

ALASKA LEGISLATURE COMMITTEE FILES, 1989-1990 8672
6635 SENATE STATE AFFAIRS

139



PALMER SR. CITIZENS HOUSING
PHASE I: 30 UNITS

ALASKA STATE HOUSING AUTHORITY
ARCHITECT: THE GRANT/OLIVER ASSOCIATES

EAST FIREWEED L

SR. CIT. CENTER

ROLLER GARDEN

SOUTH CHURCH STREET

PIONEERS HOME

VIEW TO DYERS PK.

THE ALASKA RR.

TYPE A RESIDENTIAL
- SOUTH ENTRY

HILLTOP RECREATION
SHARED W/ PIONEER HOME
(SHELTER NID)
PHASE II
(41 SIX PLEX UNITS
24 UNITS

PHASE I:
(8) SIX PLEX UNITS = 80 UNITS
COMMONS BUILDING:
• OFFICE
• MEETING ROOM
• LAUNDRY
• MAINTENANCE
• DUMPSTER

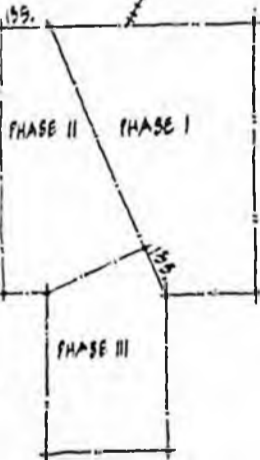
TYPE B RESIDENTIAL
- NORTH ENTRY

VIEW TO DYERS PK.

TRACT LEGAL:

TRACT NO. 1, ALASKA RURAL REHAB CORP. 505D.
PLAT PG9-20 - 14.89 AC.
LOCATED WITHIN NW 1/4 SECT 4, TOWNSHIP 17 N
RANGE 2 EAST SEWARD MERIDIAN

END OF PHASE I
ROAD - THIS LOT
WILL BE REMOVED
IN PHASE II



PHASE III
(21 SIX PLEX UNITS
24 UNITS

RECREATION AREA

PARK

MANHOLE (EXIST.)

PALMER EQUIP. CO.
(SCREEN FROM
PHASE III HOUSING)

SEWER LINE (EXIST.)

INDUSTRIAL WY.

VIEW TO
PIONEER PK.

land use plan



0 40 80 120 160 FEET

Palmer Sr. Citizens Housing

sponsor: the Alaska State Housing Authority

architect: the Grant/Oliver Associates

PHASES I, II, III

**ELDERLY HOUSING NEEDS
ASSESSMENT STUDY**

June 16, 1988

**For: City of Palmer
By: Matanuska-Susitna Borough
Planning Department**



MA PANUSKA-SUSITNA BOROUGH
SENIOR CITIZEN HOUSING SURVEY
SUMMARY REPORT

TABLE OF CONTENTS

LIST OF TABLES 111

LIST OF GRAPHS v

EXECUTIVE SUMMARY vi

INTRODUCTION 1

DEMOGRAPHIC PROFILE OF SENIOR CITIZENS IN THE MATANUSKA-
SUSITNA BOROUGH 2

METHODS 3

CHARACTERISTICS OF THE SAMPLE POPULATION 3

 Age and marital status 3

 Household characteristics 4

 Financial characteristics 4

 Perceptions regarding future housing alternatives 5

CONCLUSIONS 7

BIBLIOGRAPHY 8

Appendices

 A. Questionnaire 9

 B. Tables 12

 C. Graphs 25

LIST OF TABLES

1.	Age Distribution of Respondents	13
2.	Marital Status of Respondents	13
3.	Household Composition of Respondents	13
4.	Distribution of Respondents Regarding Income	14
5.	Distribution of Respondents Regarding Types of Current Residence	14
6.	Distribution of Respondents Regarding Ownership of Current Residence	14
7.	Distribution of Responses Regarding Satisfaction with Current Residence	15
8.	Distribution of Responses Regarding Unsatisfactory Residence	15
9.	Distribution of "Other" Responses Regarding Unsatisfactory Residence	16
10.	Distribution of Responses Regarding Amount of Monthly Rent	16
11.	Distribution of Responses Regarding Amount of Monthly Utility Expenses	17
12.	Distribution of Responses Regarding Preferred Type of Housing	17
13.	Distribution of "Other" Responses Regarding Preferred Type of Housing	18
14.	Distribution of Responses Regarding Size of Living Quarters	18
15.	Distribution of "Other" Responses Regarding Size of Living Quarters	19
16.	Distribution of Responses Regarding Affordable Monthly Rent	19
17.	Distribution of Responses Regarding Source of Income	20
18.	Distribution of "Other" Responses Regarding Source of Income	20
19.	Distribution of Responses Regarding Preferred Public Services	21

20. Distribution of Responses Regarding Willingness to Move into Senior Citizen Housing Within One Year . . .	21
21. Distribution of Responses Regarding Unwillingness to Move into Senior Citizen Housing	22
22. Distribution of Responses Regarding Other Areas for Senior Citizen Housing	23
23. Distribution of "Other" Responses Regarding Other Areas for Senior Citizen Housing	23
24. Distribution of Respondents Regarding Signing Questionnaire	24
25. 1979 Income Ceilings for HUD Assistance	24

LIST OF GRAPHS

1.	Number of Senior Citizens within the Matanuska-Susitna Borough	26
2.	Marital Status of Respondents	27
3.	Monthly Utility Expenses	28
4.	Sources of Income	29
5.	Satisfaction with Current Housing	30
6.	Reasons for Dissatisfaction with Current Housing	31
7.	Demand for Senior Citizen Housing in the Matanuska-Susitna Borough	32
8.	Reasons for Disinterest in Senior Citizen Housing	33
9.	Preference for Type of Housing	34
10.	Write-In Responses to Preferred Type of Housing	35
11.	Preferences for Size of Housing	36
12.	Write-In Responses for Preferred Size of Housing	37
13.	Desired Location of Housing (Other than Palmer)	38

Executive Summary

The purpose of this study is to provide an assessment of the current housing needs of senior citizens residing in the Matanuska-Susitna Borough. The primary question is whether or not there is a need for additional low to moderate cost housing for senior citizens, and if so, the type and number of additional housing units which are needed. Major findings from this analysis are as follows:

- o 59.9% (N=303) of the respondents are married.
- o 83.4% (N=422) reside in homes, and 82.8% (N=419) are homeowners.
- o 86.4% (N=437) are satisfied with their current residence.
- o 8.7% (N=44) would seriously consider senior citizen housing.

From this, it is determined that there is a current demand for senior citizen housing in the Borough, and that 44 units could be used immediately.

Regarding the type of housing, senior citizens tended to prefer two-bedroom units along with single family homes or few units per building. Several senior citizens also indicated a preference for ranch style or one-story housing.

Since the average affordable rent was indicated as being \$375, and estimated from income to be \$225-350, this suggests a satisfactory rental cost range of \$200-\$400 for senior citizen housing.

Introduction

At the request of the City of Palmer, the Matanuska-Susitna Borough conducted a senior citizen housing survey during May of 1988. The purpose of this survey is to provide an assessment of the current housing needs of senior citizens residing in the Matanuska-Susitna Borough. The primary question is whether or not there is a need for additional low to moderate cost housing for senior citizens, and if so, the type and number of additional housing units which are needed. While the definition of "senior citizen" includes only those individuals 60 years of age or older, the survey included individuals in the 50-59 age group since many of these persons will become eligible by the time a senior citizen housing project is completed. Their input was therefore desired.

The assessment of current housing needs begins with a brief demographic profile of senior citizens in the Matanuska-Susitna Borough. The demographic profile presents information from previous research which is not covered in the present study, such as the 1980 Census statistics for the Borough. This profile provides a context in which to assess the findings from the present survey.

Demographic questions in the present survey obtain information regarding age, marital status, household composition, financial and current residence. The information is used to establish quantitative indicators of need, e.g., how many units may be needed and at what cost housing should be made available.

The present survey also includes measures regarding the perceived desirability of future housing alternatives. This involves questions assessing satisfaction with current housing, preferences for type of housing structure, type of public services desired, willingness to relocate to senior citizen housing, and preferred location of such housing. Ideally, objective measures should also be included in a housing needs assessment, e.g., objective assessment of structural defects, energy and utility needs in current housing. This type of information was previously obtained for the elderly in the Matanuska-Susitna Borough in a study by Ender (1980). The results of that study may be considered valid for the purpose of the present survey. The present survey focuses, therefore, on the perceived needs of senior citizens within the Borough.

A copy of the questionnaire used in the present survey is presented in Appendix A. Data from the present survey are presented in Tables 1-25. These tables are located in the Appendix B in order to facilitate a smoother reading of the text. Appendix C presents graphs of the major findings of this study.

Demographic Profile of Senior Citizens in the Matanuska-Susitna Borough

The 1980 Census indicates that the Matanuska-Susitna Borough population was 17,816 with 1,172 senior citizens. Thus, in 1980 approximately 6.6% of the Borough population was 60 years of age or older.

The 1986 Borough population was indicated as being 44,280 (MSB, 1987). Since the Borough sample censuses do not obtain information regarding the age of individuals, current age proportions of the Borough population must be estimated. Two approaches have been utilized to estimate the number of senior citizens in the 1986 Borough population (MSB, 1987). The first method uses the 1980 Census data and assumes the proportions found in 1980 are similar to present conditions. This method estimates that there are approximately 2,913 senior citizens currently residing in the Borough (6.6% of the current population). This represents an increase of 1,741 senior citizens or of 148.5% since 1980.

The second method utilizes the Department of Labor's 1986 projections of age from a population cohort-survival model for the State and assumes that the Borough population is similar. Theoretically, this approach tends to favor the younger age categories since many of the other areas in the State have younger populations than the Mat-Su Borough. The method used by the Department of Labor estimates that there are currently 2,584 senior citizens in the Borough (329 less than the population estimated by the other method). This represents an increase of 1,412 senior citizens or of 120.5% since 1980. Whichever method is used, it is clear that the senior citizen population has increased significantly since 1980.

It is also important to consider growth trends in the 50-59 age group since many of these people will soon become eligible for senior citizen housing. The 1980 Census indicates that there were 1,391 people in the Borough population between 50 and 59 years of age. This represents 7.8% of the 1980 Borough population. Using the 1980 Census approach for estimating current age proportions, there are approximately 3,456 individuals in the 50-59 age group currently residing in the Borough. This represents an increase of 2,065 individuals or of 148.5% since 1980. Using the Department of Labor's method for estimating current age proportions, there are approximately 2,897 individuals in the 50-59 age group living in the Borough. This represents an increase of 1,506 individuals or of 108.3% since 1980.

There are important differences between the 50-59 and 60 or older age groups which need to be highlighted. In particular, the marital, employment and educational status of individuals differs markedly between these two groups. That is, there tend to be more widows/widowers and retired individuals as age increases. On the other hand, educational levels tend to

decrease with age (Ender, 1980). The marital and employment status directly affect the housing needs and abilities of an individual, while the educational level indirectly affects the housing needs through its influence on income.

Additionally, previous research (Ender, 1980) has indicated that the elderly tend to be spread throughout the households in the Borough. That is, while senior citizens comprise 6.6% of the Borough's population, they are found in 11.6% of the households. Most of the elderly households, however, are located in the Palmer-Wasilla area. Senior citizens also tend to have an average residence (in the Borough) more than twice that of the general population, and have lived in their present residence several years more than the general population.

Methods

Using a self-administered questionnaire, a mail-out survey of senior citizens was conducted within the Matanuska-Susitna Borough. The sample of senior citizens was obtained by utilizing all nonduplicated names on the Borough's tax waver list for senior citizens (N=773) and the District 16 list of participants in the Alaska Longevity Bonus Program (N=487). A total of 1260 questionnaires was mailed out. Nine were nondeliverable and sixteen blank questionnaires were returned. A total of 506 completed questionnaires was obtained. This represents a 40.4% return rate. This is slightly lower compared to the return rate of 42% obtained from a similar 1984 assessment study of the elderly housing needs in the Borough, but is relatively high compared to a 30.3% response rate obtained by a 1984 housing survey in the Municipality of Anchorage (The Wakeland Company, 1984).

Characteristics of the Sample Population

Age and marital status. The majority of the sample population is 62 years of age or older (97.8%) and married (59.9%). This is similar to the 1984 finding for the Borough: 96% of the respondents were 62 years of age or older and 63% were married. This percentage of married senior citizens is considerably more than that found in a similar elderly needs housing study in the Municipality of Anchorage: only 48.4% of the respondents were married (The Wakeland Company, 1984).

In regards to single individuals, 13.0% of the present sample are single men and 24.1% are single women. This represents a female/male ratio of 1.6:1. This ratio is slightly higher than that found for senior citizens in the Borough in 1984 (1.2:1).

The fact that the overwhelming majority of the respondents are 62 years of age or older represents a slight bias in the

sample. Two factors for this upward skewing of age in the sample are possible. One is that the lists from which the sample was obtained could be initially biased towards the older age group. That is, there are more individuals 60 years of age or older on the Alaska Longevity Bonus Program and the Borough tax waver list than individuals 50-59 years of age. The second possible factor for skewing the sample could be because those senior citizens with the greatest need for senior citizen housing are those furthest into the retirement years, and these individuals were the ones most likely to complete and return a questionnaire.

This age bias in the sample, however, is not serious since it provides a profile of those individuals most in need of senior citizen housing. However, this bias should be remembered in the conclusions of the study, especially regarding estimations for future elderly housing needs (usually based on the 50-59 age group who will soon be eligible for senior citizen services).

Household characteristics. The majority of respondents (83.4%) currently reside in single family homes, and most (82.8%) own their home. This is similar to findings in 1980 and 1984 for the Borough which indicated that senior citizens are somewhat more likely to live in single family homes (although housing in the Borough is predominately single family homes) (Matanuska-Susitna Borough Assessment Department, 1988), and are twice as likely to own their home (Ender, 1980; MSB, 1984). The actual percentage of senior citizens residing in homes, however, is lower than that found in 1984 for the Borough (94%), but considerably more than that found in the Municipality of Anchorage for the same year (62.4%).

Most of the respondents live in small-sized households: with a spouse or alone as opposed to extended family or group quarters. This is similar to previous findings for the Borough (Ender, 1980) that senior citizen housing (any unit with at least one individual who is 60 years of age or older) tends to be smaller than the household size for the general population (2.5 persons versus 3.3 persons per household, respectively). This is primarily due to the absence of children.

Financial characteristics. Most respondents (57.2%) indicated that they did not have a monthly rent. It was not asked, however, whether or not an individual had mortgage payments, and if so, the amount of mortgage payment they were making. Those who did indicate a monthly rent or mortgage payment (N=138) were spread fairly evenly across the payment ranges. Thus, there is no obvious pattern regarding current rent/mortgage payments.

The majority of respondents (64.4%) indicated that they have monthly utility expenses between \$76 and \$300. The average monthly utility expense (based on the middle figure within the ranges) is estimated to be \$200.

Regarding income, half of the respondents (50.6%) reported an annual income of more than \$16,000, while 39.3% indicated an income of \$16,000 or less, and 10.5% gave no response. The average yearly income (based on the middle figure of the ranges) is estimated to be \$17,382. This is higher than that found in 1984 for the Borough: the average senior citizen income was estimated to be in the \$12,001-\$16,000 range. This increase in income could be due to inflation, to the fact that more senior citizens are now on the Alaska Longevity Bonus Program and receiving social security than in 1984 (indicated below), as well as to cost of living increases in social security checks.

The 1979 Housing and Urban Development criteria for assistance is listed in Table 25. Based on these criteria, it would appear that 26%-40% of Borough senior citizens may qualify for HUD assistance (the percentage depends on the size of the family). This is similar to the 1980 finding that 40.7% of the Borough senior citizens qualify for HUD assistance. However, this percentage is considerably higher than the eligibility of the general Borough population (27.5%) as well as of the general Anchorage population (25.5%) (Ender, 1980). Overall, senior citizens tend to have a lower income than the general population. In fact, in 1980 the median income of senior citizens was found to be almost \$10,000 below that for the general population. This significant difference in financial capacity suggests that senior citizens are more limited in affording housing options (Ender, 1980).

Since income is a measure of financial capacity, it is a key characteristic in the analysis of housing needs. If one uses the criteria of 25% as the maximum allowable rent to income ratio, and reduces the ratio to 17% for the elderly (following the example of previous research, e.g., The Wakeland Company, 1984), then the average affordable rent range may be estimated to be \$225-\$350 (based on the largest income group of \$16,000-\$24,000). One may also want to consider lower cost housing (an average affordable rent range of \$100-\$200) for those senior citizens in the \$8,000-\$12,000 income group.

Regarding sources of income, most respondents indicated participation in the Alaska Longevity Bonus Program (88.7%) and receiving Social Security (89.1%). Nearly half of the senior citizens (47.0%) also reported receiving a private pension. This is a significant increase from 1980 when only 40.3% of senior citizens in the Borough indicated participation in the Alaska Longevity Bonus Program, only 72.7% received Social Security, and only 35.5% received a private pension (Ender, 1980).

Perceptions regarding future housing alternatives. The majority (86.4%) of respondents are satisfied with their current residence, although 12.1% indicated dissatisfaction. Most respondents who are dissatisfied with their current residence gave several reasons for their dissatisfaction. The most popular are that the house is too small, there is too much yard to take care of, there are problems with utilities and/or a lack

of convenient facilities (e.g., poor heating, no electricity or plumbing, no bathroom on the main floor, etc.), and a combination of responses (they are having difficulty now with stairs, there are repairs/maintenance/renovations which need to be done, etc.).

To measure a greater level of commitment to senior citizen housing, respondents were asked that if senior citizen housing was built in the City of Palmer, would they move into it within one year. Most respondents (83.9%) indicated that they were not interested in moving into senior citizen housing within one year. However, 8.7% indicated that they would be. This represents a current demand for 44 senior citizen housing units. This demand is significantly less than the 11% response obtained in 1984 for the Borough, but is slightly higher than that found in 1980 (7.7%) (Ender, 1980).

The common reasons for disinterest in senior citizen housing are: a lack of perceived need because of owning/buying one's own home, a desire to remain independent as long as physically and financially possible, a preference for living in other areas besides Palmer, and satisfaction with one's present residence and therefore a lack of desire or motivation to move. Previous research has indicated that those who are most willing to move into senior citizen housing are those who are dissatisfied with their present residence and/or are in the lower income bracket (The Wakeland Company, 1984).

Most respondents indicated a preference for a single family home rather than other housing alternatives, such as a duplex or townhouse/condominium units. This is similar to 1980 findings by Ender in which the majority (92.4%) of senior citizens also preferred single family housing.

Respondents also tended to prefer a 2 bedroom unit, with 1-2 units per building. This preference is similar to previous research which indicates that the average number of bedrooms needed for senior citizens is 2.16 as opposed to 2.74 for the general population (Ender, 1980). Other housing choices also tended to emphasize 1-2 units per building (e.g., 17.0% of the respondents prefer a 1 bedroom unit with 1-2 units per building), and most of the write-in responses (N=171, 83.0%) indicated a preference for a single family unit.

A sizable number of respondents (36.0%) did not respond to the amount of monthly rent they could afford. Of those who did respond (N=324) 70.7% indicated they could afford a monthly rent in the range of \$200-\$499. The average affordable rent, based on the middle figure within the range, is \$375. This is similar to the average affordable rent range found for the Borough in 1984 (\$300-\$400) as well as in 1980 (an average of \$331, a median of \$299), and is similar to the median affordable rent found in 1984 for Anchorage residents (\$392).

Most respondents indicated a preference for all of the public services which were listed. There was a slight tendency

for fire protection to be the most desired public service and public sewer to be the least desired.

In regards to the location of a senior citizen housing project, Palmer and Wasilla appear to be the most popular choices. This finding is similar to that found earlier by Ender (1980): 31.6% preferred Wasilla and 20.3% preferred Palmer.

Regardless of whether or not respondents were interested in the proposed senior housing, 85.2% signed/printed their name on the questionnaire.

Conclusions

The purpose of this study is to provide an assessment of the current housing needs of senior citizens residing in the Matanuska-Susitna Borough. The primary question is whether or not there is a need for additional low to moderate cost housing for senior citizens, and if so, the type and number of additional housing units which are needed. Major findings from this analysis are as follows:

- o 59.9% (N=303) of the respondents are married.
- o 83.4% (N=422) reside in homes, and 82.8% (N=419) are homeowners.
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- o 8.7% (N=44) would seriously consider senior citizen housing.

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Regarding the type of housing, senior citizens tended to prefer two-bedroom units along with single family homes or few units per building. Several senior citizens also indicated a preference for ranch style or one-story housing.

Since the average affordable rent was indicated as being \$375, and estimated from income to be \$225-350, this suggests a satisfactory rental cost range of \$200-\$400 for senior citizen housing.

