



Housing Services

Housing Services for Maryland's senior population include:

- Continuing Care Retirement Communities (CCRCs)
- Congregate Housing Services Programs
- Medicaid Home and Community-Based Waiver for Older Adults
- Senior Assisted Living Group Home Subsidy Program

HOUSING SERVICES

Continuing Care Retirement Communities (CCRCs)

Program Description: The Continuing Care Contract Act authorizes the Department to regulate Continuing Care Retirement Communities (CCRCs) and Continuing Care at Home (CCAH). The Department also issues certificates of registration based on a review of organizational, financial and contractual documents and provides information to the public.

CCRCs are a specific type of retirement housing that offers a combination of housing and services. The services include access to medical and nursing services or other health related benefits to individuals who have paid entrance fees and signed contracts for more than one year and usually for life. Health-related benefits may include full coverage of nursing care in an on-site nursing center at no additional fee, or may be limited to priority admission to a nursing home, with additional fee-for-service charges. The scope of services varies among CCRCs. Fees and service packages are specified in continuing care agreements.

CCAH offers a variety of services to individuals who remain in their own homes. Services include care coordination, home inspections by an occupational therapist, assistance with activities of daily living, skilled nursing services, routine assisted living services, routine comprehensive care services and assistance with home maintenance. These services are offered under a written agreement that requires payment of an entrance fee and monthly fees.

Expansions of existing communities in Carroll, Baltimore, and Montgomery Counties were completed in 2006. Completion of a new CCRC in Prince George's County occurred in 2006. Construction is scheduled to begin in 2007 on a new CCRC in Montgomery County.

Program Data:

	FY2006 (Actual)	FY2007 (Est.)	FY2008 (Est.)
Facilities	33	34	37
Units	15,633	16,068	16,636
Special Funds	\$315,982	\$320,000	\$350,000

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Continuing Care Communities Inventory

Continuing Care Communities (Operating)		Total	ILU*	AL**	Comp***
BayWoods of Annapolis	Anne Arundel County	192	147	35	10
Ginger Cove	Anne Arundel County	349	243	51	55
Roland Park Place	Baltimore City	284	172	41	71
The Wesley, Inc.	Baltimore City	226	0	151	75
Augsburg Lutheran Home	Baltimore County	187	0	64	123
Augsburg Lutheran Village	Baltimore County	138	138	0	0
Blakehurst	Baltimore County	345	277	24	44
Broadmead	Baltimore County	364	269	16	79
Charlestown	Baltimore County	1,992	1,584	164	244
Edenwald	Baltimore County	345	229	44	72
Glen Meadows	Baltimore County	275	210	34	31
Maryland Masonic Homes	Baltimore County	233	35	110	88
Mercy Ridge	Baltimore County	455	408	47	0
North Oaks	Baltimore County	232	182	13	37
Oak Crest Village	Baltimore County	1911	1528	143	240
Pickersgill, Inc.	Baltimore County	177	0	136	41
Presbyterian Home	Baltimore County	100	0	78	22
Asbury~Solomons Island	Calvert County	378	300	30	48
Carroll Lutheran Village	Carroll County	398	398	0	0
Fairhaven	Carroll County	434	320	35	79
Buckingham's Choice	Frederick County	303	217	45	41
Frederick Home	Frederick County	29	0	29	0
Goodwill Retirement Village	Garrett County	56	30	21	5
Vantage House	Howard County	294	224	26	44
Heron Point of Chestertown	Kent County	275	192	45	38
Asbury Methodist Village	Montgomery County	1,264	815	164	285
Bedford Court	Montgomery County	355	219	76	60
Brooke Grove	Montgomery County	32	22	5	5
Maplewood Park Place	Montgomery County	259	207	22	30
National Lutheran Home	Montgomery County	429	129	0	300
Collington	Prince George's County	476	367	65	44
Riderwood Village, Inc.	Prince George's County	2,257	1,997	174	86
William Hill Manor	Talbot County	280	120	44	116
Fahrney-Keedy	Washington County	113	61	32	20
Homewood	Washington County	196	196	0	0
Total Units		15,633	11,236	1,964	2,433

Continuing Care Retirement Communities (Planned)

Expansions

William Hill Manor	Talbot County	1	1	0	0
Edenwald	Baltimore County	66	54	12	0
National Lutheran Home	Montgomery County	15	15	0	0

