

by Michelle Washko and Alisha Sanders

# Affordable Housing Plus Services: 3 FLAVORS

The well-documented demographic shift that will occur in the next half-century, and the link between increased age and chronic illness and disability, have heightened discussion of finding new ways to meet society's growing long-term care needs.

One promising model, affordable housing plus services, links affordable independent senior housing properties to health and supportive services that allow low- and modest-income seniors to age in place. Here is a comparative study of three Colorado providers that work within that model, but bring their own distinctive approaches.

Over the past year, the Institute for the Future of Aging Services (IFAS) has partnered with three AAHSA members from Colorado—Eaton Terrace Residences, Golden West Senior Residences and Hover Manor—to conduct a descriptive evaluation of their housing-plus-services models. Funded by the Retirement Research Foundation and the Greystone Foundation, this is one of the most detailed looks at these types of models to date.

Researchers from IFAS and the University of Denver's School of Social Work collected an array of information on these providers and their residents. They conducted focus groups with residents and family members, interviewed staff and outside service providers, toured the properties, collected administrative and marketing documents, gathered information from resident files and administered a questionnaire to residents about their health and well-being.

## The Providers and Residents

Eaton Terrace (Lakewood, Colo.) is a bond-funded property with Section 8 assistance, and Golden West (Boulder) and Hover Manor (Longmont) are former Section 202 properties that have prepaid and refinanced their loans. The three communities focus on serving low- and modest-income seniors, with median annual household incomes ranging from approximately \$12,000 to \$19,300.

Approximately 98 percent of the residents in each community are Caucasian and at least 85 percent are female. The median age is in the mid-80s.

It appears that residents are moving in at increasingly older ages. During the 1980s, the median age at move-in was in the mid-60s (and only a few of those residents remain in place). In contrast, the median move-in age of residents who came here

during this decade was in the early 80s.

In a self-administered survey, approximately three-quarters of residents at all three properties rated their health as good to excellent, with almost half of those saying it is very good or excellent. Roughly a quarter say their health is fair or poor, with less than two percent at each property claiming poor health.

Five topical areas emerged during the process of this evaluation, allowing a rich descriptive comparison of the properties:

- Philosophy on aging in place
- Role of the service coordinator
- Service models
- Service usage
- Family involvement

## Philosophy on Aging in Place

All three providers believe in supporting residents' independence and their ability to age in place. Each has a philosophy about its role in this process and has developed a service model that reflects its viewpoint.

Hover Manor takes a laissez-faire approach, promoting independence by encouraging residents to seek out services on their own and to rely informally on the staff.

Eaton Terrace, on the other hand, believes in actively and intentionally serving the whole resident and his or her changing needs. Eaton's management believes they should be very involved in the lives of residents and offers a service-enriched model in which the organization directly delivers many services.

Golden West's philosophy lies somewhere between these two. Much like Eaton Terrace, its philosophy is to actively support a resident's ability to age in place and engage in services. However, though it does offer some services directly, Golden West makes services available primarily through partnerships



Golden West residents Lena Cox and Jean Flaherty enjoy some sun during County Fair Day. The community works in partnership with outside organizations and individuals to provide services for its residents.

with outside organizations or by assisting residents in locating services in the community.

These philosophies are implemented not only by creating service packages, but also by paying attention to the way those packages are put into action by the staff. Thus, it is important to train all staff in the organization's philosophy of resident support, and the roles staff must play. For instance, maintenance and housekeeping employees have frequent interaction with residents, and can play a valuable role in alerting management to the problems and needs of residents.

It's also important that staff not send mixed messages about who is or isn't "appropriate" as a resident. As one executive director says, "You can't have the maintenance staff telling people 'Behave yourself or they'll send you to assisted living.'" Also, he noted that the more lenient you are with residents and the more you support them, the more staff may start to question why a resident is allowed to stay. "You really have to educate staff to your philosophy ... you also have to educate residents."

### Role of the Service Coordinator

The philosophies of the three providers are realized in their stands toward service coordination. Specifically, the more integral service provision is to an organization's philosophy, the more involved is its service coordination. This is also reflected in the resources dedicated to meet this end.

Reflecting its hands-off approach, Hover Manor does not employ a formal service coordinator. Instead, staff fill this role informally, helping residents if they ask for assistance.

In contrast, Eaton Terrace has an intensive service coordinator function. In addition to the traditional information and referral function, the service coordinator also actively assists residents and advocates on their behalf. Supporting this more intensive role, the organization has created a "care consultation team" that includes the service coordinator, the ministry director, the leasing director, the COO, the activities coordinator and a contract nurse. Functioning in a case-management role, the team meets weekly to discuss residents who are being monitored or assisted. The service coordinator has generally developed, or will develop, a plan of action with each resident; these plans are discussed at these meetings. All engagement from the property's staff is done only with the permission of the resident.

Golden West also has an active service coordinator model, although with a less formal case-management component. The service coordinator primarily fills an informational role, helping residents identify resources and services to fulfill their needs. Although Golden West planned for the service coordinator's role to be more reactive than proactive, it has found that responses vary case by case. Coordinators engage with a resident based on the resident's invitation, the resident's capabilities and the existence or strength of a support network, or when they see that a resident's



Staff and residents of Hover Community were honored at a cookout during a “Homes for the Aging Week” celebration in May.

housing security may be in jeopardy. The service coordinator and a few other staff members meet once per week to discuss incident reports and other resident issues.