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The Wakeland Company. Elderly housing survey: Summary report. February 1984.

APPENDIX A
Questionnaire



Matanuska-Susitna Borough

BOX 1608, PALMER, ALASKA 99645 • PHONE 745-9661

DEVELOPMENT SERVICES DEPARTMENT

MATANUSKA-SUSITNA BOROUGH

SENIOR CITIZENS HOUSING NEED ASSESSMENT SURVEY

DEAR FELLOW SENIOR CITIZEN:

Your help is needed to complete an assessment of senior citizen housing within the Matanuska-Susitna Borough. Answers to these questions will be used to determine whether or not there is a need for additional senior citizen housing within the Borough. Please note that information is only being requested about those people 55 years of age and older. If there is no one in your household 55 or over, please check the appropriate box and return the uncompleted survey to us. Only one form should be filled out per household and it should be filled out from the viewpoint of the elderly head of the household. If you should receive a second survey form please disregard it. Your response is important. Please take the time to complete this questionnaire.

Thank you for your cooperation and help in our efforts to determine the housing needs of the elderly in the Matanuska-Susitna Borough for the next few years. Please return your questionnaire by May 4, 1988 in the enclosed self-addressed envelope, no postage is required.

If you have any questions please do not hesitate to telephone me at 745-9688 or John Duffy at 745-9660.

Thank you.

Sincerely,



John Duffy,
Borough Manager

1. What age group are you in:
 50-54 55-59 60-61 62 or older
 Less than 50. If less than 50 please stop here and return the survey in the enclosed envelope.
2. Are you:
 Married Single Man Single woman
3. How many persons other than yourself are in one of the following age groups and also live in your household:
A. Under 60 years of age _____
B. Between 60-62 years of age _____
C. Older than 62 years of age _____
4. Present yearly income:
 \$4,000 or less \$12,001-\$16,000
 \$4,001-\$8,000 \$16,000-\$24,000
 \$8,001-\$12,000 \$24,001 or more
5. Present residence:
 House Apartment
 Room
6. Do you own or rent your present residence?:
 Own Rent
7. Is your present residence satisfactory?
 Yes No
8. If your residence is not satisfactory, please explain why:
 Too small Too big
 No plumbing Poor heating
 Too much yard Other (please be specific): _____

9. What is your monthly rent?
 Nothing \$301-\$400
 \$100-\$200 \$401-\$500
 \$201-\$300 \$501 or more
 Not Applicable
10. What are your monthly utility expenses:
 \$0 - \$75 \$301 - \$376
 \$76 - \$150 \$376 - \$450
 \$151 - \$225 \$451 or more
 \$226 - \$300
11. Describe the type of housing you prefer:
 Duplex Multi-family apartments
 Townhouse units Condominium
 Other (please be specific): _____

12. Would you consider living in the following?
(Check all that apply)
 1 Bedroom (2 units or less per building)
 1 Bedroom (3 units or more per building)
 2 Bedroom (2 units or less per building)
 2 Bedroom (3 units or less per building)
 Other (please be specific): _____

(Please continue on the other side)

APPENDIX B

Tables

TABLE 1

AGE DISTRIBUTION OF RESPONDENTS

Age	Frequency	Percent
50-54	0	0.0%
55-59	5	1.0
60-61	3	0.6
62 or older	495	97.8
No response	3	0.6
Total	506	100.0%

TABLE 2

MARITAL STATUS OF RESPONDENTS

Marital status	Frequency	Percent
Married	303	59.9%
Single man	76	15.0
Single woman	122	24.1
No response	5	1.0
Total	506	100.0%

TABLE 3

HOUSEHOLD COMPOSITION OF RESPONDENTS

Number of additional people	Age of additional people in household					
	Under 60		60-62		Older than 62	
	Freq.	%	Freq.	%	Freq.	%
0	423	83.6%	481	95.1%	265	52.4%
1	69	13.6	24	4.7	218	43.1
2	6	1.2	0	0.0	21	4.2
3	4	0.8	0	0.0	1	0.2
4	2	0.4	0	0.0	0	0.0
5 or more	2	0.4	1	0.2	1	0.2
Total	506	100.0%	506	100.0%	506	100.0%

TABLE 4

DISTRIBUTION OF RESPONDENTS
REGARDING INCOME

Income	Frequency	Percent
\$4,000 or less	14	2.8%
\$4,001-\$8,000	37	7.3
\$8,001-\$12,000	80	15.8
\$12,001-\$16,000	68	13.4
\$16,001-\$24,000	122	24.1
\$24,001 or more	132	26.1
No response	53	10.5
Total	506	100.0%

25.1%
93%

TABLE 5

DISTRIBUTION OF RESPONDENTS
REGARDING
TYPES OF CURRENT RESIDENCE

Type of residence	Frequency	Percent
House	422	83.4%
Room	16	3.2
Apartment	43	8.5
Trailer	21	4.2
Motor home	2	0.4
No response	2	0.4
Total	506	100.0%

TABLE 6

DISTRIBUTION OF RESPONDENTS
REGARDING OWNERSHIP OF CURRENT RESIDENCE

Ownership status	Frequency	Percent
Own	419	82.8%
Rent	77	15.2
House sit/ relatives own it	6	1.2
No response	4	0.8
Total	506	100.0%

TABLE 7

DISTRIBUTION OF RESPONSES REGARDING
SATISFACTION WITH CURRENT RESIDENCE
=====

Satisfied?	Frequency	Percent
Yes	437	86.4%
No	61	12.1
No response	8	1.6
Total	506	100.0%

TABLE 8

DISTRIBUTION OF RESPONSES REGARDING
UNSATISFACTORY RESIDENCE
=====

Response	Frequency	Percent
Too small	12	2.4%
No plumbing	2	0.4
Too much yard	9	1.8
Too big	4	0.8
Poor heating	3	0.6
Other	55	10.9
No response	421	83.2
Total	506	100.0%

TABLE 9

DISTRIBUTION OF "OTHER" RESPONSES
REGARDING UNSATISFACTORY RESIDENCE

"Other" response	Frequency	Percent
Combination of listed responses	32	58.2%
Lack of utilities/ convenient facilities*	5	9.1
Too expensive	4	7.3
Needs repairs	4	7.3
Dissatisfied with location**	3	5.4
Difficulty with stairs	3	5.4
Dissatisfied with type of current housing***	2	3.6
Dissatisfied with neighborhood****	2	3.6
Total	55	100.0%

*E.g., no electricity, no bathroom on main living floor, inadequate washing facilities, no garage.

**E.g., too far away from Palmer, need transportation.

***E.g., would rather live outside of Pioneer Home, don't like living in an apartment.

****E.g., road is poorly maintained, too many dogs run loose.

TABLE 10

DISTRIBUTION OF RESPONSES REGARDING
AMOUNT OF MONTHLY RENT*

Monthly rent	Frequency	Percent
Nothing	185	36.6%
\$100-\$200	20	4.0
\$201-\$300	31	6.1
\$301-\$400	29	5.7
\$401-\$500	31	6.1
\$501 or more	27	5.3
Not applicable	104	20.6
No response	79	15.6
Total	506	100.0%

*Responses which indicated the respondent's amount of monthly mortgage payments were also included.

TABLE 11

DISTRIBUTION OF RESPONSES REGARDING
AMOUNT OF MONTHLY UTILITY EXPENSES

Monthly utility expense	Frequency	Percent
\$0-\$75	63	12.4%
\$76-\$150	105	20.7
\$151-\$225	144	28.5
\$226-\$300	77	15.2
\$301-\$375	55	10.9
\$376-\$450	21	4.2
\$451 or more	9	1.8
No response	32	6.3
Total	506	100.0%

TABLE 12

DISTRIBUTION OF RESPONSES
REGARDING PREFERRED TYPE OF HOUSING

Type of housing	Frequency	Percent
Duplex	62	12.3%
Townhouse units	58	11.5
Multi-family apartments	17	3.4
Condominiums	24	4.7
Other	206	40.7
No response	139	27.5
Total	506	100.0%

TABLE 13

DISTRIBUTION OF "OTHER" RESPONSES
REGARDING PREFERRED TYPE OF HOUSING

Other type of preferred housing	Frequency	Percent
Single family home	171	83.0%
Combination of responses	11	5.3
Housing on ground level	10	4.9
No preference/don't know	5	2.4
Senior housing	4	1.9
Low cost apartments	2	1.0
Pioneer Home	2	1.0
Security apartment	1	0.5
Total	206	100.0%

TABLE 14

DISTRIBUTION OF RESPONSES REGARDING
SIZE OF LIVING QUARTERS

Size of living quarters	Would consider living in?			
	Yes		No	
	Freq.	%	Freq.	%
1 bedroom (1-2 units/bldg.)	86	17.0%	420	83.0%
1 bedroom (3+ units/bldg.)	43	8.5	463	91.5
2 bedroom (1-2 units/bldg.)	181	35.8	325	64.2
2 bedroom (3+ units/bldg.)	73	14.4	433	85.6
Other	61	12.1	445	87.9

TABLE 15

DISTRIBUTION OF "OTHER" RESPONSES
REGARDING SIZE OF LIVING QUARTERS

Other preferred sizes	Frequency	Percent
Single family home	45	73.8%
No preference	6	9.8
3 bedroom unit	2	3.3
2 bedroom, 4-6 units/bldg.	1	1.6
3 bedroom on one floor	1	1.6
Multi-unit apartment bldg. 3 units/bldg.	1	1.6
Group of smaller units (2-3 apartments/bldg.) clustered around a court	1	1.6
3-4 units in a row, with small porch, all on ground floor	1	1.6
3 rooms, close to Senior Center in Palmer	1	1.6
Could be more units per bldg. if located on ground floor or had elevator	1	1.6
Total	61	100.0%*

*Sum does not equal 100.0% due to rounding errors from response distribution.

TABLE 16

DISTRIBUTION OF RESPONSES REGARDING
AFFORDABLE MONTHLY RENT

Amount of affordable rent	Frequency	Percent
\$100-\$199	35	6.9%
\$200-\$299	71	14.0
\$300-\$399	84	16.6
\$400-\$499	74	14.6
\$500-\$599	36	7.1
\$600 or more	24	4.7
No response	182	36.0
Total	506	100.0%

TABLE 17

DISTRIBUTION OF RESPONSES REGARDING
SOURCE OF INCOME

Source	Receive		Don't receive	
	Freq.	%	Freq.	%
Alaska longevity	449	88.7%	57	11.3%
Private pension	238	47.0	268	53.0
Old age pension	39	7.7	467	92.3
Social Security	451	89.1	55	10.9
Other	101	20.0	405	80.0

TABLE 18

DISTRIBUTION OF "OTHER" RESPONSES
REGARDING SOURCE OF INCOME

Other source of income	Frequency	Percent
Personal investments/savings	35	28.5%
Real estate sales/rentals	21	17.1
Currently employed	19	15.4
Alaska Dividend Fund	17	13.8
Annuities	16	13.0
Compensation/disability	8	6.5
Alaska assistance/welfare	5	4.1
Miscellaneous*	2	1.6
Total	123**	100.0%

*E.g., soil conservation program, unspecified additional income.

**Total does not equal that of "other" responses in Table 17 since each source was coded as a separate response.

TABLE 19

DISTRIBUTION OF RESPONSES REGARDING
PREFERRED PUBLIC SERVICES

Type of public service	Preferred		Not preferred	
	Freq.	%	Freq.	%
None	51	12.1%	445	87.9%
Public water	233	46.0	273	54.0
Garbage/trash removal	243	48.0	263	52.0
Fire protection	302	59.7	204	40.3
Public sewer	237	46.8	269	53.2
Natural gas	283	55.9	223	44.1
Police protection	272	53.8	234	46.2

TABLE 20

DISTRIBUTION OF RESPONSES REGARDING
WILLINGNESS TO MOVE
INTO SENIOR CITIZEN HOUSING
WITHIN ONE YEAR

Willing to move?	Frequency	Percent
Yes	44	8.7%
No	425	83.9
Depends	18	3.6
No response	19	3.8
Total	506	100.0%

TABLE 21

DISTRIBUTION OF RESPONSES REGARDING
UNWILLINGNESS TO MOVE INTO SENIOR CITIZEN HOUSING

Response	Frequency	Percent
Own/buying a house: no need	134	26.5%
Will stay independent as long as possible	94	18.6
Don't like Palmer/prefer other areas*	56	11.1
Satisfied at present: no desire to move	44	8.7
Need to/unable to sell house first	21	4.2
Combination of responses	20	4.0
Depends on price, location, health, etc.	9	1.8
Already live in Pioneer Home/senior citizen's housing in Wasilla	7	1.4
Prefer private home	5	1.0
Prefer living with family	4	0.8
Prefer/need services of Pioneer Home	3	0.6
Would not like living in senior housing project	3	0.6
Not interested	2	0.4
Not eligible	2	0.4
Need to take care of horses and pets/farm	2	0.4
Prefer Senior Center for company and convenience	1	0.2
2 years from today	1	0.2
Too many units available now	1	0.2
Don't like too many people too close	1	0.2
No response	96	19.0
Total	506	100.0%**

*E.g., Wasilla, Big Lake, Houston, Sutton, Anchorage, near family.

**Sum does not equal 100.0% due to rounding errors from response distribution.

TABLE 22

DISTRIBUTION OF RESPONSES REGARDING
OTHER AREAS FOR SENIOR CITIZEN HOUSING

=====				
Willing to move to?				

	Yes		No	

Area	Freq.	%	Freq.	%

Big Lake	33	6.5%	473	93.5%
Houston	18	3.6	488	96.4
Talkeetna	8	1.6	498	98.4
Butte	10	2.0	496	98.0
Sutton	8	1.6	498	98.4
Wasilla	101	20.0	405	80.0
Trapper Creek	0	0.0	506	100.0
Willow	9	1.8	497	98.2
Other	13	2.6	493	97.4

TABLE 23

DISTRIBUTION OF "OTHER" RESPONSES
REGARDING OTHER AREAS FOR
SENIOR CITIZEN HOUSING

=====		
Other preferred area(s)	Frequency	Percent

Anchorage	2	15.4%
First choice is Palmer, second is Anchorage	1	7.7
Caswell Creek/Kashwitna River area	1	7.7
Kenai area	1	7.7
Eagle River	1	7.7
Lazy Mountain	1	7.7
Any place if necessary	1	7.7
Sunshine area	1	7.7
Where there is a view of the sun rising and/or setting	1	7.7
As long as it was close to grocery and shopping area	1	7.7
Needs to be close to medical help	1	7.7
Eventually some housing should be in Big Lake, Houston, Talkeetna, Trapper Creek, Willow area so those elderly persons could be nearer to family and friends. One central location chosen by those communities.	1	7.7
Total	13	100.0%*

*Sum does not equal 100.0% due to rounding errors from response distribution.

TABLE 24

DISTRIBUTION OF RESPONDENTS
REGARDING SIGNING QUESTIONNAIRE

Signed name?	Frequency	Percent
Yes	431	85.2%
No	75	14.8
Total	506	100.0%

TABLE 25

1979 INCOME CEILINGS FOR
HUD ASSISTANCE

Size of family	Income ceiling
1	\$14,000
2	\$16,000
3	\$18,000
4	\$20,000
5	\$21,250
6	\$22,500
7	\$23,750
8 or more	\$25,000

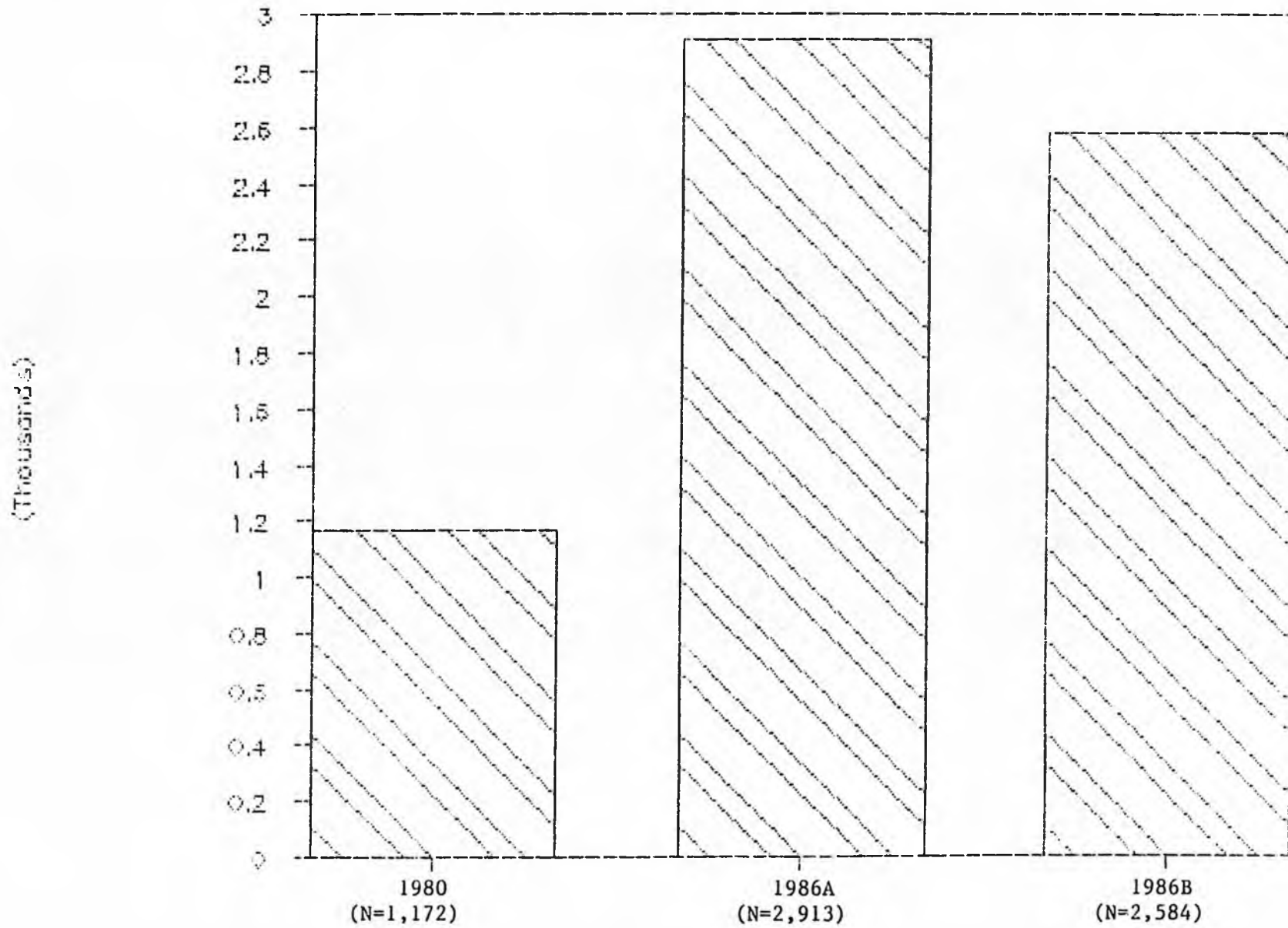
Source: The Department of Housing
and Urban Development, 1979.