New

Riderwood Village, Inc.	Prince George's County	132	0	0	132
Homewood at Frederick, MD	Frederick County	341	165	56	120
Brooke Grove	Montgomery County	18	18	0	0
King Farm	Montgomery County	330	250	35	45
Ravenwood	Washington County	94	46	48	0
Robinwood	Washington County	103	13	90	0
Total Units		1,100	562	241	297

*ILU=Independent Living Units **AL=Assisted Living Beds ***Comp=Comprehensive Care Beds

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Congregate Housing Services Program (CHSP)

Program Description: The Congregate Housing Services Program is a level of housing between independent living and institutionalization, which combines shelter with daily meals, weekly housekeeping and/or laundry, personal assistance as needed and service management. It provides assistance with activities of daily living to frail older persons who require help in performing personal and household functions. The Congregate Housing Services Program is offered in senior citizen apartment buildings, which serve low and moderate-income residents and may be operated by local housing authorities, non-profit organizations or housing management companies.

AB is a 78-year-old female who is unable to use her right arm. She resides in an apartment in Salisbury, MD and uses an electric wheel chair to get around due to weakness in her legs and frequent falls. She also suffers from episodes of depression. She recently returned from the hospital following heart problems and currently receives six hours a week of assistance from the CHSP operated by MAC, Inc., the Area Agency on Aging on the Eastern Shore. She receives three meals a day, weekly housekeeping and laundry, assistance with daily bath and grooming, assistance with cutting her food in the dining room and frequently receives meal delivery services. MAC's Senior Care Program also provides her with an emergency response system. Her family says she would not be able to remain in her apartment without MAC's CHSP services.

Program Eligibility Criteria: Eligible residents are those who: are at least 62 years of age; physically or mentally impaired; need assistance with one or more of the essential activities of daily living; need one or more congregate housing services available in the facility; and be able to function in the facility if provided with those services. In addition, the spouse of a participant may also receive services, provided the spouse is at least 55 years old and meets program eligibility criteria.

Subsidy Eligibility	Monthly Income Test	Annual Asset Test	Notes: Provides financial assistance for Congregate Housing residents in selected sites for individuals 62 and older whose net monthly income is insufficient to pay the full monthly fee for Congregate Housing Services. Next expected change: 7/1/07
Individual	\$ 2,287	\$ 27,375	
Couple	\$ 2,991	\$ 35,587	

Program Data:

Unmet Need: 191 seniors are on the waiting list for State subsidies. 28 facilities have notified the Department in writing that they are interested in starting a CHS program.

	FY2006 (Actual)	FY2007 (Est.)	FY2008 (Est.)
Number of Residents Receiving Services	838	754	754
Number of Buildings Receiving Services	30	29	29
Program Funding:			
Federal	\$954,413	\$792,615	\$792,615
State	1,670,835	1,677,077	1,677,077
Local Contributions	604,840	645,395	645,395
Total	\$3,230,088	\$3,115,087	\$3,115,087

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Medicaid Waiver for Older Adults

Program Description: The Home and Community-Based Waiver for Older Adults enables older adults to remain in a community setting even though their age or disability would warrant placement in a long-term care facility. The Waiver allows services, which are typically covered by Medicaid only in a nursing facility, to be provided to eligible persons in their own homes or in assisted living facilities. These services include personal care, home-delivered meals, environmental assessments and accessibility adaptations, assistive devices, respite care, behavioral consultation, family and consumer training, dietitian/nutritionist services, personal emergency response systems and Senior Center Plus. Each program participant is assigned to a case manager who works with him or her to develop a plan of care that best meets his or her needs. Services and qualified providers are identified in the plan of care, and then monitored to assure the participant's needs are being adequately and continuously addressed.

A routine procedure to remove a blockage from his right carotid artery left John fighting for his life. After a month in the hospital, he was moved to a chronic care rehab unit and after six months was transferred to a long-term care facility. His family was a driving force in his recovery and he wanted desperately to be at home, but John was paralyzed on his left side, had a feeding tube, and a Foley catheter. John was referred to the Medicaid Waiver program. Through the coordinated efforts of the LTC facility, BC/BS case managers, local and state Departments of Aging staff, family and neighbors, John's home was made accessible and services were made available. The Waiver Program provided personal care hours, allowing John's wife to continue to work. Each month, a qualified nurse conducted monitoring and education for both John and his personal care aide. John continues to follow PT and OT and is able to transfer with minimal assistance. Six months later John is thriving, the feeding tube has been removed, and John jokes that he now needs to go on a diet. The Older Adults Waiver gave this husband, father, grandfather, and in a few months, great grandfather, the option to remain in the community and—more importantly—gave him an opportunity to be in control of his own quality of life.