### Service Models

All three properties offer a similar basic package of services, which includes a meals program, an emergency response system, a beauty shop, religious services and activities. Beyond that, each has developed a somewhat different package that reflect its philosophy.

Hover Manor offers the slimmest service package of the three providers. It does offer individualized transportation, however, and has partnered with a local community hospital to bring a wellness program to the building twice a month.

Eaton Terrace and Golden West provide a more extensive package of services. Both offer health and wellness-related services. Golden West’s services tend to be more wellness- and prevention-oriented. It has partnered with one local organization to run a daily wellness center focusing on exercise, and with a local hospital to bring another wellness clinic to the property twice a month. It has also partnered with several other individuals and organizations to bring a variety of wellness-related services to the property, including foot care, massage, reflexology and acupuncture.

While Eaton Terrace has a monthly wellness clinic, it provides more assistance for persons with chronic care needs or functional limitations. Residents can purchase personal care and medication management services directly from Eaton Terrace, making them easy to secure. Residents at Golden West and Hover can obtain these services as well, but must locate and secure them from the community. Eaton Terrace also maintains a relationship with a PACE program, which provides all needed health and home care services to seniors in need of nursing care. (Neither Boulder nor Longmont have PACE programs.)

Eaton Terrace has chosen to provide many services directly for several reasons. Primarily, management feels it gives them a

better understanding of resident functioning and needs. Eaton Terrace also thought it could provide home care services more affordably than outside organizations and could better ensure that residents were receiving quality services.

Golden West has chosen to provide most services through purposeful partnerships with outside individuals and organizations. Management finds this to be cost-effective for both residents and the organization. With this approach, Golden West does not have to invest in developing and staffing new services, instead capitalizing on the resources and expertise of programs already operating.

Hover Manor provides or arranges for few services and focuses instead on supporting residents in finding and accessing services in the community.

### Service Usage

The researchers surveyed residents about the types of services they use. At all three properties, the most widely used service is transportation, with usage ranging from 46.2 percent to 68.5 percent of residents. The highest usage level was at Hover Manor, which offers residents individualized transportation. For a \$1 fee and 24-hour notice, residents can request van service to any destination. Focus group participants at both Eaton Terrace and Golden West expressed a strong desire for transportation services, many saying they had trouble getting to their doctors’ offices.

Residents of all three communities used cleaning services, with usage ranging from 36 percent to 51.5 percent. The highest percentage was at Eaton Terrace and Golden West, which both offer in-house housekeeping services.

Exercise and wellness programs are popular in all three communities, particularly at Golden West, where 45.3 percent of residents reported using such a service. Roughly one-quarter of residents at Eaton Terrace and Hover Manor reported using exercise and wellness programs.

One-fifth to one-third of residents across the three sites report participating in activity groups. The participation rate is highest at Golden West, which has an extensive activities program.

Across all three communities, only a small number of residents report using services that may indicate a higher level of need or dependence, such as medication assistance, assistance with activities of daily living or case management. This likely corresponds with residents reporting they are generally healthy and high-functioning. It's also possible that usage of these types of services was underreported. First, frailer residents may not have completed the survey. Second, residents receiving these types of assistance from family members may not have reported it. Finally, residents may have been reluctant to disclose that they use these types of services. This may reflect their denial about their health status and functional level, which staff members say they sometimes encounter. Residents may also fear revealing information about their needs because it may jeopardize their ability to remain in an independent-living setting.

### Family Involvement

A high percentage of residents at all three properties, one-half to two-thirds, reported receiving assistance from family members. In the resident and family member focus groups, it became evident that many family members were providing a substantial level of support, including transportation to appointments, picking up and managing medications and assisting with grocery shopping, housekeeping, laundry and much more.

The degree of family support varies in amount and intensity, depending on the constraints of the families and the relationships within them. Nonetheless, it appeared that residents with increased informal family assistance were able to maintain greater independence and use fewer of the formal services offered by the providers or outside organizations.

All three providers believe family support is not only crucial to a resident's general well-being, but also is an essential factor in their capacity to support a resident's aging in place. They believe family members can provide a level of intense involvement with the resident that staff simply cannot, and can often help convince residents to get involved in activities or accept needed services.

### Five Take-Aways

Though this descriptive evaluation is merely the beginning of a much larger evidence base, from these five areas we drew several important take-aways:

- It's important to train all staff on the organization's philosophy of supporting residents and the role staff must play.

## Resources

Eaton Terrace Residences, Lakewood, Colo.

Contact: Gwen Million, LCSW, director of social work, [gmillion@eatonterrace.org](mailto:gmillion@eatonterrace.org) or (303) 937-3000.


Golden West Senior Residence, Boulder, Colo.

David Smart, assistant director, [dsmart@goldenwestseniors.com](mailto:dsmart@goldenwestseniors.com) or (303) 939-0890.

Hover Community, Longmont, Colo.

Contact: Vickie Stotler, director of housing and operations, [vickiestotler@hovercommunity.org](mailto:vickiestotler@hovercommunity.org) or (303) 772-9292.

- It's important to educate residents about the organization's philosophy on aging in place, in order to increase residents' comfort with revealing their needs and accepting services.
- Transportation is a key service. It was the most widely used, and the primary request at the two communities that don't provide it.
- Residents and family members alike value the social interaction and sense of community created in the properties. Both groups said they believed these factors keep residents active, which contributes to their independence.

The study collected a rich array of information on these three providers, only the highlights of which are captured here. For a full report, visit the IFAS Web site at [www.futureofaging.org](http://www.futureofaging.org). 

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