APPENDIX C

Graphs

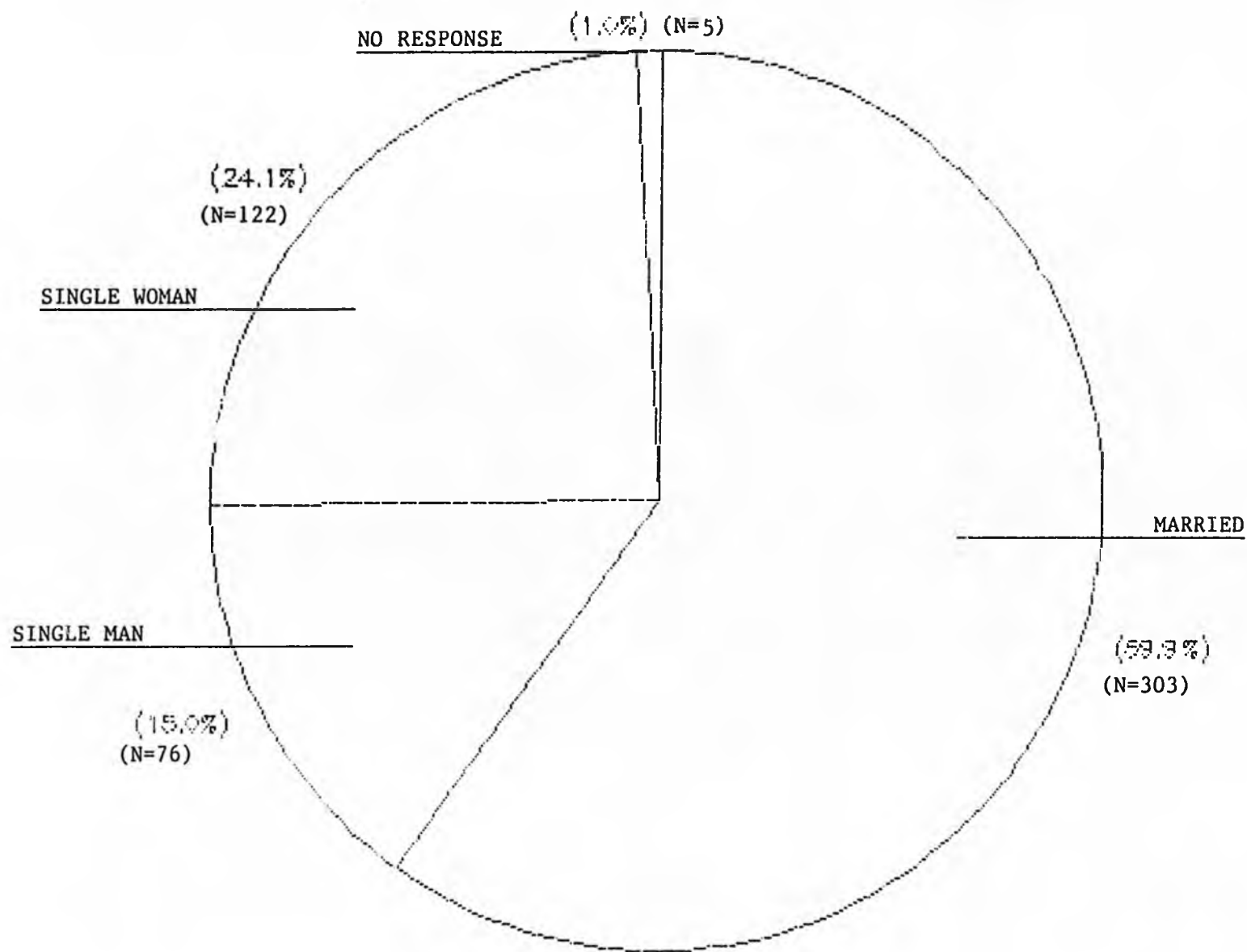
GRAPH 1

NUMBER OF SENIOR CITIZENS WITHIN THE MATANUSKA-SUSITNA BOROUGH

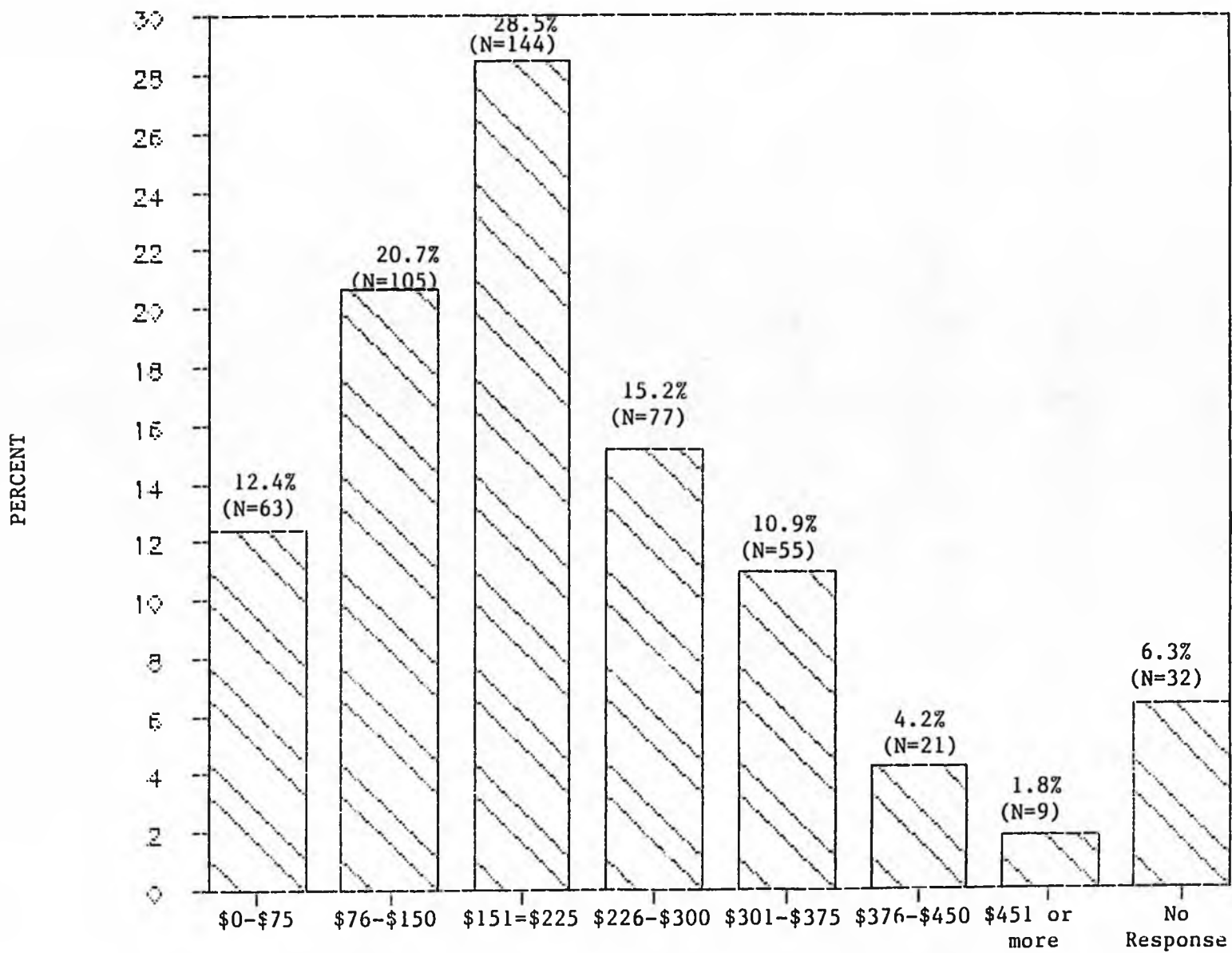


GRAPH 2

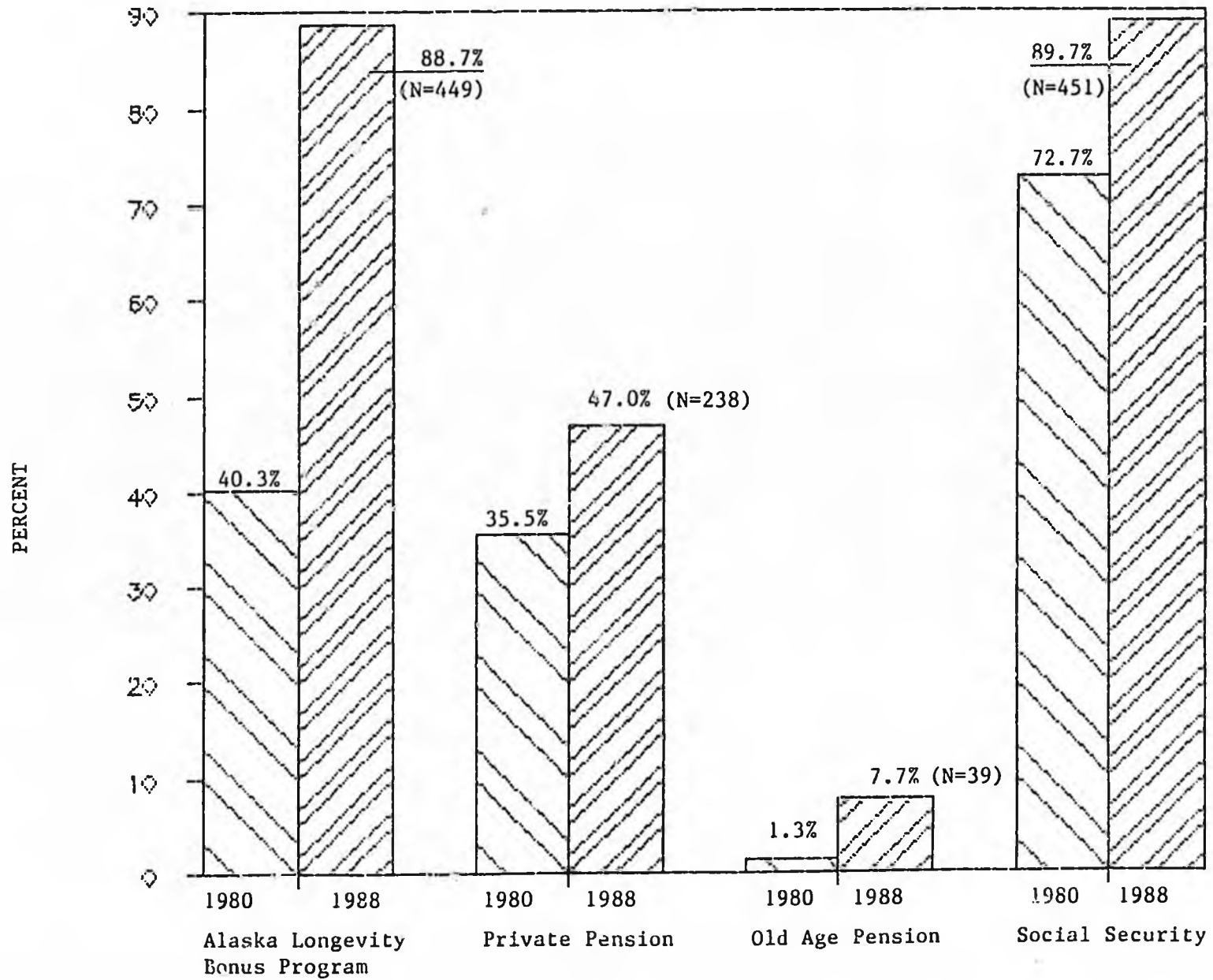
MARITAL STATUS OF RESPONDENTS



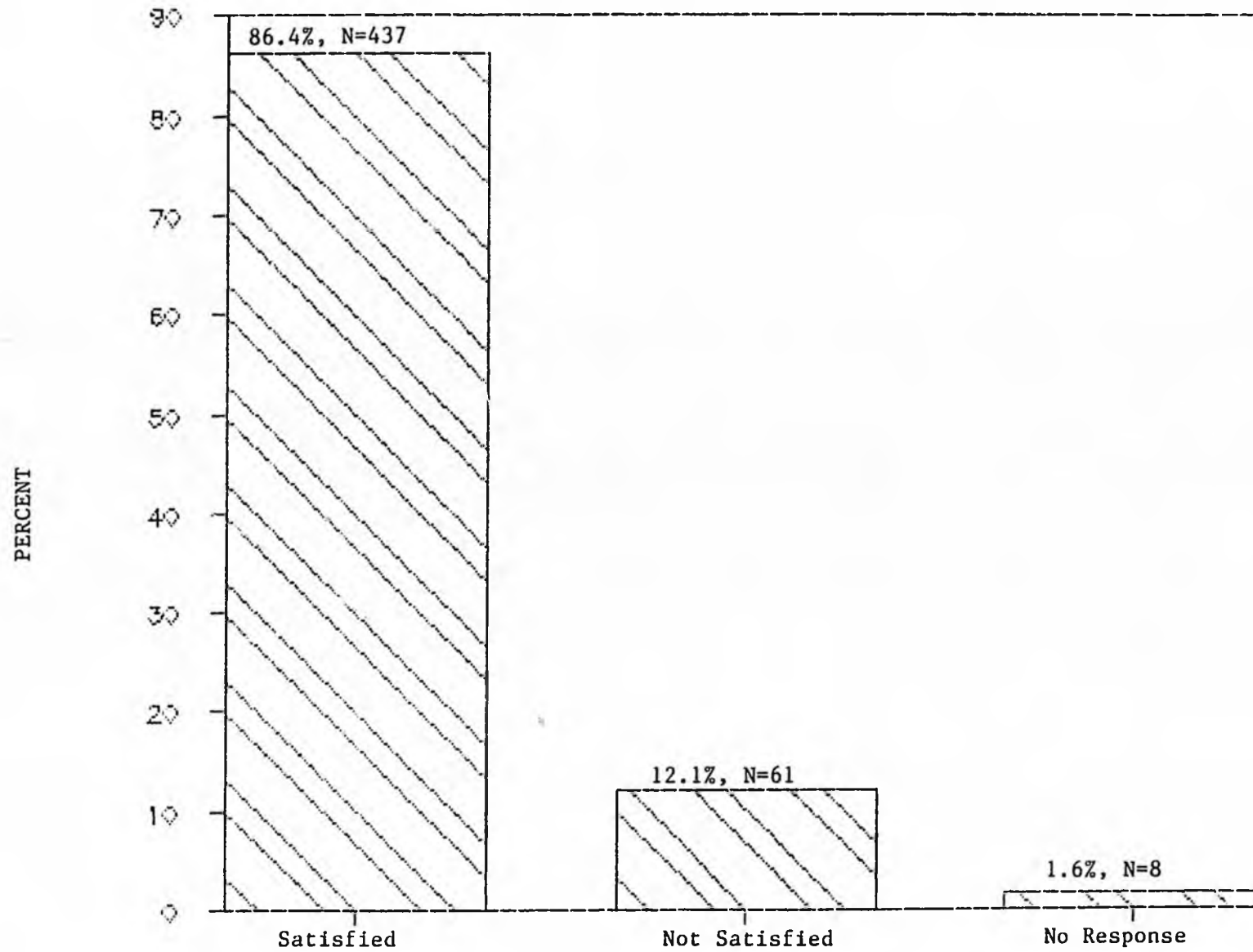
GRAPH 3
MONTHLY UTILITY EXPENSES



GRAPH 4
SOURCES ON INCOME

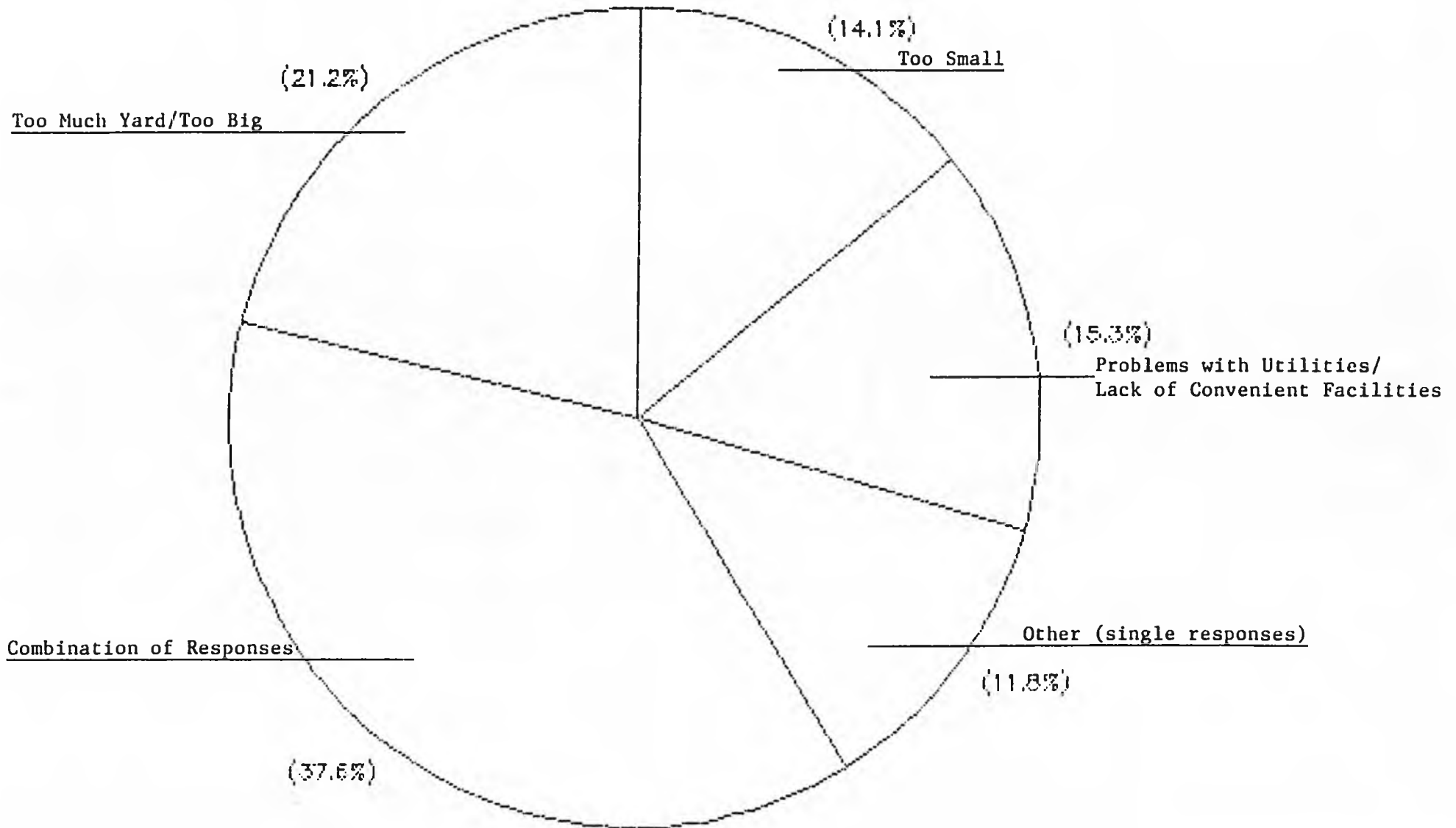


GRAPH 5
SATISFACTION WITH CURRENT HOUSING



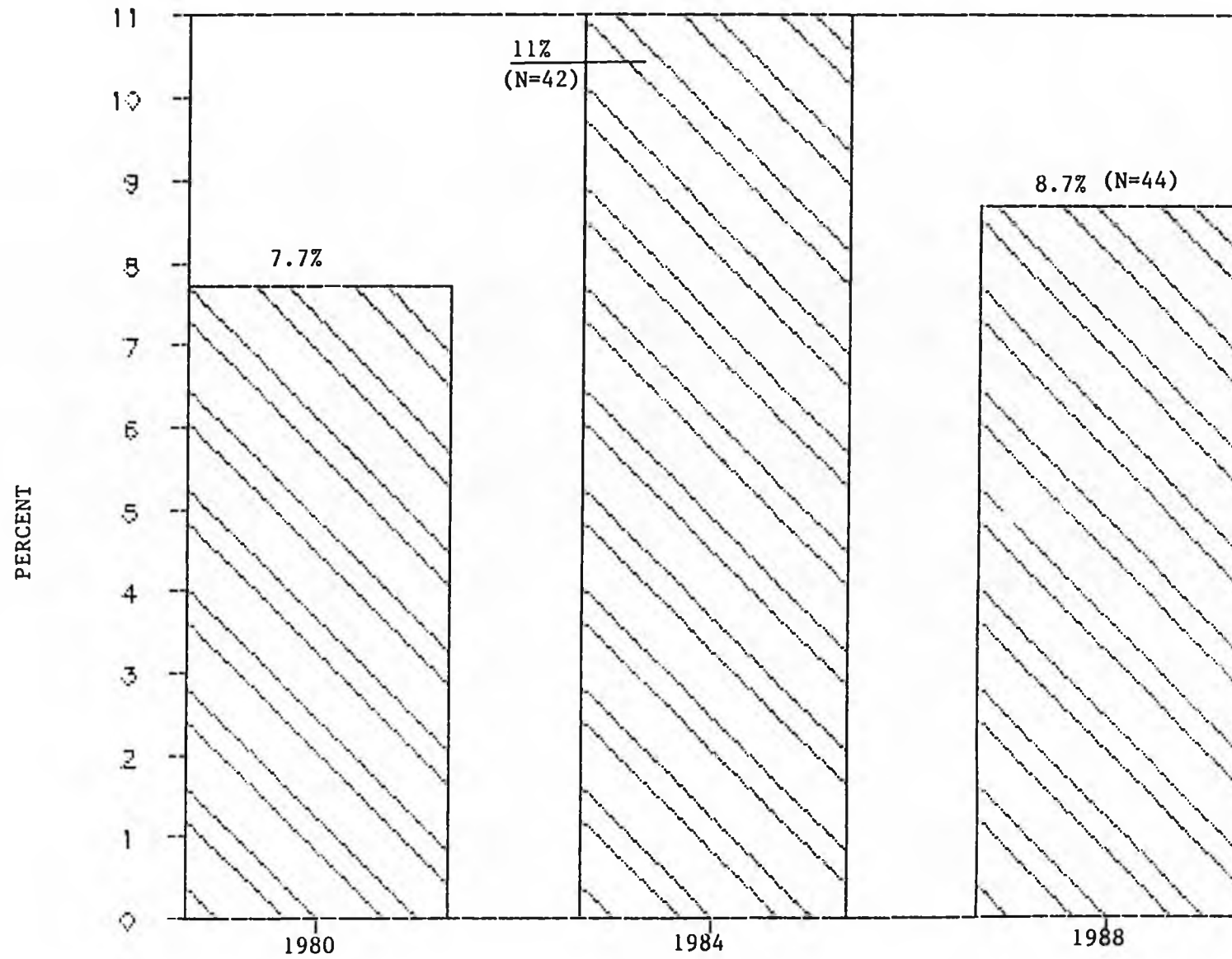
GRAPH 6

REASONS FOR DISSATISFACTION WITH CURRENT HOUSING



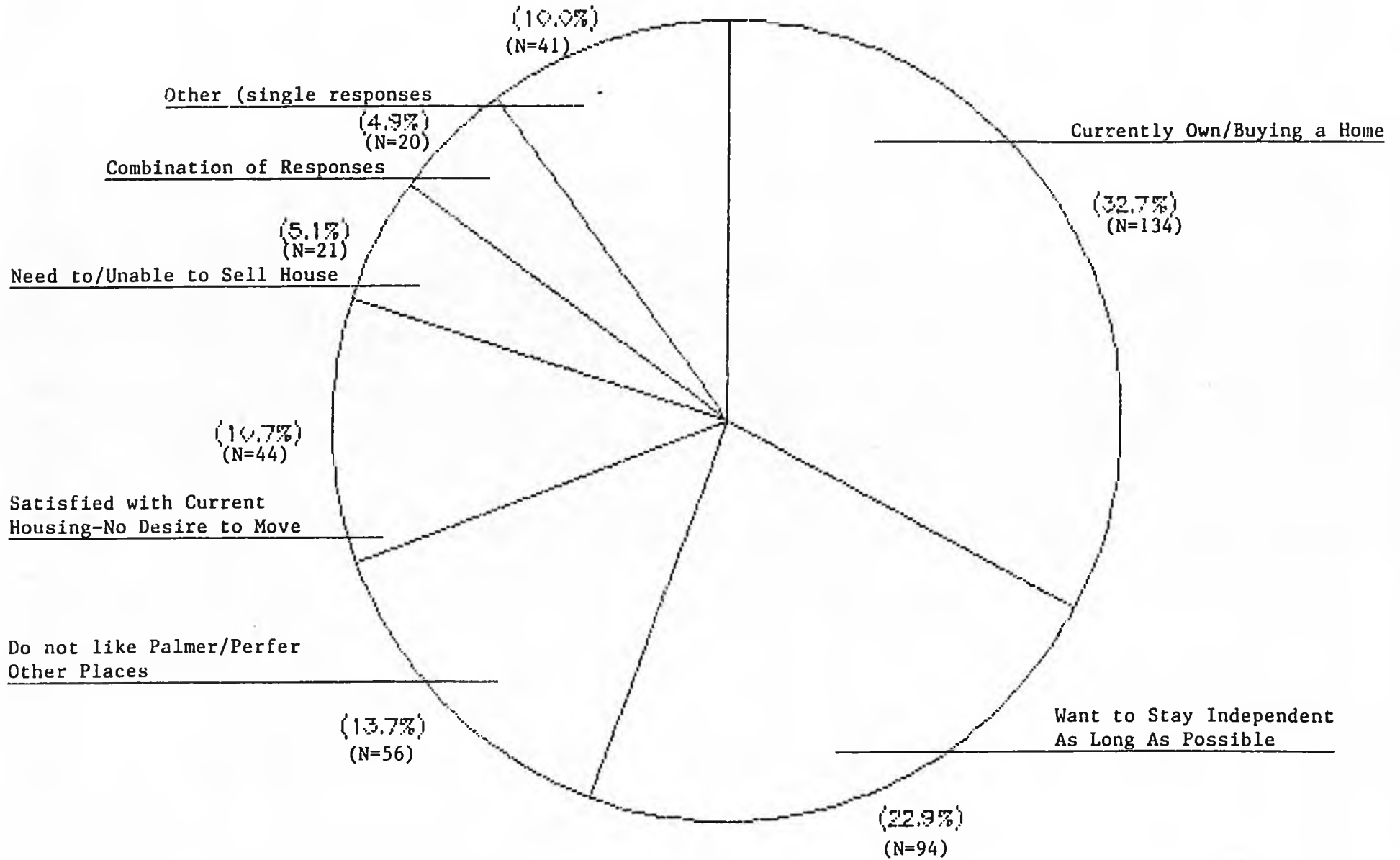
GRAPH 7