Program Eligibility Criteria: Eligible individuals are those who are age 50 and older, meet Medicaid's long-term care admission criteria (nursing home level of care), and meet financial and technical requirements.

Financial Eligibility Individual	Monthly Income Test	Annual Asset Test
	\$1869 as of 1/1/07 (300% of SSI maximum) or higher if medically needy and spending down through allowable expenditures for medical and remedial services to the medically needy income limit of \$350/month.	\$2000-\$2500, depending on eligibility category

Program Data:

	F2006 Actual	F2007 (Est.)	FY2008 (Est.)
Number of Providers	4,194	4,300	4,350
Number of Participants – Unduplicated Count	3,750	3,750	3,750
Waiting List: The Waiver for Older Adults maintains a registry of individuals interested in applying for this program. This registry is required because the program is funded to support a maximum of 3,000 participants at any one point in time and is currently at capacity. There are over 7,600 names on the registry. Generally 60% of those who apply for this waiver are determined eligible. If this holds true for those currently on the registry, more than 3400 people in need of long-term support services may have no alternative to placement in a nursing home.			
Program Funding:			
State (Administration and Case Management)	\$1,981,054	\$1,981,054	\$1,981,054
Federal (Administration and Case Management)	2,602,376	3,700,000	3,100,100
Total	\$4,597,430	\$5,695,054	\$5,095,154

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Senior Assisted Living Group Home Subsidy Program (SALGHS)

Program Description: The Senior Assisted Living Group Home Subsidy (SALGHS) program provides low and moderate-income seniors with access to assisted living services in 4 to 16 bed group homes licensed by the Department of Health and Mental Hygiene as Assisted Living Programs. The Department of Aging provides subsidies to eligible residents who might otherwise be in nursing facilities to cover the difference between the participant’s monthly income (less a \$60/month personal allowance) and the approved monthly assisted living fee. The maximum subsidy, paid directly to the provider, is \$550/month. Subsidies are paid from State general funds.

Mrs. X is a 75 year-old woman who has received a SALGHS subsidy since moving to an Anne Arundel County assisted living facility in 1995. Prior to moving into the assisted living facility, she resided with her son and his family. She has a history of breast cancer, psychosis and depression. After undergoing a bilateral mastectomy, she required 24-hour care, which proved to be more than her working family could manage. While Mrs. X is happy with her assisted living placement, she still has difficulty walking and needs help with personal care and taking her medicines. Mrs. X tells everyone she has two families: her assisted living family, which includes the residents and staff, and her biological family, who continue to be actively involved in her life.

Program Eligibility Criteria: Eligible residents are low to moderate income persons residing in, or accepted for admission to, an assisted living facility, who are at least 62 years of age, physically or cognitively impaired, require assistance with one or more activities of daily and/or instrumental activities of living, and require 24 hour supervision.

Subsidy Eligibility	Monthly Income Test	Annual Asset Test	Notes: Provides financial assistance for a limited number of eligible Assisted Living Group Home residents 62 and older whose net monthly income is insufficient to pay the full monthly cost of a quality assisted living placement. Next expected change: 7/1/07
Individual	\$2,287	\$11,000	
Couple	\$2,991	\$14,000	

Program Data:

	FY2006 (Actual)	FY2007 (Est.)	FY2008 (Est.)
Number of Residents Receiving Subsidies	528	661	661
Waiting List: There are currently 259 persons on a waiting list for a subsidy. A MetLife Market Survey of Assisted Living Costs in 2006 estimated the national average monthly cost for assisted living was \$2,968, with an average cost of \$3,380 in Baltimore. According to a needs assessment conducted by UMBC, there are more than 87,000 individuals aged 60+ in Maryland with disabilities who have less than \$25,000 in annual income and who may be eligible for community-based, long-term support services including assisted living. A significant number of those who would choose assisted living are unable to meet the high cost without financial assistance.			
Federal	0	0	0
State	\$2,354,929	\$3,454,929	\$3,454,929
Local Contributions	541,621	440,731	440,731
Total	\$2,896,550	\$3,895,660	\$3,895,660

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