	2360	2090	1850	1610	1520
2021 - 2062	4750	3790	3440	3120	2960	2670	2370	2090	1850	1620
2063 - 2104	4990	3960	3800	3440	3100	2800	2500	2220	1960	1850
2105 - 2145	5240	4180	4010	3640	3300	2960	2660	2360	2250	1960
2146 - 2187	5690	4590	4190	3820	3440	3090	2780	2660	2340	2060
2188 - 2229	5970	4820	4410	4060	3850	3470	3140	2780	2490	2200
2230 - 2270	6240	5050	4840	4470	4040	3650	3290	2950	2610	2400
2271 - 2312	6540	5550	5090	4650	4230	3830	3460	3090	2950	2630
2312 - 2354	6820	5780	5330	4840	4440	4020	3620	3450	3100	2760
2355 - 2395	7080	6060	5560	5020	4640	4460	4050	3630	3280	2920
2396 - 2437	7440	6310	5800	5310	5070	4640	4210	3810	3430	3060
2438 - 2479	8060	6520	6340	5840	5350	4870	4420	4010	3610	3430
2480 - 2520	8410	6870	6630	6090	5570	5090	4620	4440	4000	3590
Over 2520	For each \$500.00 increase in annual income over \$30,250.00 add 3% of									
	8410	6870	6630	6090	5570	5090	4620	4440	4000	3590

MEMORANDUM

TO: Members of the House HESS Committee

FROM: Rocky MacKinnon

DATE: February 17, 1977

RE: HB 99; changes & effects

- Change                    Sec. 1 AS 47.30.270(a), page 1, line 12, adds spouse to the list of persons liable for the cost of care of the mentally ill.
- Effects                    More money might be received by the State of Alaska for care of the mentally ill.
- The spouse will be liable for payment, even after a divorce is granted (see appendix 1).
- Change                    Sec. 1 AS 47.30.270(a), page 1, lines 23-26, enables the department to obtain information to determine ability to pay.
- Effects                    The department can impose full liability if financial information is not supplied.
- The department should be able to make a fair determination with the information supplied. (See appendix 3).
- Change                    Sec. 1(a), page 2, lines 3-18, drops the \$50.00 per month ceiling on all but the severely mentally ill, or those institutionalized for a period exceeding 12 months.
- Effects                    Insurance companies will be required to pay more than \$50.00 per month if the costs are over \$50.00 per month.
- Since most insurance policies cover a maximum of 12 months, individuals can be required to pay a maximum of \$50.00 after insurance runs out.
- The ability to pay will be determined in a fair way and those determinations can be appealed (see appendix 2).
- Change                    Sec. 3(f), page 3, lines 10-11, adds patient or spouse to the list of persons to notify in case of delinquent payment.
- Effects                    30 days after notification of delinquent payment the department may proceed to collect costs due.