DEMAND FOR SENIOR CITIZEN HOUSING IN THE MATANUSKA-SUSITNA BOROUGH



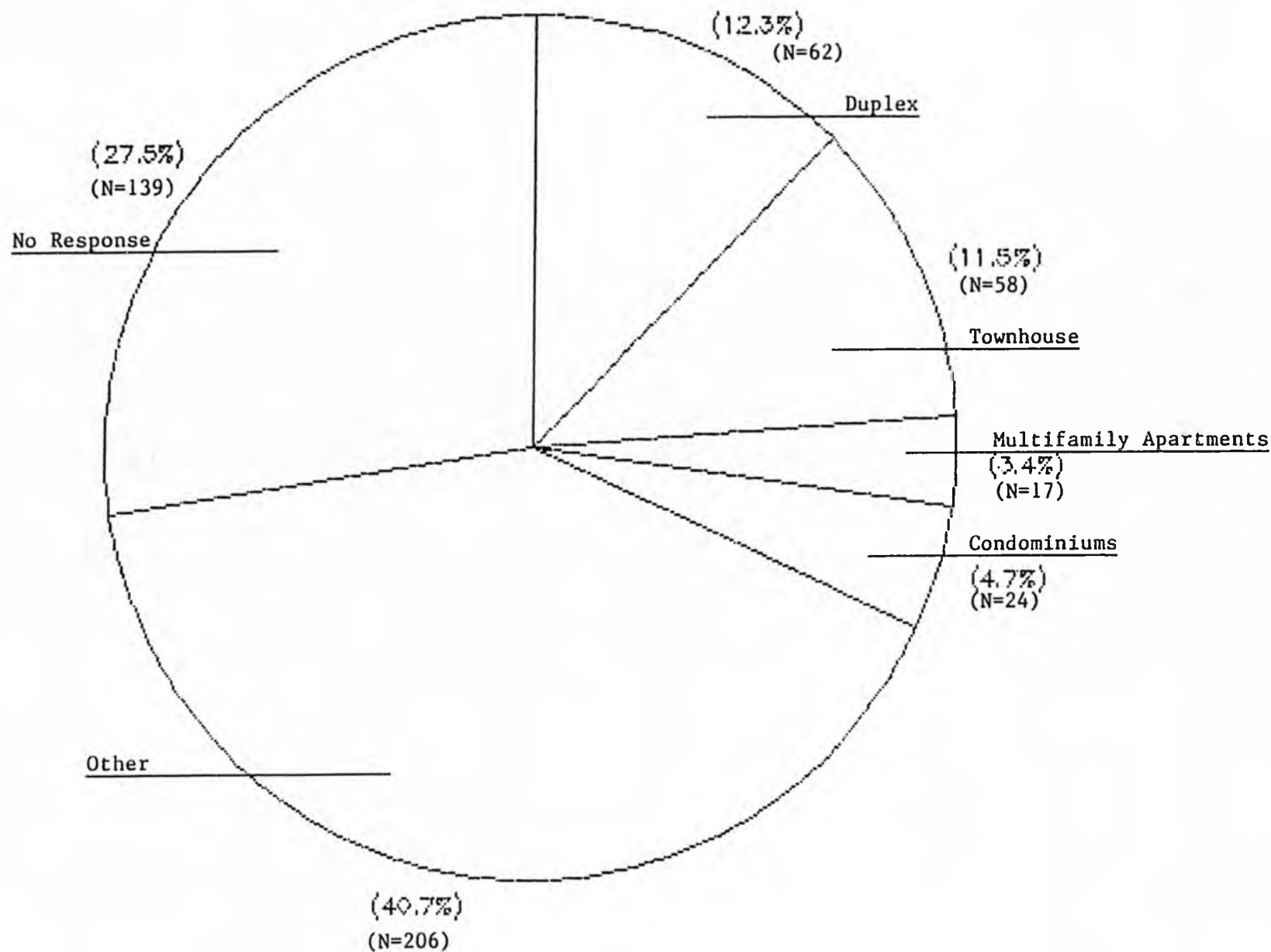
GRAPH 8

REASONS FOR DISINTEREST IN SENIOR CITIZEN HOUSING



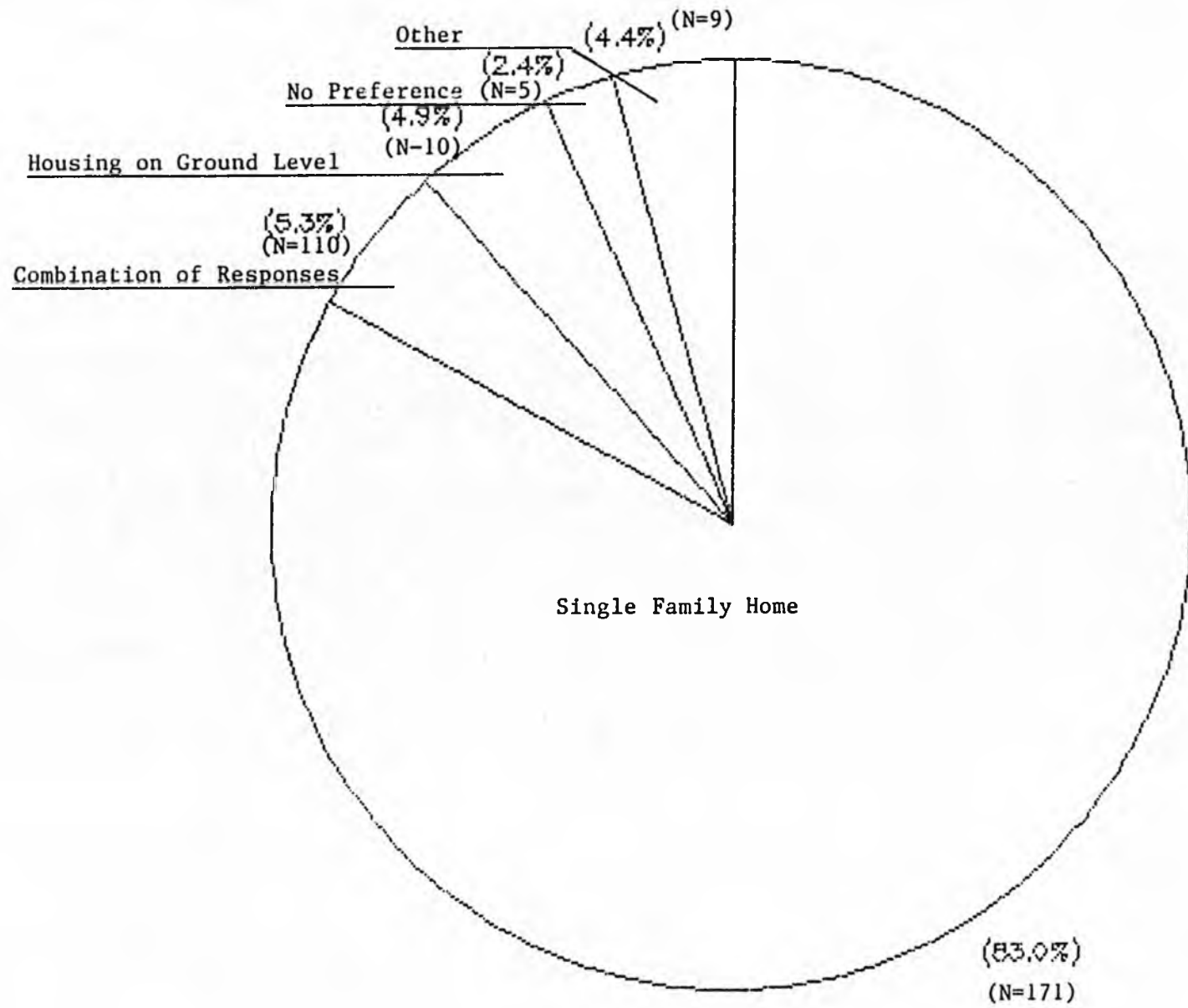
GRAPH 9

PREFERENCE FOR TYPE OF HOUSING



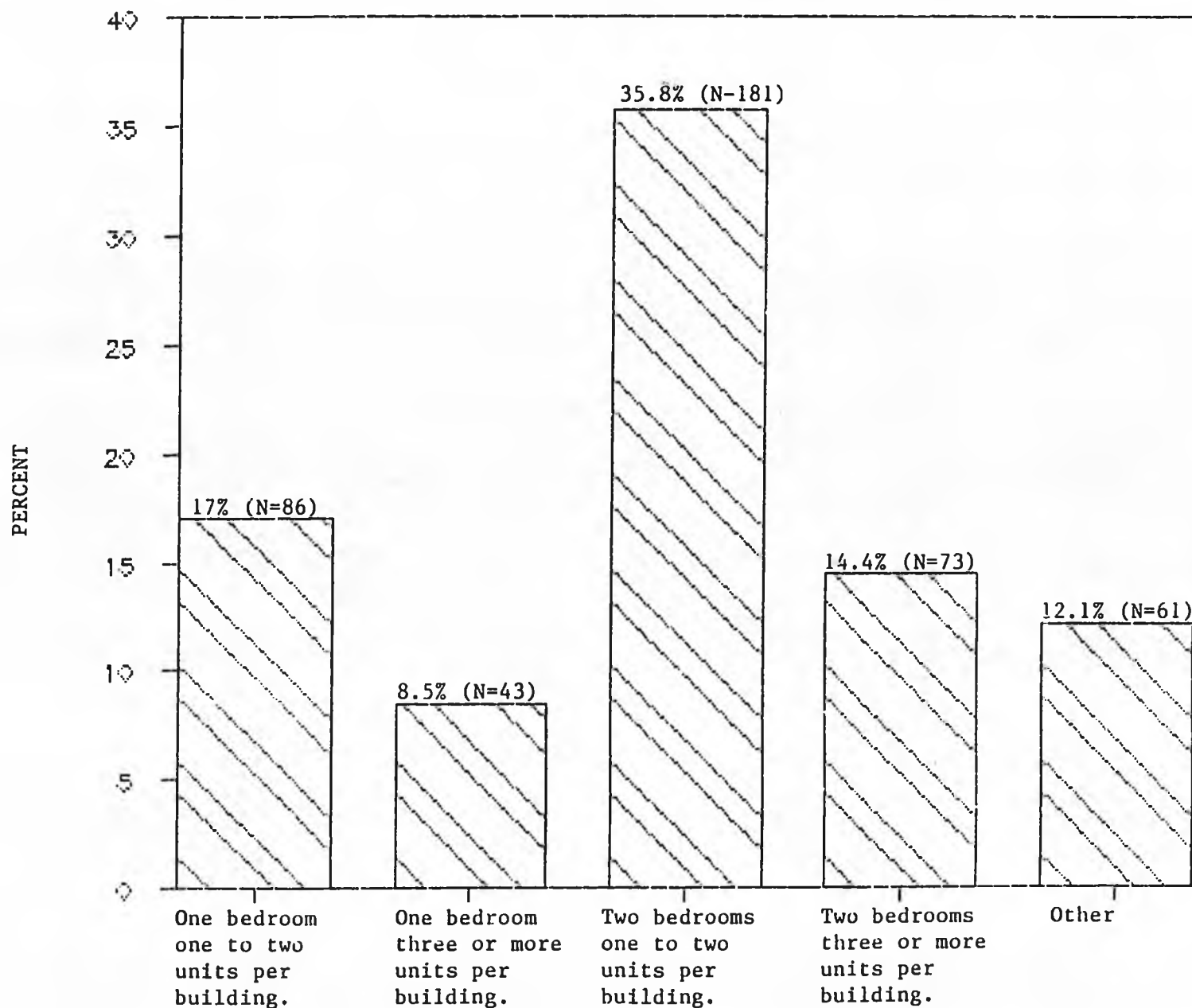
GRAPH 10

WRITE-IN RESPONSES TO PREFERRED TYPE OF HOUSING



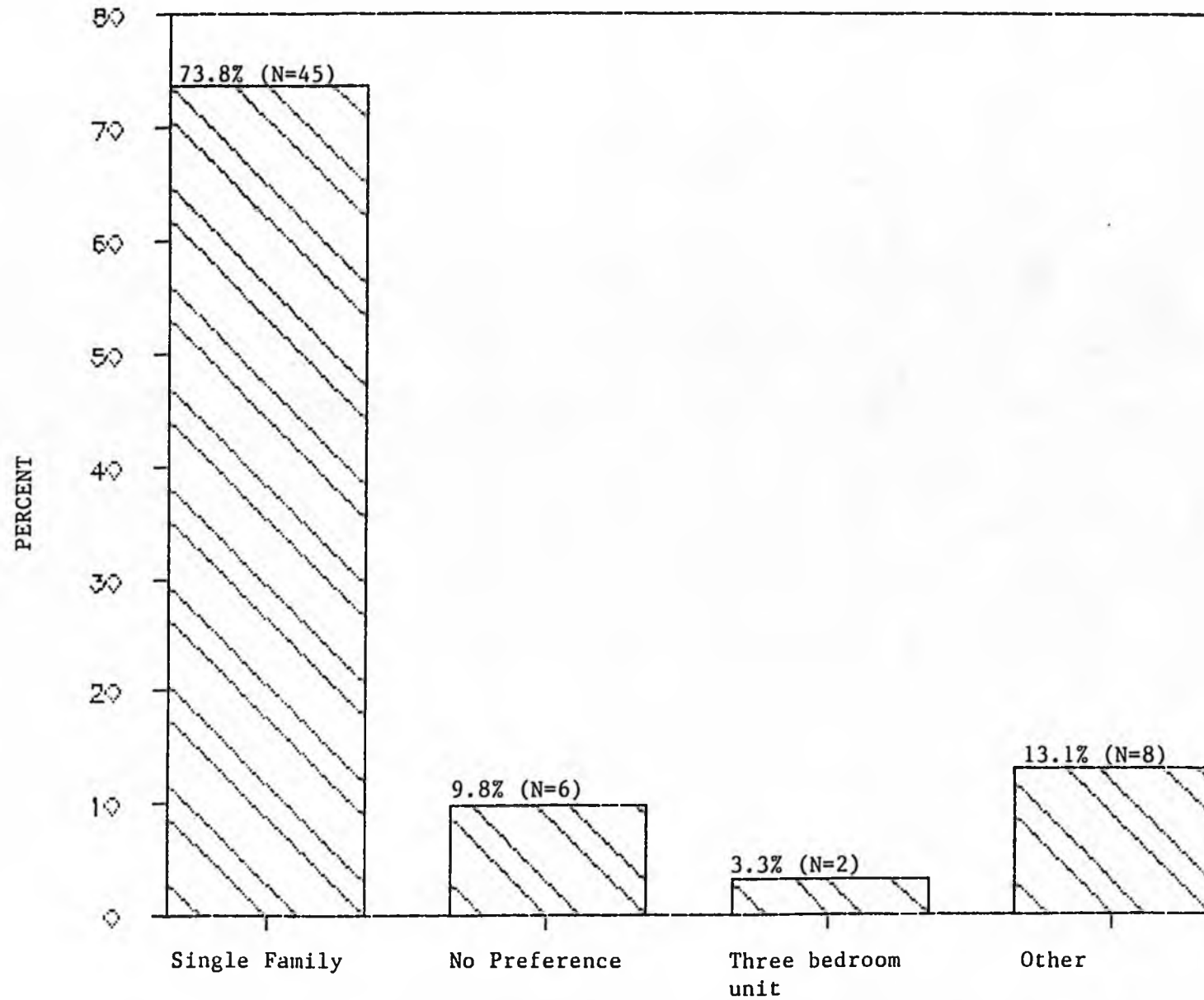
GRAPH 11

PREFERENCES FOR SIZE OF HOUSING



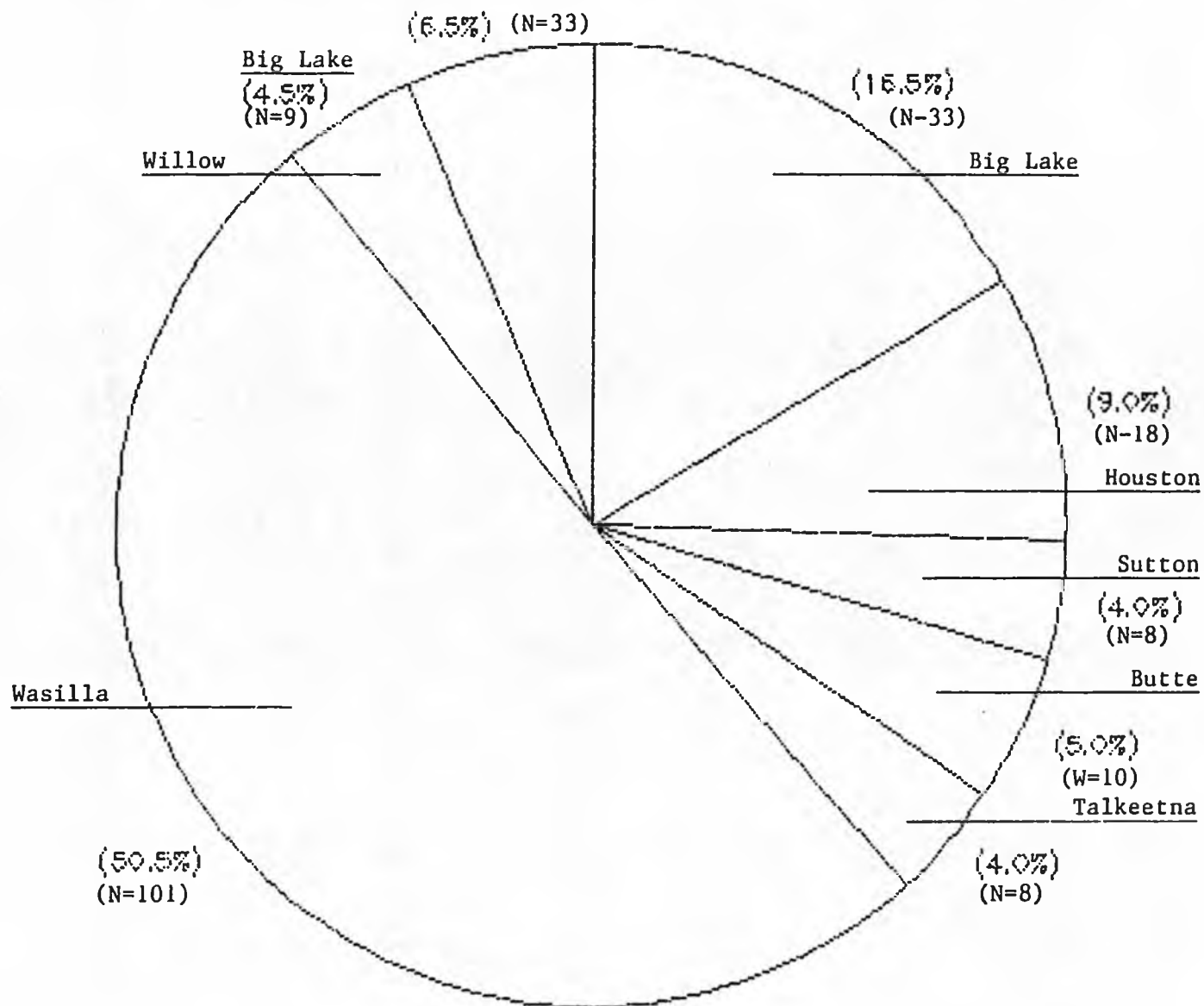
GRAPH 12

WRITE-IN RESPONSES FOR PREFERRED SIZE OF HOUSING



GRAPH 13

DESIRED LOCATION OF HOUSING (other than Palmer)



Alaska State Legislature



SENATOR JIM DUNCAN

P. O. BOX V JUNEAU, ALASKA 99811-3100
(907) 465-4766

COMMITTEES:
FINANCE
VICE CHAIR -
HEALTH EDUCATION
& SOCIAL SERVICES
BUDGET & AUDIT
BANKING &
ECONOMIC
DEVELOPMENT

M E M O R A N D U M

FEBRUARY 9, 1989

TO: SENATOR PAT POURCHOT, CHAIR
SENATE STATE AFFAIRS COMMITTEE

FROM: SENATOR JIM DUNCAN

SUBJECT: SENATE BILL 150, AN ACT ESTABLISHING A SENIOR HOUSING
OFFICE IN THE OLDER ALASKANS COMMISSION.

I REQUEST THAT YOU SCHEDULE SB 150, WHICH WILL ESTABLISH A SENIOR HOUSING OFFICE IN THE OLDER ALASKANS' COMMISSION FOR A COMMITTEE HEARING AS SOON AS POSSIBLE.

LAST SESSION, I INTRODUCED AND SAW PASSED, SCR 50, WHICH DIRECTED THE OLDER ALASKAN'S COMMISSION TO INVENTORY EXISTING SENIOR HOUSING AND RECOMMEND HOUSING ALTERNATIVES FOR SENIORS WHICH MEET THEIR NEEDS AND DESIRES NOW AND IN THE FUTURE.

THE DRAFT "SENIOR HOUSING REPORT" WAS COMPLETED IN LATE JANUARY AND COPIES WERE PROVIDED TO ALL LEGISLATORS AND RECIPIENTS OF THE SENIOR VOICE. THE FIRST PRIORITY LISTED IN THE REPORT IS THE ESTABLISHMENT OF A SENIOR HOUSING OFFICE TO ORGANIZE A COHESIVE, COMPREHENSIVE STATE RESPONSE TO SENIOR HOUSING ISSUES.

THE SENIOR HOUSING OFFICE PROPOSED BY SB 150 WILL PROVIDE INFORMATION TO SENIOR CITIZENS, THEIR FAMILIES, AND OTHERS ON BUILDING DESIGNS, REMODELING PLANS AND COSTS, STATE AND FEDERAL GRANT AND LOAN PROGRAMS, PRIVATE FUNDING SOURCES, STATE HEALTH AND SAFETY REGULATIONS, AND COMMUNITY AND REGIONAL HOUSING NEEDS. MANY OTHER STATES ALREADY OPERATE SENIOR HOUSING OFFICES BECAUSE THEIR NEEDS ARE SO CRITICAL.

I BELIEVE IT IS IMPORTANT TO FIND HOUSING ALTERNATIVES FOR OUR SENIORS WHICH ENABLE THEM TO LIVE AS INDEPENDENTLY AS POSSIBLE FOR AS LONG AS POSSIBLE. NOT ONLY WILL SUCH LIVING ARRANGEMENTS HELP THEM LIVE OUT THEIR LIVES WITH DIGNITY, BUT IT MAKES SENSE FINANCIALLY. GROUP HOMES AND APARTMENTS DESIGNED FOR SENIORS WITH SOME SERVICES AVAILABLE ARE MUCH LESS EXPENSIVE TO OPERATE THAN NURSING HOMES.

I URGE YOU TO SCHEDULE SB 150 FOR A STATE AFFAIRS COMMITTEE HEARING AS SOON AS POSSIBLE.

ATTACHMENT

Alaska State Legislature



SENATOR JIM DUNCAN

P. O. Box V JUNEAU, ALASKA 99811-3100

(907) 465-4766

COMMITTEES:
FINANCE
VICE CHAIR -
HEALTH EDUCATION
& SOCIAL SERVICES
BUDGET & AUDIT
BANKING &
ECONOMIC
DEVELOPMENT

FOR IMMEDIATE RELEASE
October 16, 1989
Contact: Pete Carran
465-4430

SENATOR DUNCAN'S SENIOR HOUSING BILL SUBJECT OF JOINT HOUSE AND SENATE STATE AFFAIRS COMMITTEE HEARING THIS WEEK

A bill sponsored by Senator Jim Duncan to increase senior housing in Alaska will be heard by the joint House and Senate State Affairs Committee this Thursday in Anchorage and teleconferenced to other locations statewide.

SB 150, introduced during the last legislative session, calls for the establishment of a senior housing office and a revolving loan program for construction of senior housing.

"I have been concerned about the lack of housing in Alaska designed to accommodate the special needs of the elderly," Duncan says. Statistics reveal Alaska's senior population has increased to almost 20,000, a growth of over sixty percent since 1960. This percentage is expected to grow, further impacting the need for appropriate senior housing. "I introduced this legislation because it makes good sense to provide housing opportunities for the elderly which help them live as independently as possible for as long as possible, both for humanitarian and economic reasons."

Senator Duncan says his measure was spurred by a report issued by the Older Alaskan's Commission as the result of a resolution he sponsored during the 1988 legislative session asking the commission to update its inventory of senior housing. "The report called for the establishment of a Senior Housing Office as the top priority," Duncan says. "Other key recommendations were the establishment of loans or loan guarantee programs for adult family care and group homes, state assistance for middle income and residential care projects, and increased financing availability for remodeling costs of foreclosed housing units." Under the measure, the Senior Housing Office would have the authority to sell bonds and deposit proceeds into a revolving loan fund.

(More)

DISTRICT C

Duncan says many other states already operate senior housing offices because the needs of the elderly are so specialized and it makes dissemination of information more efficient. The office would provide information on such subjects as appropriate building designs, remodeling plans and costs, state and federal loan programs, private funding sources, state health and safety regulations, and community housing needs.

The revolving loan program proposed by the legislation would provide financing for almost any dwellings to be occupied by persons 60 years or age or older, according to Duncan. "Its primary purpose is to provide a catalyst to spur development of senior housing by non-profit corporations, developers, and those providing or interested in providing residential services, such as group homes, to the elderly." A recent survey conducted by the Juneau Commission on Aging revealed seniors dissatisfied with their current housing preferred a congregate living environment such as a senior apartment complex with dining facilities. Many existing projects of this type are not available to middle or upper income seniors due to income restrictions because construction and operation of these projects are funded through federal housing and urban development programs.

It is expected rents and fees will be adequate to fund repayment to the loan fund. Duncan says discussions are ongoing about the best means to insure interest rates on loan funds are attractive to borrowers and provide an incentive to increase the availability of senior housing.

Senator Duncan will attend Thursday's hearing at the Anchorage Legislative Information Office beginning at 9 a.m. The teleconference site in Juneau is Room 205 of the Capitol Building. Public testimony is scheduled from 11:30 a.m. to 1 p.m. The Senate State Affairs Committee will also conduct a hearing on the Longevity Bonus Program beginning at 2:30 p.m.

Alaska State Legislature



SENATOR JIM DUNCAN

P. O. Box V JUNEAU, ALASKA 99811-3100
(907) 465-4766

COMMITTEES:
FINANCE
VICE CHAIR —
HEALTH EDUCATION
& SOCIAL SERVICES
BUDGET & AUDIT
BANKING &
ECONOMIC
DEVELOPMENT

MEMORANDUM

APRIL 19, 1989

TO: SENATOR PAT POURCHOT, CHAIR
SENATE STATE AFFAIRS COMMITTEE

FROM: SENATOR JIM DUNCAN

SUBJECT: SPONSOR SUBSTITUTE FOR SENATE BILL 150, AN ACT
ESTABLISHING A SENIOR HOUSING OFFICE AND LOAN PROGRAM
IN THE DEPARTMENT OF COMMUNITY AND REGIONAL AFFAIRS AND
AUTHORIZING THE ISSUANCE OF BONDS FOR SENIOR HOUSING.

I REQUEST THAT YOU SCHEDULE THE SPONSOR SUBSTITUTE FOR SB 150, WHICH ESTABLISHES A SENIOR HOUSING OFFICE AND LOAN PROGRAM IN THE DEPARTMENT OF COMMUNITY AND REGIONAL AFFAIRS FOR A COMMITTEE HEARING AS SOON AS POSSIBLE.

LAST SESSION, I INTRODUCED AND SAW PASSED, SCR 50, WHICH DIRECTED THE OLDER ALASKAN'S COMMISSION TO INVENTORY EXISTING SENIOR HOUSING AND RECOMMEND HOUSING ALTERNATIVES FOR SENIORS WHICH MEET THEIR NEEDS AND DESIRES NOW AND IN THE FUTURE.

THE DRAFT "SENIOR HOUSING REPORT" WAS COMPLETED IN LATE JANUARY AND COPIES WERE PROVIDED TO ALL LEGISLATORS AND RECIPIENTS OF THE SENIOR VOICE. THE FIRST PRIORITY LISTED IN THE REPORT IS THE ESTABLISHMENT OF A SENIOR HOUSING OFFICE TO ORGANIZE A COHESIVE, COMPREHENSIVE STATE RESPONSE TO SENIOR HOUSING ISSUES. ALSO AMONG THE TOP TEN RECOMMENDATIONS OF THE REPORT WERE ESTABLISHMENT OF LOANS OR LOAN GUARANTEE PROGRAMS FOR ADULT FAMILY CARE AND GROUP HOMES, STATE ASSISTANCE FOR MIDDLE INCOME AND RESIDENTIAL CARE PROJECTS, AND INCREASED FINANCING FOR REMODELING COSTS ON FORECLOSED UNITS.

THE SENIOR HOUSING OFFICE PROPOSED BY SSSB 150 WILL PROVIDE INFORMATION TO SENIOR CITIZENS, THEIR FAMILIES, AND OTHERS ON BUILDING DESIGNS, REMODELING PLANS AND COSTS, STATE AND FEDERAL GRANT AND LOAN PROGRAMS, PRIVATE FUNDING SOURCES, STATE HEALTH AND SAFETY REGULATIONS, AND COMMUNITY AND REGIONAL HOUSING NEEDS. MANY OTHER STATES ALREADY OPERATE SENIOR HOUSING OFFICES BECAUSE THEIR NEEDS ARE SO CRITICAL.

THE LOAN PROGRAM ESTABLISHED IN SSSB 150 WILL PROVIDE FINANCING FOR DWELLING ACCOMMODATIONS FOR PERSONS 60 YEARS OF AGE

SENATOR PAT POURCHOT
APRIL 19, 1989
PAGE 2

OR OLDER. THE HOUSING FINANCED THROUGH THE SENIOR HOUSING REVOLVING LOAN FUND WILL INCLUDE CONVENTIONAL HOUSING, HOUSING FOR THE FRAIL ELDERLY, GROUP HOMES, CONGREGATE HOUSING, COOPERATIVE LIVING ARRANGEMENTS AND OTHER HOUSING THAT MEETS SPECIAL NEEDS OF THE ELDERLY. CURRENTLY, ONLY SENIOR CITIZENS MEETING LOW INCOME REQUIREMENTS ARE ELIGIBLE TO RESIDE IN SENIOR APARTMENTS BECAUSE THE FINANCING WAS OBTAINED THROUGH HUD.

I BELIEVE IT IS IMPORTANT TO FIND HOUSING ALTERNATIVES FOR OUR SENIORS WHICH ENABLE THEM TO LIVE AS INDEPENDENTLY AS POSSIBLE FOR AS LONG AS POSSIBLE. NOT ONLY WILL SUCH LIVING ARRANGEMENTS HELP THEM LIVE OUT THEIR LIVES WITH DIGNITY, BUT IT MAKES SENSE FINANCIALLY. GROUP HOMES AND APARTMENTS DESIGNED FOR SENIORS WITH SOME SERVICES AVAILABLE ARE MUCH LESS EXPENSIVE TO OPERATE THAN NURSING HOMES.

I URGE YOU TO SCHEDULE SSSB 150 FOR A STATE AFFAIRS COMMITTEE HEARING AS SOON AS POSSIBLE.

ATTACHMENT

Senior housing

Affordable homes are a continuing need

By JIM DUNCAN

At some time now, I have been concerned about the lack of housing in Alaska designed to accommodate the special needs of the elderly. I think we all recognize the value of retaining the experience and expertise of our elders in Alaska, and have been

the desire to relocate are that "the aging tend to become isolated, unable to care for property, without easy access to markets, health care, restaurants, and the amenities to which they are accustomed. Apparently these factors tend to make the seniors want to relocate to a central location

programs, private funding sources, state health and safety regulations, and community housing needs. Many other states already operate senior housing offices because the needs of the elderly are so specialized and a senior housing office makes dissemination of information more efficient.

One method of making development of such housing more attractive, which came to light at a recent joint House and Senate State Affairs committee hearing, is the allocation of federal tax credits through the Alaska State Housing Authority. The credits available are limited to



somewhat successful in doing that through the Longevity Bonus, the Pioneers, Homes, the Senior Citizens Homeowners, and Renters Tax Exemptions, and the home and community based services funded through the Older Alaskan's Commission. In fact, Alaska's senior population has increased to almost 20,000, a growth of over 60 percent since 1980.

I feel it makes good sense to provide housing opportunities for the elderly which help them to live as independently as possible for as long as possible, both for humanitarian and economic reasons. At present, there are some fine housing projects for senior citizens available, such as Chugach Manor and Chugach View in Anchorage, Sunset View in Cordova, Golden Ages and Golden Towers in Fairbanks, Seaview Terrace in Ketchikan, and the Mountainview Apartments in Juneau. However, these projects, whose construction and operation are funded through federal Housing and Urban Development programs, are not available to middle or upper income seniors due to income restrictions for occupancy.

The Juneau Commission on Aging recently completed a survey of Juneau's senior citizens and arrived at the following conclusions. Of the 857 who responded to the survey, approximately 140 individuals over 65 are currently dissatisfied with their housing arrangement. The preferred alternative seems to be a congregate living environment such as a senior apartment complex with dining facilities. Reasons stated in the report for

where fell—ship, security, health and other necessary facilities and services are readily accessible." I am sure this analysis holds true for many elder Alaskans from other communities in Alaska.

To determine the scope of the problem statewide, during the 1988 session, I sponsored a resolution requiring the Older Alaskan's Commission to update their inventory of Senior Housing needs in Alaska. In February, 1989, they released their draft report, entitled "Senior Housing Report". The first priority listed in the report was the establishment of a Senior Housing Office to organize a cohesive, comprehensive state response to senior housing issues. Also among the top ten recommendations were establishment of loans or loan guarantee programs for adult family care and group homes, state assistance for middle income and residential care projects, and increased financing availability for remodeling costs of foreclosed housing units. The final report was released in mid October and is available from the Older Alaskans Commission.

In response to the Senior Housing Report, last session I sponsored Senate Bill 150, which will establish an Office of Senior Housing as well as a Senior Housing Loan Program. The Senior Housing Office proposed in my legislation, which is now Sponsor Substitute for Senate Bill 150, as envisioned will provide information to senior citizens, their families, and others on appropriate building design, remodeling plans and costs, state and federal grant and loan pro-

The revolving loan program envisioned by Senate Bill 150 will provide financing for almost any dwelling to be occupied by persons 60 years of age or older. Its primary purpose is to provide a catalyst to spur the development of senior housing by non-profit corporations, developers, and those providing or interested in providing residential services, such as group homes, to the elderly. It is expected that the rents and fees charged for the facilities will be adequate to fund repayment to the loan fund. Discussions are ongoing about the best means to insure the interest rates on the loan funds are attractive to borrowers and provide an incentive to increase the availability of senior housing in Alaska.

\$640,000 in the current year and at this point it is unclear if the credit program will be continued in coming years. The tax credit program does carry income restrictions for a portion of the occupants of the facility.

I am hopeful that SB 150 will receive favorable action in the upcoming session. If you support establishment of a Senior Housing Program, be sure to contact your legislative delegation and let them know your feelings on the issue. If you would like to receive further information on the Senior Housing proposal, please give my office a call at 465-4766, or write to me, Senator Jim Duncan, P.O. Box V, Juneau, Alaska 99811.

—Duncan is a Juneau Senator.

Business travelers who don't write it all down will discover a big tax bill

Starting this year, some business travelers will be facing new tax laws resulting from the Family Support Act of 1988, said Robert W. Frock, Alaska District Director for the Internal Revenue Service.

Beginning in 1989, reimbursed business travelers who are not required to adequately account to their employers for their travel or other business expenses, or who are allowed to keep any reimbursement in excess of their expenses, will probably find they have a higher tax bill. This will occur since the employer reports these reimbursements as part of the employee's wages on Form W-2, but the employee can deduct on his or her tax return only the amount of expense that is over two percent of his or her

gross income—and only as an itemized deduction.

In the past, employees could deduct all of their reimbursed expenses as an adjustment, or reduction, to their gross income, regardless of whether the expenses were adequately accounted for.

Business travelers who are required to adequately account for all of their business expenses and whose reimbursements equal their expenses cannot deduct their expenses because the reimbursements will not be reported on their W-2s.

The deduction for business meals and entertainment expense is generally limited to 80 percent of the amount spent.

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for Sen Bourchot 10-19-89
from Ed Wow, constituent

(SB 150, SB 112) 11 1/2-1

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- 7 Thick bath room metal bars
- 3 Collapsible door handles instead of regular door knobs
- 2 Sinks (1 bathroom porcelain & 1 kitchen shallow, partitioned, metal sink)
- 1 Small bath tub with low shower head
- 1 Self cleaning refrigerator piercing your ears with its steady whistling static
- 1 Stove with 4 cooking outlets plus baking & broiling capability. This stove has an exost system above, protruding right into your face
- 5 Windows 4 of which you must crank to open, or to close instead of simply push up/pull down
- 3 Circular water tap faucids for hot & cold water instead of regular once much easier to use
- 2 Sets of heating pipes, that bang like pistol shots from under the windows
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- (5) One cloth closet with one shelf & a wooden bar for hangers
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- (7) One old fashioned simple heat radiator
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- (9) One telephone outlet. No cable TV. No pets
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(SB 5) 3 1/2-4 1/2

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112,808 (W)	118,743 (M)	231,551 (A)	7-1-1987 <i>revised</i>

*Submitted
By Ed Wow*

HOUSING

Senior Housing

James F. Sherman
Executive Director



NEW TRENDS AND IDEAS

TODAY'S OLDER AMERICANS ARE DIFFERENT from any group of older citizens that preceded them. They have seen more, done more and experienced more than any comparable group in history. And given the improvements in medical technology that have enabled them to be healthier, they expect to continue to live the same type of vibrant and exciting lives that characterized their youth and middle age.

Today's older Americans are used to having diverse options available to them for all types of products and services and they expect to continue to exercise these options.

For companies providing products and services aimed primarily at older adults, the past several years have been revealing. As demographers began to realize the size and economic strength of the elderly market, arbitrarily set at age 65, a small number of companies took notice. Some of these companies developed products to serve this market. But many of the products did not meet with the success that was envisioned, based on size of the market alone.

Why were these products floundering? The answer is that older Americans are not a homogeneous market; this large group is actually made up of many smaller groups that have very different needs, wants and expectations about a product.

Why is this discussion important in an article on senior housing? Many of the housing options available in today's marketplace reflect that older citizens desire alternatives in their living environments. And there are more alternatives in senior housing in 1989 than there ever has been.

A SHORT HISTORY

From the first retirement communities that came into existence during the early 1800s to the original continuing care communities providing care for life, residents typically turned over their meager assets to the community, which then raised additional funds by soliciting contributions. The pooled resources allowed for the residents to receive care for the remainder of their lives. In addition, the communities provided secure, supportive environments and began to offer activities of interest to the residents.

Gradually the idea of community living spread to other types of nonprofit organizations as more retired people sought this type of lifestyle. Though some communities have existed for a half century or more, many communities were developed in the decades following World War II.

The form that most of these developments took is called a lifecare community. A typical lifecare community offers shelter, food, activities and health care for the lifetime of the resident in exchange for a one-time endowment fee and monthly fee. The resident's agreement usually specifies that the resident receives this care regardless of their ability to pay. In the classic lifecare community, this endowment fee was nonrefundable. The residents had the right to live in the

apartment for life, but had no ownership position.

Over time the lifecare concept has been modified; the communities are now called CCRCs, or continuing care retirement communities. The health care component has remained a vital part of these facilities. To be called a CCRC, a community offers independent living and some type of nursing care. Residents in independent living may reside in apartments or sometimes they may live in townhomes or cluster homes on the periphery of the community. A service package consisting of meals, housekeeping, transportation and activities is usually offered, in return for the monthly fee. It has become more common to give residents the choice of participating in many of the services as they are needed. A health care facility is usually onsite.

PAYMENT PLANS

CCRCs are almost always financed through an upfront payment and a monthly fee. But the variations in payment plans are numerous. In some communities the residents pay an initial fee that guarantees health care, at no more than the monthly fee. At other communities, only a specified number of nursing care days are paid - or the resident might be limited to a lifetime dollar amount. Still others may provide no health care benefit, except that the

resident has priority admission status.

In some communities, the entrance fee is refundable; in others it is not. Some communities have experimented with entrance fees that are 100 percent or more refundable to the resident's estate, based on the entrance fee charged to the subsequent resident.

A recent development has been the rental CCRC. These communities have two or more types of living units onsite, some type of independent living and some type of nursing care. Residents of these communities do not pay an entrance fee; instead, all payments are made on a monthly basis. The monthly fee pays for a service program, which can vary greatly, and all health care is paid as it is used. Sometimes these rental CCRCs provide the resident with the opportunity to purchase long-term care insurance, which reduces the cost of the out-of-pocket expenditures for nursing care.

ADULT-CONGREGATE LIVING FACILITY

Another common type of senior rental housing is an adult congregate living facility (ACLF). This type of community offers a wide range of services and amenities, but typically includes no health care. The services are paid for via the monthly fee. In some developments, additional services can be purchased as neces-

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sary. As with all types of retirement housing, there are usually a variety of service plans.

The wide range of payment plans make comparison between the communities based solely on price difficult. When investigating options, be sure to inquire about those services included in the fees and those available but not included.

Another important point about price. The retirement housing industry has developed many different types of communities, designed to fit the needs of older persons. Price ranges vary widely, depending on a number of factors: size of the unit, types of amenities, whether health care is included, how much health care is included and whether the entrance fee is refundable. There is probably a community in your area that has the services you desire, at an affordable price. Be sure to thoroughly research all the available options.

NEW OPTIONS

Recently, an increasing number of condominium and cooperative projects have been constructed. Though somewhat different in form, both of these types of projects are designed to give the resident an equity interest in the project, with the potential for this equity to increase.

Assisted living units and projects have also become popular for older and more frail persons as an alternative to a nursing home. In assisted living projects, residents receive help with activities of daily living, such as eating or dressing, but have much greater freedom than in a nursing home. Often these units have been added to CCRCs as a transitional unit between the nursing home and the independent living apartments.

Older persons still have other options. Remaining in one's own house has been made easier with the development of housecleaning companies, home repair firms and other community services that provide needed services to maintain a home. Meals on wheels and home health

agencies have made it easier to receive services on an intermittent basis after illness or injury. Homesharing, where an older and younger person share the home with a reduced rent in return for providing help around the house is being tried in a number of cities.

Relocating to a warmer climate is still a popular option. Many of these warmer climates have retirement villages, such as the famous Sun City, Arizona — an entire town comprised largely of retirees. Another option for some older persons is simply selling the house to move to smaller quarters — whether a smaller house or a conventional apartment or condominium. And for a large number of older persons, moving in with children and their families is still a viable option. In the future, retirees may be able to purchase time sharing units for retirement communities all across the country; the way resort condominiums are currently shared.

What is clear is that older Ameri-

cans have an increasing number of alternatives if they decide to sell the family home. As the available options imply, different types of communities can meet the specific needs and wants of the residents. No one type of community is inherently better than any other.

One word of caution — too many older persons wait until they are seriously incapacitated to explore these options. Obviously, serious illness or physical disability will limit the number of options available. Don't wait too long. Many of the housing options are available for those over age 55, with programs that fit an active lifestyle. Older Americans should be excited about the number of opportunities available to them and have fun with their exploration of these options. ■

James F. Sherman is a partner and national director, Public Finance and Health Care Consulting, Laventhol & Horwath. He is also the president of the National Association for Senior Living Industries (NASLI).

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5 Most Common Types of Housing For Older Adults

1 CONDOMINIUM

Housing in an apartment-like complex in which the individuals hold title to their living unit but share ownership of the common areas with other owners in the development. There is a homeowners association responsible for the building and its

grounds. Owners pay a monthly association fee to cover the costs, including maintenance, of common areas.

2 ENDOWMENT

Housing in which the older person pays an entrance fee that helps bring down the monthly rental fee and/or prepays for services. Residents pay a monthly fee, but do not have ownership of their unit. Entrance fees may be partially refundable. Most endowment housing is part of a campus setting where a variety of housing and services are usually available.

3 COOPERATIVES

Cooperatives are owned housing but differ from condos, in that residents buy shares in the corporation in exchange for the right to occupy a specific living unit. All shareholders belong to the homeowners association that manages the common areas.

Cooperatives can be *limited equity* or *market-rate*. Limited equity means that if a resident wants to sell

his or her shares in the corporation, the amount of profit the resident can receive is limited. Market-rate means there is no limit on the profit a resident can receive when his or her share is sold.

4 LIFE CARE COMPLEX

Housing developments planned, designed and operated to provide a full range of accommodations and services for older adults, including independent living, congregate housing and medical care. Residents may move from one level to another as their needs change. Financial arrangements usually include a substantial entrance fee plus monthly charges. Such housing developments provide for all housing, including nursing home, for life.

5 RENTAL UNITS

Apartments that may be owned by either proprietary or nonprofit organizations. Residents do not have any ownership in the apartments. Instead they pay monthly rentals and have monthly or yearly leases. ■

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Personal Care

A NEW CHOICE IN SENIOR HOUSING

SAM'S MOTHER IS 87 years old and lives alone. Health problems this past year forced her and her family to look at several options to help her maintain dignity and remain independent for as long as possible. The options they considered were:

- Move to a retirement community — but she could no longer live independently.

- Move in with the children — but her children and their spouses work full-time; there would be no one at home.

- Remain at home — but home support services were expensive, and she would lack the friendship of her peer group.

- Move to a nursing home — but she was not ready for the institutional setting and she didn't need full nursing care.

- Or perhaps move to a new form of senior housing — a personal care community.

Personal care seemed to answer many of the concerns expressed by the family. How could they address their mother's physical capabilities while providing service support for her limitations? How would she handle heavy house cleaning? If she had a minor medical problem, would there be someone there to properly monitor her? How could she get around even though it was not safe for her to drive anymore? How could it be easier for her to maintain friendships with her peer group? Would

her anxiety be lessened, her independence increased, her dignity maintained? The personal care community addressed these issues.

THE NEW CHOICES

Personal care residences can be either an apartment or room-style accommodations designed for the older yet relatively healthy adult. They provide less care than a nursing home but more care than a retirement apartment. Residents most often require some assistance with the activity of daily living, such as bathing, dressing or monitoring medication and nutrition.

This type of facility may be found attached to a retirement community, nursing home or hospital, or it may be a *free-standing* community. In any case, it can provide an alternative way of living at a lower cost than a nursing home.

HOW TO SELECT

The best way to approach the move to personal care is for the family to first look into the many options and feel comfortable with the advantages and disadvantages of each option. Then bring the elder family member for a visit. Let the staff speak directly with the family member. They should know how to make the potential resident feel comfortable. Perhaps a short-term visit could be arranged and a trial period set up. Consider all options and carefully weigh your alternatives. If the deci-

sion is made to move, follow through quickly with the details. Often a small, family-oriented community can be a much greater comfort to an older person than a large institutional program.

Senior housing has created a new lifestyle that bridges the gap between the independent retirement community and the nursing home. Today, with broader choices, the older person can continue to be involved in new experiences and an active social life while having the additional support of assistance with the chores of daily living. ■

Barbara Kleger is president of Senior Living Associates, Media, Penn. She has been in the field of senior housing since 1978, and is a trustee of the National Council on Seniors Housing of the National Association of Home Builders.

See next page for a directory of Minnesota Assisted Living Facilities.

Sail On The Senior's Choice Cruise

See page 47

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SENIOR HOUSING REPORT



**Alaska's senior citizen housing today,
what seniors will need for tomorrow,
and what the State can do to help**

**Prepared by the Older Alaskans Commission
for the Alaska Legislature and Governor Steve Cowper**

September 1989

INTRODUCTION

The 1988 legislature instructed the Older Alaskans Commission to prepare a report on senior citizen housing and to present the information and recommendations to the Governor and legislators by January 15, 1989.

This report presents an inventory of existing senior citizen housing; reports on a survey of senior citizen likes, dislikes and future housing needs; and reviews possible housing alternatives to meet those needs. It also looks at the issue of increasing supportive services for seniors, toward helping them remain in their own homes as long as possible.

A note of thanks is due to Senator Jim Duncan for sponsoring the statewide teleconference on February 4, 1989, which allowed all seniors to participate and comment on the housing study.

PUBLIC COMMENT

The Older Alaskans Commission, the legislature, and the Governor wanted to know what people thought of this report. Did they agree with the recommendations? Did they have different proposals for meeting future senior housing needs? Was there something missing from the report or too much emphasis on a particular housing alternative?

A series of public meetings and a statewide teleconference were held to accept public testimony on the report. Public meetings were scheduled for February 7 - 15, 1989.

Written comments were submitted directly to the Commission. Public comment has been incorporated into the Housing report where it is appropriate. General comments are included here; comments regarding the recommendations appear at the end of each recommendation. The Commission thanks everyone who took the time to provide comments on this report.

Some of the Public Comments:

Bob Ogden, Administrator of Mary Conrad Center in Anchorage: *"Thank you for the outstanding January 1989 Senior Housing Report. I have long awaited a compilation of such information and compliment the person(s) in charge for the report's clarity and layout."*

Dennis Murray, Director of Heritage Place in Soldotna: *"I believe you have done a good job to identify some of the issues and types of housing alternatives which elderly currently have or may need in an aging society."*

Judy Christianson, owner and manager of an adult foster care home in Sitka: *"I have just yesterday happened upon a copy of your Senior Housing Report. I hasten to get a note off to you because I want you to know how pleased I am with it and what a fine job I think you did with it . . . It is particularly lucid, with clear language and organization. You made some rather complex situations easy to think about."*

A senior from Anchorage: *"Let me express my thanks to the Commission for the work involved in producing this report."*

Director, Heritage Place in Soldotna: *"The report does not address a federal/State problem which contributes to the lack of alternatives to institutional care; namely, the lack of a mechanism to prioritize admittance to subsidized housing projects by frail and vulnerable elderly and handicapped individuals. Currently there are no provisions with any substance which place those threatened with or already in nursing facilities in first place for admittance to subsidized housing facilities. Discharge planners and senior citizen advocates are stymied when they are told that the project has 10-20 on its waiting list, and anticipates the availability of a unit for the client in one to two years. The State must develop a policy and a mechanism which places frail and vulnerable individuals first on the list at time or application."*

TABLE OF CONTENTS

Housing definitions and alternatives 4

Recommendations

 State Senior Housing Office 6

 State Funding for Nenana and Palmer Senior Housing 7

 Construction of Senior Cabins in Rural Areas 8

 State Support for At-Home and Independent Living Supportive Services 8

 State Support for Community-Based Senior Services: Day Care, Respite Care Adult Family Care
 and Group Homes 9

 Increased Payments for Adult Family Care 10

 Loans or Loan Guarantee Program for Adult Family Care and Group Homes 11

 State Assistance for Middle-Income and Residential Care Projects 11

 State Land for Independent and Semi-Independent (Assisted) Housing 12

 Increased AHFC Financing of Remodeling Costs for Foreclosed Units 13

Inventory of Existing Senior Housing in Alaska 16

Home and Community-Based Senior Services 23

Adult Family Care Homes, Day Care and Respite Care 25

Residential Care (Assisted Living) 31

Why Seniors Choose Independent Apartments 31

Middle-Income Housing 32

Conversion of Foreclosed Properties 33

Community Needs 36

What Private Developers Are Doing 38

Private Foundations 39

State and Federal Agencies 40

What Other States Are Doing 43

Senior Housing Survey 44

Summary of Senior Housing Survey 45

Methodology and Sources 54

Appendix - Housing Bills



Mountain View Center, Juneau.

HOUSING DEFINITIONS AND ALTERNATIVES

Just as you can't compare apples and oranges, and just as you can't tell the players without a scorecard, you can't talk about senior housing without everyone agreeing to the same definitions for housing options.

Federal, state and private offices all seem to assign their own meanings to different housing terms. Senior citizens also attach varied meanings to the same words, making it difficult to discuss one type of housing that may mean different things to different people.

Some people think intermediate housing means minimal services, the next level past independent apartment living. Others consider it just a step short of full nursing care (in fact, Medicaid now considers "intermediate care"

and "skilled nursing care" to be the same -- both very intensive). Congregate housing to some means semi-independent living with supportive services, while to others it signifies any type of group living regardless of services. Adult foster care and board and care really are the same, except that foster care usually is state-paid and board and care means self-pay.

In the context of these definitions and this report, "supportive services" means housekeeping, home chores, laundry, meals, transportation and similar services designed to allow seniors to live independently for as long as possible. "Personal care" means supervision of self-medication and other such daily activities requiring more individualized and skilled attention.

To clear up the confusion over housing terms, we propose that all state agencies adopt the following definitions. Pro and con statements are included for each housing option, as a means of further explaining the alternatives, as are recommendations for possible state action to promote each option. All of these housing alternatives are alternatives to single family homes and already exist in some states, even if they are not yet all available in Alaska.

INDEPENDENT LIVING (Facilities, senior apartments, with no services except maintenance, snow removal, some security services -- but usually no live-in manager)

Pro: Preferred by seniors; low cost with HUD subsidies; offers safety and security of group living; allows seniors to maintain independence.

Con: Lacks health care or many on-site services, and loses seniors who need more supportive services; less privacy than homes; restricted to low-income by federal subsidy.

Recommendations:

Increased community services or on-site supportive services to avoid need for more costly residential care facilities; state funding for proposed Nenana and Palmer projects to take advantage of HUD money; possible revolving loan fund for future projects.

SHARED HOUSING (two or more unrelated seniors sharing a home owned by one of the seniors, with the others paying rent to the owner)

Pro: Higher level of companionship than independent living and less expensive

due to shared costs; makes use of existing housing rather than requiring construction of new units.

Con: Loss of privacy; housemate compatibility could be a problem; costs likely would be higher than in subsidized apartments.

Recommendations:

Possible state loan help with remodeling costs and increased services to encourage shared housing; possible adoption of a state zoning override law to allow neighborhood development of shared housing.

COOPERATIVE HOUSING (unrelated seniors living together in a home jointly-owned by all the occupants)

Pro: Peer support; home equity; savings of group living by occupants sharing the cost of help and services.

Con: Compatibility; down payment; remodeling costs; limited resale market upon death of co-op owner.

Recommendations:

Information from state housing office; possible loan fund for remodeling costs; possible state zoning override law.

ECHO HOMES (also known as elder cottages or granny flats; a separate, small house or modular unit on the same lot as a family member's home)

Pro: Close to family support, yet offers independence.

Con: High construction costs; zoning restrictions and possible neighborhood opposition; questionable resale value of the two houses on one lot.

Recommendations:

State housing office could offer information and building plans for those who are interested.

GROUP HOMES (small, group-living homes operated by a non-profit organization or community group)

Pro: Less expensive than large residential care homes; can provide community-based or at-home supportive services and family atmosphere; could make use of foreclosed properties.

Con: Up-front costs of home purchase and remodeling; capital or operating subsidies necessary to keep daily costs within budget of many seniors.

Recommendations:

Information on home construction and remodeling; assistance based on experience of existing state-supported group homes for developmentally disabled; additional supportive services from state agencies or state-funded grantees; loan assistance.

CONGREGATE LIVING (large group-living facility, with meals and some on-site supportive services, operated by a non-profit housing authority or private developer)

Pro: Less expensive than residential care and fills a gap between independent living and nursing care; basic services prolong tenants' ability to maintain a semi-independent lifestyle.

Con: Expensive to build and operate, and subsidies may be needed to hold rents within reach of most seniors.

Recommendations:

Possible loan guarantees; below-market sale or lease of state land.

ADULT FOSTER CARE, better described as **adult family care** (seniors living in a provider's home and receiving personal care and meals)

Pro: Quality, personal care at reasonable rates; family atmosphere; avoids institutionalization; could make use of surplus, foreclosed housing.

Con: Needs supportive and health care services from the state; needs state aid for those who cannot private pay; needs financing help for purchase and remodeling of homes; hard to find people willing to undertake the task.

Recommendations:

More support services, particularly day care and respite care; financing help; increased payments for state-sponsored residents; increased oversight and assistance from family and youth services division; possible adoption of a state zoning override law.

RESIDENTIAL CARE (includes medical supervision and on-site 24-hour supportive services; includes all meals, laundry, housekeeping, personal care services)

Pro: Less expensive than full-care nursing home.

Con: Expensive; subsidies needed to make it affordable; questionable whether Alaska -- with its small market -- can support a residential care facility.

Recommendations:

Possible loan guarantees; below-market land sale or lease of state land.

NURSING HOMES (full medical care under the supervision and direction of an attending physician for both ambulatory and nonambulatory seniors with special medical needs)

Pro: Allows seniors to remain in Alaska.

Con: Very expensive, especially in a small market; in some cases promote over-dependency with little effort to restore independent living.

Recommendations:

Information for seniors and potential developers.

To make senior housing discussions and debates easier to understand, we propose arranging housing options under three categories. Using the definitions provided above, we have prepared the following scale of housing options:

INDEPENDENT LIVING

Senior apartments

Residential care (includes residential wing at state Pioneers' Homes and residential beds at Mary Conrad Center in Anchorage).

SEMI-INDEPENDENT CARE

Shared housing
Cooperative housing
ECHO homes
Group homes
Congregate (assisted) living
Adult family homes (foster care or board and care)

DEPENDENT CARE

Nursing homes (includes private facilities, long-term care wings at hospitals, non-profits and nursing care wings at state Pioneers' Homes)

RECOMMENDATIONS

The effort to provide affordable housing for Alaska's senior citizens has benefitted from a decade of flowing oil dollars, just as have many other state programs. Tens of millions of dollars have paid for yards of concrete, tons of steel and gallons of paint to build hundreds of apartment units. Millions more have gone for increased supportive services, helping many seniors to stay in their own homes longer and with a higher degree of safety and comfort.

Mixing hindsight and foresight with the reality of lower oil prices, a former state housing official recently assessed the past and future of housing grant programs: "Total freeness of the money was good, but we're never going to get there again."

Although oil money no longer is strong enough to carry the load of multi-million dollar housing grant programs, the need for senior housing and services continues to increase. Alaska's senior population has grown by 66 percent since 1980, to more than 19,000 residents, according to the Department of Labor. It is one of the fastest growing age groups in the state. If the state's population continues to grow older as projected, Alaska's senior population could double soon after the year 2000.

It is the intent of this report to review those growing needs and offer suggestions. All of the recommendations in this report are offered in the context of the state's current financial situation.

***Recommendation No. 1
State Senior Housing Office***

The Older Alaskans Commission in 1985 issued a housing task force report in which its first substantive recommendation called for creation of a Senior Housing Office within the Department of Community and Regional Affairs. That recommendation was not funded by the legislature, but it remains essential if the state is to organize a cohesive response to the problems of senior housing. Therefore, we offer a similar recommendation again this year.

However, rather than limiting the new office to only senior housing issues, it also could be assigned the task of researching, promoting and coordinating housing for developmentally disabled, chronically mentally ill and homeless people. Housing problems faced by those groups are similar to the needs of seniors: affordability, security, accessibility and supportive services. State, federal and private funding sources also are similar, as are housing

alternatives including public housing projects and remodeling existing housing units for use as group homes.

On the federal level, the Senate Subcommittee on Housing and Urban Affairs has drafted a staff report recommending appointment of a Housing and Urban Development assistant secretary for supportive housing to represent the elderly, handicapped and homeless. A similar supportive housing office makes just as much sense on the state level as on the federal level. The Department of Community and Regional Affairs, because of its historic role in managing Alaska's community housing grants programs, is the logical place to open the new elderly, handicapped and homeless housing office.

The new office could provide information on building designs, remodeling plans and costs, state and federal grant and loan programs, private foundation funding

sources, state health and safety regulations and community and regional housing needs. The office could promote public education programs to increase the awareness of alternatives to large residential facilities. For example, generic building plans for remodeling existing homes could be offered to assist those people who have elderly relatives living at home. Financial information on home equity conversion and home sharing also could be handled by the office, helping seniors put their resources to the best use.

Many other states already operate such senior housing offices, and it's time Alaska caught on to a good idea. Other states with much larger populations and with much more private development still have found it necessary to operate senior housing offices for information, assistance and coordination. For example, the New York State Housing Agency and Office on Aging have a cooperative agreement designed to encourage private-sector involvement in senior housing. The state sends out teams into small towns to talk with developers, encourage and assist them, and actually help them fill out forms.

Demonstration grants to educate contractors in home remodeling for senior citizen needs would be a likely candidate for Alaska's new housing office. The need for home

repairs and remodeling exists, and the state could help arrange a match between seniors and contractors. Making a home accessible to seniors and handicapped adults is not easy if you've never done the work before, and guidance and training seminars on the subject would benefit all concerned.

Another subject of interest to the housing office would be ECHO housing (Elder Cottage Housing Opportunity). ECHO housing proved to be a popular option among Alaska seniors, as reported by the housing survey taken for this report. ECHO homes are also known as granny flats, and are popular in Australia and Canada and are starting to appear in a few states.

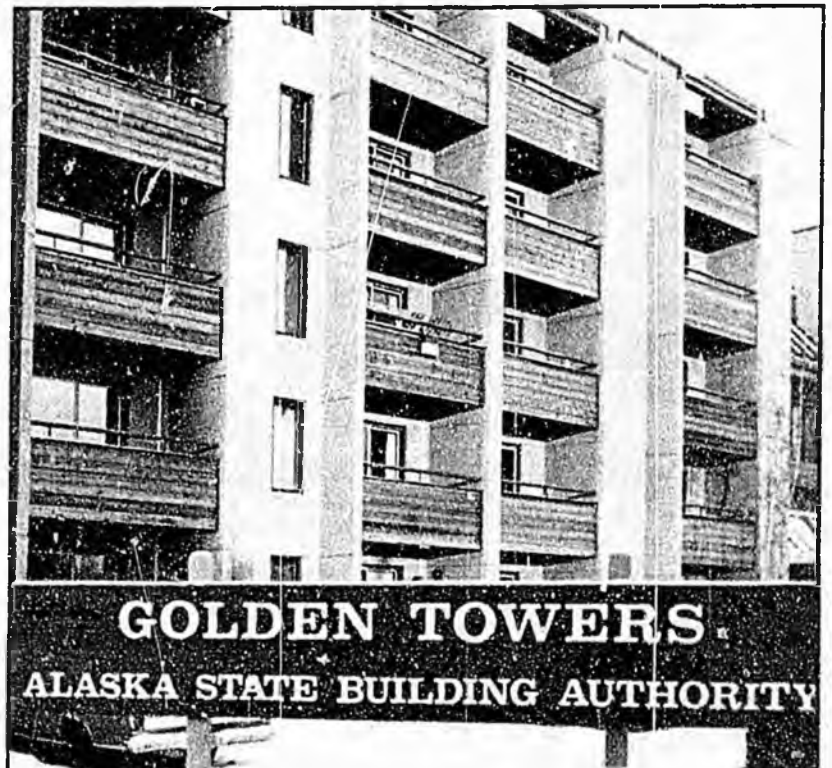
Two senior housing bills were introduced during the 1989 legislative session. Senator Jim Duncan was the primary sponsor of SS&B 150, which would establish a senior housing office and loan program in the Department of Community and Regional Affairs. It would also authorize issuance of bonds for senior housing. Representatives Fran Ulmer and Bill Hudson introduced HB 218 to extend the authority of Alaska Housing Finance Corporation to assist in the development of senior citizens' housing. Current versions of both bills are located in the Appendix of this report.

Recommendation No. 2

State Funding for Nenana and Palmer Senior Housing

With not enough state money available to fill every housing request, it is important to use what money is available to attract as many federal dollars as possible. Proposed senior citizen apartment projects for Nenana and Palmer are in line for federal funding, and state participation could enable both to proceed toward construction.

The Alaska State Housing Authority has been pursuing HUD funding for a new senior apartment project at Palmer. HUD appears willing to participate in the construction financing if the state will share in the cost. If HUD money is used for construction, then federal funds would be available for operating subsidies to hold rents down for low-income residents. If the legislature and the administration favor new senior apartment construction, then the 30-unit Palmer project would be a top choice for state aid because of the availability of HUD money for operating subsidies. There appears to be a strong argument that the project is needed. A June 1988 elderly housing needs study for the city of Palmer showed that 44 senior housing units could be used immediately. There is no state housing authority senior housing project in Palmer and the closest, in Wasilla, had 20 people on its waiting list this past fall.



Golden Towers Independent Apartments, Fairbanks.

The Interior Regional Housing Authority is even further along in its project for Nenana than the state housing authority is for Palmer. HUD has reserved \$1.383 million in construction funding for the Nenana senior apartments and also has approved an operating rental subsidy for the 15-unit project. However, the regional housing authority needs another \$750,000 in construction money to proceed, and the agency has been looking toward Community and Regional Affairs for the

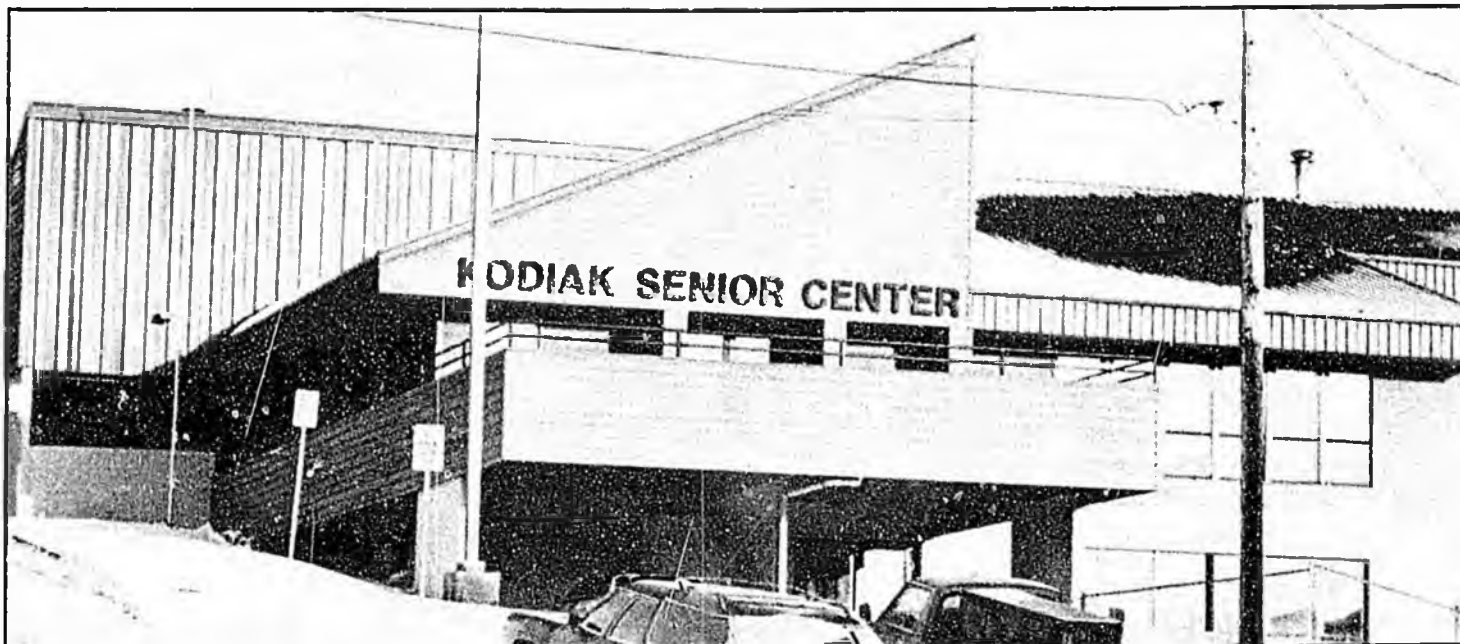
money. There is no senior housing in Nenana, and the proposed project would help provide senior housing for residents of several rural communities in the area. Rather than risk losing almost \$1.4 million in federal construction dollars and the rental subsidies for an under-served area of the state, the legislature and administration should consider the Interior Regional Housing Authority's request for state assistance.

Recommendation No. 3 Construction of Senior Cabins in Rural Areas

Small, rural communities don't have the population necessary to justify the expense of large apartment buildings, and such urban-style projects are not needed nor would they fit the lifestyle of villagers. In several bush communities, including Fort Yukon, Nulato, Ruby and Tanana, the local government maintains 1-bedroom cabins for elderly residents. Construction and maintenance costs are reasonable, allowing the cities to charge affordable rents, which is especially important in villages where

incomes do not match those of urban areas. Because of the strong support offered elderly residents by other people in the villages and assistance from state-funded meal, homemaker and health aide programs, a well-built cabin often can be sufficient to accommodate seniors who want to stay in their village or region, rather than moving to urban residential facilities. Funding for such rural senior housing cabins would be money well spent.

Recommendation No. 4 State Support for At-Home and Independent-Living Supportive Services



Kodiak Senior Center provides supportive services.

Before discussing this recommendation, it is important to correct any misconception that may exist regarding senior apartments and supportive services: Building a subsidized senior apartment provides housing, but does not provide meals, transportation, homemaker or health aide services. These supportive services are separate from the housing. Legislators and others need to under-

stand that seniors' needs are not solved by buildings alone.

Legislators and others also need to understand the issue of "aging in place." Seniors are living longer, with better medical care and new medicines. An elderly person may move in an apartment building as an independent

may move in an apartment building as an independent tenant, only to age in place and become increasingly disabled over the years. He or she often will not want to leave the apartment, even if necessary supportive services are not available at the building. This can cause serious medical risks for the tenant.

Similarly, many seniors outside the apartments would prefer to stay in their own homes as long as possible, with independent apartments the next choice. Home repair and homemaker services, health aides, home-delivered meals and other supportive services are the most effective and cost-efficient method of making that possible. Spending state money for at-home and community-based services is less expensive than building and providing operating subsidies for apartment buildings or residential care facilities. Supportive services often can make the difference between independent living and assisted living at a residential care facility, or even between independent living with supportive services and the intensive care of a nursing home.

There currently is very little state funding for senior citizen home repair -- less than 170 homes last year in only a few cities. Also, what money is available is used mostly for emergency and safety repairs, with no funds specifically earmarked for accessibility items. There are waiting lists for homemaker services across the state. Case management services, which match frail seniors with needed support services, are limited to just two communities.

Several senior service providers said they do not advertise their services because a shortage of funding prevents them from meeting the anticipated response -- why advertise if you can't deliver? For example, in the Northern region served out of Fairbanks, there are about 30 seniors on the waiting list for homemaker services. Officials expect many more would ask for a spot on the waiting list, but the program is not heavily publicized because funding already falls short of demand.

Home modification is another area that warrants more attention -- actually, any attention. There is no current state plan or assistance program dealing with

home modification. Simple items, such as grab bars in the bathroom, lever handles instead of door knobs, access ramps instead of stairs, wider doorways, handrails and other improvements would allow many seniors to remain in their own homes longer -- and with a higher degree of comfort and safety. Unfortunately, when an elderly person breaks a leg or a collarbone, the injury often leads to a permanent loss of independence and permanent assignment to an assisted or intensive care facility. In addition to providing specific information on remodeling costs and specifications, the state should consider increasing senior citizen home repair funding through grants to non-profit community organizations. The groups then could promote renovation work by providing technical assistance and at-home planning visits for seniors. Weatherization, seniorization, Type A Homes (A for accessible) all could become the work orders of the Senior Housing Office.

The Governor's Office of Management and Budget in April 1988 reported on the escalating cost of Pioneers' Homes and stressed the importance of at-home services as an alternative to the high cost of long-term care. The OMB report stated, "Continued development of these programs can be expected to relieve some of the upward pressure on the costs of institutional long-term care by offering alternatives which can defer and sometimes remove the need for institutional commitment."

If the legislature and Governor view at-home services as an important part of the state's response to senior housing, the following support services should receive consideration for ongoing, moderate budget increases. First, to create a statewide system of community care, and second to keep up with the growth of the senior population.

- Home repair, accessibility and safety, remodeling and weatherization
- Homemaker and chore services
- Health aide services
- Case management

Recommendation No. 5

State Support for Adult Family Care, Day Care, Respite Care, Group Homes and Family-Living Care

◦ Home-delivered meals

Adult family care (foster care) homes can fill an important need between independent living and residential care facilities. Their cost is reasonable and affordable for many, especially when compared to residential care facilities. The security and emotional support they offer are essential for quality senior housing, and when combined with an affordable rate they offer an attractive option for many seniors willing to pay for housing that includes at-home supportive care.

Although there are very few adult family care operators in Alaska, there is a need for many more homes. However, operators and many state officials who oversee the homes say little increase is expected unless the state helps with increased funding for adult day care and respite care. Day care and respite care also would provide needed relief for those families who care for elderly relatives in their homes. Current state funding from the Older Alaskans Commission provides respite care for only a few dozen seniors and day care for about two hundred clients.

home or relatives' house and receive meals and participate in activities at a central location. It also provides essential relief for family care home operators, who otherwise would have to provide 24-hour care. Much of a home's operating budget can be spent on day care services, to allow the resident manager a break and to provide



Crafts and skills are part of planned programs. Mountain View Senior Center, Juneau.

activities for residents. By providing day care, the state is helping to promote adult family care while avoiding the full cost of subsidized housing or the more intensive and expensive care at the institutional level.

Respite care provides occasional in-home assistance for family care providers and family members who care for elderly relatives. Without respite care (relief workers), or respite care providers with their own facilities, family home operators and family members face a future of no days off, no time for a personal life, no vacations, or the heavy burden of hiring expensive personal care attendants. A state social services worker explains: "Without respite help, it's an impossible job. You pretty much need to be there 24 hours a day."

Another area of state assistance could be in amending senior group home regulations. Current regulations state that any group-living home of six or more seniors must meet licensing codes of an adult residential facility, which are more expensive for staff, facilities and construction than are required of a family care home. Senior housing of five or fewer residents is considered a foster (family care) home. The Division of Family and Youth Services, in cooperation with the state fire marshal and state sanitarian's office, is revising the regulations to establish a new category of adult homes for 6 to 12 people. The requirements for these small homes would be less expensive than currently required of similar facilities. The goal is to encourage more foster homes and small group homes in neighborhoods and to make them more economically feasible as alternatives to large-scale, expensive residential care facilities.

Flexibility in services should be considered as part of the regulatory review. For example, adult family care providers could be allowed flexibility to provide doctor-supervised, nursing services on an individual client basis. This would allow seniors to stay at the home, instead of moving to expensive nursing care facilities.

The Division of Family and Youth services reports it could take up to two years to adopt the new regulations -- any additional funding that could be devoted to accelerate the project would help in the promotion of more small group homes to meet immediate senior housing needs.

Also, a significant increase in family care homes and group living homes would require a corresponding increase in Family and Youth Services staff to license and supervise the homes. In addition to ensuring the safety of seniors, the staff could be used to assist people interested in setting up such senior homes. In Idaho, for example, state licensing staff assist with on-site reviews of buildings to help determine their suitability, operating costs and remodeling needs as a potential senior group home.

Recommendation No. 6 Increased Payments for Adult Family Care

There are not big profits to be made in the adult family care business in Alaska, but people should at least earn a fair wage for their dedication and hard work. Family care (foster care) operators provide housing, supervision and personal care for seniors in a family-style environment of five or fewer adults. Because there are very few seniors who pay for their own care, the state is the largest consumer in the market and sets the price structure. The Division of Family and Youth Services pays about \$26 a day for adult foster care, which providers say is not enough. A Southeast operator says it costs her \$40 a day per person for housing costs, heat and utilities, insurance, food, taxes, maintenance, household items and other ex-

penses. She charges her private-pay residents \$40 a day, but collects only \$26.07 from the state for seniors placed in her home by the Division of Family and Youth Services. A recent national investigation into adult family care (also known as board and care) homes by the American Association of Retired Persons found inadequate payments levels to be a serious problem. The AARP report said:

"Although adequate levels of reimbursement cannot guarantee quality care, it is probably one of the most potent strategies to upgrade board and care facilities and attract new quality operators. The rate of reimbursement for some board and care programs makes compliance with

new quality operators. The rate of reimbursement for some board and care programs makes compliance with state standards almost impossible. In fact, mandating physical plant, service and staff requirements without adequate reimbursement can do more harm than good. For example, low reimbursement forces operators to hire inadequate staff, and possibly encourages inappropriate placement in nursing homes when residents' needs for care increase."

One money problem is federal, not state. Although income from state-paid child foster care is tax-exempt, adult foster care income is fully subject to federal income tax and Social Security self-employment tax, which add

heavily to the cost of running a home. Since there is little Alaska can do to change federal tax law -- except lobby its congressional delegation and hope for a long-term answer -- the state should do what it can to help in the short term.

That would be a reasonable increase in the daily rate paid by the state to help make adult family care more attractive to prospective home operators. An increase in the number of homes -- which currently number only 20 or so statewide -- would make the housing option more available to seniors. This would lessen the strain on independent senior housing which cannot provide the personal services of a home and increase the option for those seniors who don't need the expensive care of a

Recommendation No. 7 ***Loans or Loan Guarantee Program for Adult Family Care and Group Homes***

nursing home.

Business loans for building usually are much harder to get than simple home loans, and financial institutions consider family care homes and other group-living arrangements to be businesses. Lenders look at cash flow projections, occupancy factors, market conditions, operator experience, maintenance costs, replacement reserves and other factors in deciding on business loans, and it is very difficult for a non-profit group or home operator to satisfy such commercial loan criteria. In addition to financing the purchase of a building for group living, borrowers often must find money for major remodeling, particularly to make the home safe and accessible for a group of elderly residents.

It is in the state's best interest to assist in the development of family care homes and other group-living homes in any way that is feasible and affordable, since a major alternative to such housing is more state money for Pioneers' Homes or Medicaid-supported nursing care. As the AARP investigation reported, lack of quality adult family care homes may prompt unnecessary placement of some seniors in nursing homes. Medicaid pays for most seniors in nursing homes, and the state pays half the cost of Medicaid.

Creation of a revolving loan fund or loan guarantee program would be one way in which the state could help family care homes and other providers meet the heavy upfront costs of purchasing and remodeling their housing. Loan guarantees would be a good place to start. They do not require as heavy a cash appropriation as direct loans from the state treasury, yet they provide significant protection for lenders that would result in greater accessibility to financing for senior housing. A simple jump-start provided by a loan guarantee might be enough for several small, non-profit senior housing projects and private family care operators to get moving. This would be particularly helpful in smaller communities where a large public housing project is not feasible.

The 1988 legislature appropriated money for pilot projects to determine the feasibility of converting foreclosed housing for use by the mentally ill and developmentally disabled. Based on the success of those projects, and if money is available, the legislature should consider extending that pilot-project funding to non-profit senior group homes. As this is a relatively new housing option in Alaska -- unknown to many seniors -- a small state investment could help lead the way for private operators and non-profit groups to follow in opening such homes.

Recommendation No. 8 ***State Assistance for Middle-Income and Residential Care Projects***

Although there are a lot of independent-living housing units limited to low-income seniors, there are not many projects on the market available for middle-income residents. Most senior projects are financed at least in part with HUD or Farmers Home Administration money, and both federal agencies set strict income limits on public housing tenants. For example, the HUD low-income limit for a senior citizen is \$24,150 a year in Alaska; the limit for very low-income housing is \$15,100 to \$21,750 (depending

on the area of the state). Federally subsidized Section 8 housing, which allows people to choose their rental housing on the open market, is reserved for the very low-income, as are the more recent public housing projects including many of the Alaska State Housing Authority's senior apartments. There are many seniors who earn too much from retirement, savings, the Alaska Longevity Bonus and other sources to qualify for public housing and although they may find housing on the private market it

often does not meet their needs for security, accessibility, location and supportive services.

No one is aggressively pursuing the middle-income senior housing market, and that creates a problem for those seniors who desire such housing. Alaska is a small market by national standards and private developers are hesitant to build an unsubsidized middle-income project here -- large enough to be profitable for the developer yet small enough to fit Alaska's limited demand. There also is the possibility that if an unsubsidized residential facility for middle-income seniors were constructed, the market-value rents might be too high for some seniors on a marginal middle income.

State involvement in the form of increased community-based supportive services, such as meals, homemakers and health aides, would lessen some of the financial strain and other pressures on seniors. It would allow them to devote more of their money to paying full rent at a private developer's project and make it easier for them to live at an independent housing project. Cooperating with private developers by helping them to secure financing and attempting to locate middle-income projects near low-income senior housing and senior citizen meal and activity centers would be another positive step for the state to take.

Another option could be for the Alaska State Housing Authority to consider selling bonds to help finance middle-income projects operated by regional housing authorities and non-profit organizations. Bond financing would give non-profits an affordable route for financing their projects, with rental receipts used to repay the debt at no cost to the state.

Private developers who don't meet the public housing criteria of the state building authority could be served with bond sale financing by the Alaska Industrial Devel-

opment and Export Authority -- if the legislature wanted to give the agency authority to help finance middle-income housing. AIDEA currently is limited to financing commercial operations, but its statutory mandate could be amended to include bond financing for developers wanting to make a profit on middle-income housing. Similar public incentives have been used in many states where the senior population is much larger and tempting to private developers. Bond financing has been used from Oregon to New Jersey, and many more states in between.

Another area of possible state assistance would be to aid developers in search of HUD financing. HUD loan guarantees are available for private developers looking to finance middle-income projects and the state could help by offering the services of the proposed senior housing specialist at Community and Regional Affairs to assist developers in winning HUD approval of their applications. Similar loan guarantees from the state to fill those financing needs not covered by HUD would be another option for state assistance of middle-income housing developers.

Many of the middle-income housing problems also apply to the lack of residential care (assisted living) housing available in Alaska. Those seniors who no longer can live independently, yet do not need the extensive care of a nursing home, might choose residential care if it were available at affordable rates. Rather than operating rental subsidy programs, a more appropriate state assistance would be loan or loan guarantee programs to help secure financing and lessen the debt service for a private developer or non-profit operator of a residential care facility.

As discussed earlier, smaller residential programs such as family care homes are an alternative, particularly in rural communities too small to require a large complex.

Recommendation No. 9

State Land for Independent and Semi-Independent (Assisted) Housing

Alaska law allows the state to sell or lease its lands at below-market prices to local governments and non-profit organizations for public uses. Because of the public purpose served by the increased availability of affordable senior housing, and because of the high cost of land in developing a housing project, the administration could consider below-market sales or leases of state land to communities and non-profits for senior housing projects. This could be used particularly to encourage the development of semi-independent (residential care or assisted living)

senior housing, offering a middle ground between independent apartments and dependent care.

A further financial step would be for the state to finance or share in the cost of utilities and roads at housing developments. Again, this would help reduce a project's initial cost while limiting the state's financial participation to up-front expenses instead of continual operating subsidies.

Recommendation No. 10

Increased AHFC Financing of Remodeling Costs for Foreclosed Units

The Alaska Housing Finance Corporation, which holds more foreclosed housing units than anyone in the state, is the most likely office to sell large single-family houses, duplexes, triplexes, zero-lot lines and other homes for conversion to senior citizen group-living homes. All of the housing units need some repair or remodeling work to make them accessible for seniors and to meet the bedroom and common living area needs of a group home. AHFC is willing to contract for and finance housing repairs as part of the purchase price of foreclosed units, and that certainly can make it easier for an adult family care operator or non-profit organization to buy and operate a group home.

Under the system, a buyer may make an offer to AHFC based on the repair/remodel work being paid for by AHFC and included in the overall purchase price. This

allows the buyer to pay back the costs at the same long-term rates as the mortgage, instead of having to take out a separate loan for the repair/remodel expenses at higher rates and with heavy, short-term payments. The expense of repairing and/or remodeling homes often is cited as a severe financial handicap for family care home and group home operators.

Active promotion of AHFC's repair/remodel financing option to prospective home operators and non-profit organizations could be combined with an administrative policy of encouraging such a financing option and accepting purchase offers whenever reasonable. Moving unused properties into the senior housing market this way could help reduce the inventory of foreclosed properties while also helping encourage the expansion of small senior housing projects.

PUBLIC COMMENTS

Recommendation #1: State Senior Housing Office

The housing study needs a contingency plan in case only a few recommendations can be funded. The contingency should include recommendation numbers 3, 4, 7, 8, and 10.

— James Fisher, lobbyist for the Association of Older Alaskans Program, Juneau.

I surely agree with the housing office idea. I see that technical assistance could be a big help.

— Judy Christianson, Adult Foster Care provider, Sitka.

I agree with the recommendation concerning the establishment of a State Housing Office. (I would not use the term "Senior" if the intention is that this agency address the housing needs of other populations including the chronically mentally ill and the developmentally disabled.) A professionally staffed office could be very valuable in assisting communities and individuals with information about housing options for these populations.

— Dennis Murray, Director of Heritage Place, Soldotna

The Senior Housing Office should go to DHSS, not CRA. As reported, only 3-7% of the seniors surveyed complained about their housing. The State should focus on helping them, not the 93-97% who are satisfied. The State should concentrate on the really needy.

— Carol Maser, Anchorage.

The most important recommendation is the one about the Office of Senior Housing.

— Leo Kaye, President of Mat-Su Senior Commission, Wasilla.

Broaden the Office of Senior Housing into a Department of Housing.

— Howard Bess, Alaska Housing Ministries, Anchorage.

Recommendation #2: Fund Nenana and Palmer Senior Housing

The Kenai proposed congregate housing project should be included in the OAC report. The building cost to the State would be about \$6.5 million. Rents would range from \$300-\$525 without any income limitations. Kenai is donating land, sewer, and water hook-ups.

I believe a senior housing project in Kenai could and would fill a need which truly exists. I believe the proposed costs of the project are extremely inflated and that the City of Kenai taxpayers would ultimately pay virtually all operational costs under the proposed rent schedule. There are alternative senior citizen housing projects available that Kenai could construct and operate at a much more reasonable cost.

— Mavis Blazy, owner, Laurawood Arms, Soldotna.

No more grant money for senior housing. Draw the line now. Don't even give money to Palmer and Nenana. Where there is grant money and no pay back, there is no good money management.

— Howard Bess, Alaska Housing Ministries.

Recommendation #4: Support for At-Home and Independent Living Services

If State dollars are going anywhere, put them into senior centers for at home and independent living seniors. Senior centers are good focal points where people help people.

— Anchorage resident concerned about senior programs.

Recommendation #5: Support Community Services: Day Care, Respite Care, Adult Family Care, Group Homes

This is a good recommendation, but the (DFYS) regulations need to be changed on adult group homes.

— Anchorage citizen.

I surely agree that the DHSS (group home) regulations need work, are in many ways silly.

— Adult Foster Care provider.

Recommendation #6: Increased Payments for Adult Family (Foster) Care

Should we not think some about ways to do foster care more cheaply, keep the costs down. I don't know if we can get down to the DFYS amount, though. Some ideas that come to mind: let us have food stamps for clients; let us have surplus food as used in lunch and school programs; let us have home health aide time for respite for manager.

— Senior service provider concerned about Adult Foster Care.

Adult care payments - how can foster care homes stay in business? The State should pay the (true) cost of care, the same as required by private pay clients.

— Concerned citizen in Anchorage.

Recommendation #6 refers primarily to increasing the reimbursement for Adult Family Care. That is important, but equally important is the need for the Division of Family and Youth Services to prioritize this service within the agency.

— Administrator of a long-term care facility.

I surely agree that the (official) name for the kind of care we try to give here is a bad one. I just can't bring myself to use it. I have a handicapped fisherman with me here and heard him call the new place a "flop house." Seemed to me as good a name as I've come across!

— Judy Christianson, Adult Foster Care provider, Sitka.

Recommendation #7: Loans for Adult Family (Foster) and Group Homes

Loan guarantees are a good way to deal with housing for middle income seniors.

— Anchorage realtor.

Loan guarantees would be especially helpful in developing senior housing if they worked in conjunction with HUD 202 program 106(b) for planning loans for nonprofits to thoroughly develop plans. HUD 202 only allots Alaska units 6 or 7 a year. Those could accumulate a few years' worth. It hasn't been pursued in Alaska, but more aggressive states get unused HUD 202 allocations from other states. Alaska's Congressional delegation could help.

— Howard Bess, Alaska Housing Ministries, Anchorage.

Recommendation #8: State Assist Middle-Income and Residential Care Projects

If there is a demand in the private section for middle income housing, the private sector would answer it. The State can't be all things to all people. Middle income seniors have to be responsible for their own futures.

— Anchorage realtor.

Middle income people fall between the cracks on senior housing projects.

— Lurene McGee, Wrangell.

An unfinished hotel in downtown Fairbanks could be purchased by the State and would make a good nursing home or middle income housing project. The \$1.2 million of unused Angoon money could be used to purchase that hotel.

— A Fairbanks senior citizen.

The Mary Conrad Center fully supports the Commission's recommendations and hopes that you place special emphasis on Residential Level II services. Residential II services are clearly defined and directed at a specific group of seniors--many who in years past could only rely on Intermediate Care Facility (ICF) services to meet their needs.

— Bob Ogden, Administrator of the Mary Conrad Center.

Recommendation #9: State Land for Senior Housing

Location is paramount to senior housing land donations. Most senior housing should be privatized, built by for-profit entrepreneurs with incentives and loan guarantees from the State. Across the country there is a lot of fine senior housing that's owner/senior occupied.

— Howard Bess, Alaska Housing Ministries.

Recommendation #10: AFDC Financing of Remodeling for Foreclosed Units

Recommendation #10 doesn't go far enough. The State should make properties available to nonprofits for senior housing through grants or reduced costs. \$26-\$30/day is an unreasonable cost for housing and supportive services. The cost should be graduated based on need for service and ability to pay. But the cost will not be cheap. In Portland, costs for housing with services begins at \$1,500 per month. This includes the building cost.

If the State wishes to encourage potential providers to establish adult family care and residential care facilities, the State must be willing to either provide the facilities at no cost or at a greatly reduced cost. The current financing for these services are simply insufficient to attract interest on the part of providers without significant incentives. Loans are not enough unless there is forgiveness of interest and a portion of the principle based on length of service, etc.

— Dennis Murray, Manager of Heritage House, Soldotna.

INVENTORY OF EXISTING SENIOR HOUSING IN ALASKA

There are more than 1,400 senior apartments in Alaska, most of them in large apartment buildings in Anchorage, Juneau and Fairbanks, with hundreds more spread throughout the state from Earrow to Ketchikan. All of the senior apartments listed in this report are subsidized, either by state construction grants, federal loans and/or federal rental subsidies. All are operated by the state housing authority or regional, Indian or community non-profit housing agencies, or private developers receiving federal Housing and Urban Development subsidies for their low-income tenants. A few rural communities offer subsidized cabins for their elderly residents.

Rents at most of the apartments are set at 30 percent of a tenant's adjusted gross income, according to federal low-income rent guidelines. That limit applies to those apartments built with federal funding -- either HUD or Farmers Home Administration -- and the subsidies make up the difference between rental receipts and actual expenses. Under federal rules, applicants who earn in excess of the low-income guidelines are denied residency at the projects. This is a problem for many middle-income seniors.

Several of the apartment projects were built with state grant funds, and therefore have no debts to repay and are able to charge low rent without any regard to federal rules or tenants' income. Seniors appear to prefer this housing because of its lack of an income limit, but falling oil revenues make it unlikely the state will be able to afford such multi-million dollar cash projects in the near future -- if ever again.

People who read this report should remember that supportive services, such as meals, transportation services, homemakers and health aides do not come with senior apartments. These are independent living apartments; services cost extra and must be independently obtained by each resident and brought to the building. That extra money must come either from the seniors themselves, or from state and

federal programs designed to help seniors live on their own as long as possible. Without community-based supportive services for independent living, the option is increased government funding -- through Medicaid and Pioneers' Homes -- for expensive residential and skilled nursing care. Remember, too, that most senior apartment buildings do not even have night-shift managers or security guards, dining halls or health clinic rooms for visiting doctors and nurses.



Mary Conrad Center provides Residential and Intermediate Care in Anchorage.

The information in the following tables lists the name, owner/operator and the size of each senior housing project. Information on rents and waiting lists also are provided. The tables also tell whether a resident manager lives at the project and whether a senior citizens' activities center is located on site. The waiting list information was current as of October 1988, and all information was gathered from a survey of the apartment owners/managers.

INVENTORY OF EXISTING SENIOR HOUSING IN ALASKA

CITY	PROJECT NAME OWNER/OPERATOR	UNITS/TYPE(S)	RESIDENT MANAGER	WAITING LIST	SENIOR CENTER	RENT
Anchorage	Chugach Manor, Alaska State Housing Authority	120 1-bdrs.	No	Yes; 3-6 months	Across street	30% adj. income
Anchorage	Chugach View, Alaska State Housing Authority	120 1-bdrs.	No	Yes; 3-6 months	Across street	30% adj. income
Anchorage	Fairmount, Alaska State Housing Authority	36 1-bdrs. and 8 efficiencies in five buildings	No	Yes; 10 people	No	30% adj. income
Anchorage	Mary Conrad Center, owned by Cook Inlet Housing Authority and operated by Sisters of Providence	30 residential, 60 intermediate care beds (nursing care)	24-hour staff	Residential rooms are full; empty beds in nursing care units	No	Approx. \$1,200/month in residential care; \$7,800-\$8,250/month for nursing care
Anchorage	Robert Rude Center, Cook Inlet Housing Authority	90 1-bdrs. and 18 2-bdrs.	No	Yes; 1-6 months	No	30% adj. income
Barrow	Senior Residential Center operated by North Slope Borough	37 1-bdrs.	No	No; about one-third full	Yes	\$200/month single, \$350/month couple (borough subsidized)
Bethel	Ayalpik Apartments, Association of Village Council Presidents	24 1-bdrs.	Yes	Yes; 6-12 months	Next door	30% adj. income
Chugiak	Chugiak Senior Citizens Center Chugiak Senior Citizens Inc.	39 1-bdrs., 4 efficiencies	Yes	Yes; 118 people, up to two years	Yes	\$250/month 1-bdr., \$225 for efficiency (built without debt, using state grant)
Copper River	Wrangell View Manor, Copper River Basin Regional Housing Authority	5 of 12 apts. reserved for seniors	No	No; 1 vacancy	No	30% adj. income
Cordova	Sunset View, Alaska State Housing Authority	22 1-bdrs.	No	Yes, 6-7 months	No	30% adj. income
Craig	Senior Housing, Tlingit-Haida Housing Authority	9 1-bdrs.	Yes	Yes; short list	No	30% adj. income
Dillingham	Herman Schroeder Senior Apts., Bristol Bay Housing Authority	15 1-bdrs.	No	No; vacancies	Yes	30% adj. income

INVENTORY OF EXISTING SENIOR HOUSING IN ALASKA

CITY	PROJECT NAME OWNER/OPERATOR	UNITS/TYPE(S)	RESIDENT MANAGER	WAITING LIST	SENIOR CENTER	RENT
Eagle River	Wood River Park, Alaska Housing Ministries	18 of 62 units reserved for seniors	Yes	No	No	\$450/month 1-bdr., \$495/month 2-bdrs.
Fairbanks	Golden Ages, Alaska State Housing Authority	20 1-bdrs.	No	Yes; 6-12 months	No	30% adj. income
Fairbanks	Golden Towers, Alaska State Housing Authority	96 1-bdrs.	No	Yes; 3-6 months	No	30% adj. income
Fairbanks	Southall Manor, Alaska State Housing Authority	40 1-bdrs.	No	Yes; 6-18 months	No	30% adj. income
Fort Yukon	Elderly Housing, City of Fort Yukon	4 1-bdr. cabins (subsidized by city)	No	Yes; up to a year	No	\$25/month
Gulkana	Sanford View Manor, Copper River Basin Regional Housing Authority	6 1-bdrs. (2 other units for non-seniors)	No	No; vacancies	No	30% adj. income
Haines	Senior Housing, Tlingit-Haida Housing Authority	12 1-bdrs.	Yes	Yes	No	30% adj. income
Homer	Kachemak Bay Senior Housing Homer Senior Citizens Inc.	16 1-bdrs., 8 2-bdrs.	Yes	Yes; 2-3 years	Across street	\$258/month 1-bdr., \$323/month 2-bdr. (built without debt)
Hoonah	Senior Housing, Tlingit-Haida Housing Authority	12 1-bdrs.	Yes	Yes	No	30% adj. income
Hydaburg	Senior Housing, Tlingit-Haida Housing Authority	12 1-bdrs.	Yes	No	No	30% adj. income
Juneau	Mountain View Apartments, Alaska State Housing Authority	62 1-bdrs.	No	Yes; 6-8 months	Yes	30% adj. income
Juneau	Gastineau Apartments, Gastineau Limited Partnership	25 1-bdrs.,	Yes	No; 90% capacity	No	30% adj. income
Kake	Senior Housing, Tlingit-Haida Housing Authority	12 1-bdrs.	Yes	No; vacancies	Yes	30% adj. income

INVENTORY OF EXISTING SENIOR HOUSING IN ALASKA

CITY	PROJECT NAME OWNER/OPERATOR	UNITS/TYPE(S)	RESIDENT MANAGER	WAITING LIST	SENIOR CENTER	RENT
Kenai	Chuda House, Cook Inlet Housing Authority	21 1-bdrs., 3 2-bdrs.	Yes	Yes; 6-12 months	No	30% adj. income
Kenai	Woodridge, Woodridge Associates (limited partnership)	16 1-bdrs., 8 2-bdrs.	Yes	Yes; 1-2 months	No	30% adj. income
Ketchikan	Seaview Terrace, Alaska State Housing Authority	50 1-bdrs.	No	No; vacancies	No	30% adj. income
Klawock	Senior Housing, Tlingit-Haida Housing Authority	10 1-bdrs.	Yes	No; vacancies	Yes	30% adj. income
Kodiak	Bayview Terrace Apartments, Sunset Development of Kodiak (private partnership)	55 1-bdrs. street	Yes	Yes; 6-12 months	Across	30% adj. income
Kotzebue	Senior Citizens Cultural Center, state owned, leased to Maniilaq and operated with state grant	23 shared rooms (doubles and triples)	Yes (subsidized by (state grant)	Yes; 5 people	Yes	\$250/month
Metlakatla	Senior Citizens Complex, Metlakatla Housing Authority	25 1-bdrs.	Yes	No; 40% capacity	No	30% adj. income
Ninilchik	Ninilchik Elderly Housing Center, Cook Inlet Housing Authority	9 1-bdrs., 1 2-bdr.	Yes	No; 40% capacity	No	30% adj. income
Nome	Senior Apartments, Bering Strait Housing Authority	15 1-bdrs., 4 2-bdrs.	Yes	Yes; 8-9 people (could be years)	No	30% adj. income
Nulato	Senior Homes, City of Nulato (subsidized by city)	4 1-bdr. cabins	No	No	No	\$15 to \$44/month
Petersburg	Mountain View Manor, City of Petersburg	23 1-bdrs.	Yes	Yes; 5 people	Yes	30% adj. income
Ruby	Log cabins, City of Ruby (subsidized by city)	2 1-bdr. cabins	No	No	No	Free
Saint Paul	John W. Misikin Senior Center, Aleutian Housing Authority	12 1-bdrs., 2 2-bdrs.	Yes	No; 5 vacancies	No	30% adj. income
Saxman	Senior Housing, Tlingit-Haida Housing Authority	12 1-bdrs.	Yes	Yes	No	30% adj. income