

SENIOR HOUSING

Alaska's senior housing: Finding the right fit

By ERIN KIRKLAND

For Senior Voice

When I first began working in the elder care industry back in 1991, the concept of broadening the spectrum of housing for senior citizens was still considered “revolutionary.” Familiar with two only options available—home or The Home—a concept that there might be another way to care for an aging community was both exciting and frightening. Would people be ready to give up their own home for apartment life that, while allowing for freedom

from maintenance, shopping and the like, took away the very same in a paradoxical scenario? How would a facility manage the diversity of health issues, and where would the line be drawn for “too much care?”

Thankfully, as the concept of long term care shifted and evolved into a continuum of options for seniors age 55 and older, so has the level of understanding on the part of both the industry and customer. It's very natural now to see independent living, assisted living, and continuing

As with many aspects of life in the 49th state, senior housing proves to be more formidable than other places in the U.S.

care facilities in every major city across the United States, and people take an active part in planning for the golden years with more attention to where, and how, to live their lives.

The Alaska challenge

As with many aspects of life in the 49th state, senior housing proves to be more formidable than other

places in the U.S. The combination of limited facilities, financial constraints and a rapidly-growing older resident population all point to a complicated formula that many people find too confusing to navigate alone.

Denise Daniello, Executive Director of the Alaska Commission on Aging, says the issues are complex.

“Alaska is not only the

state with the fastest-growing population of people age 65-plus in the nation (for the seventh consecutive year), but the 60-plus age category is the fastest-growing demographic in our state,” she said. “And this growth is projected to continue for at least another 15 years.”

In 2016, there were 125,886 Alaskans age 60 or older, representing roughly 17 percent of the state's population. And, Daniello continued, the 85-and-older

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Peace of mind with Providence Continuing Care

PROVIDENCE ALASKA

Choosing housing for loved ones no longer able to live independently can be stressful. There are many things to consider when helping an aging family member or friend transition to a new living situation. Perhaps your loved one requires full-time care, or maybe they're able to live alone but would benefit from an on-call caregiver. There's no blueprint for every situation. That's why Providence offers a variety of housing options throughout Southcentral Alaska. Our long-term care for residents requiring 24-hour care and assisted living homes focus on the individual, emphasizing personal choice and encouraging independence. Each one is designed to care for the whole person, from an individual's physical needs to their psychological and emotional health.

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Providence Valdez Ex-

tended Care Center provides 24-hour nursing care and rehabilitation services in a comfortable home environment. We help residents enjoy their lives by offering a variety of activities that

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Senior housing fair Aug. 23 in Anchorage

SENIOR VOICE STAFF

The Providence Senior Housing Fair takes place on August 23 at the Anchorage Senior Center, 11 a.m. to 4 p.m., sponsored in part by Alaska Housing Finance Corp. and Cook Inlet Housing

Authority. Attendees can visit informational booths staffed by a variety of businesses and agencies and listen to presentations on independent housing, in-home services, assisted living, skilled nursing care and more for seniors

in Anchorage, the Mat-Su Valley area and Seward. This year's speakers include:

- “The Good, the Bad, the Necessary: Legal Documents for Your Peace of Mind,” with elder law attorney Ilona Besenyey, 12:30 to 1:30 p.m.

- “Home Safety and Fall Prevention,” with Colleen Kirkpatrick, physical therapist with Providence In-Home Services, 1:45 to 2:45 p.m.

- “Understanding Medicare – Yes You Can!” with

certified Medicare counselor Nila Morgan, 3 to 4 p.m.

For more information about the Senior Housing Fair, please call 907-654-7492



Thomas Center Senior Apartments

Building community one resident at a time



THOMAS CENTER

When Tay and Lowell Thomas envisioned Thomas Center, they were thinking about what they wanted in their senior years: a nice place to live in a wooded setting where they could build a community and age in place. Residents would help each other with rides and meals, activities would keep residents busy and long-time Alaskans would stay engaged in the community.

Thomas Center, a 14-unit apartment community for seniors age 60 or over, has now been open for a little over a year, and the Thomas' vision is starting to come to fruition. Residents take field trips, have tea in each other's apartments and enjoy home-cooked meals together, prepared by a chef. Gardens outside are producing fresh vegetables and beautiful flowers. Weekly activities include watching TV series, book club, food prep workshops and painting and pottery classes.

The three-story building is located in a gorgeous, woodsy setting, just below St. Mary's Episcopal Church at Lake Otis and Tudor Road in Anchorage. An occasional moose stops by and nearby trails are perfect for walking.

"I have a beautiful view out of my window and love the quiet setting at Thomas Center," says resident Joanne Banta, who spent most of her life commercial fishing with her husband in Cor-

dova. Banta says she enjoys living closer to her son and grandchildren and Thomas Center offers her everything she needs to have her own space, yet still spend quality time with family.

Ten of Thomas Center's 14 apartments are now full, but the facility is still looking for additional renters. Residents receive much more than just an apartment. An on-site manager and resident advisor offer 24-hour assistance. While Thomas Center residents need to be able to live independently, many opt to have personal care assistants, physical therapists or other help with daily living. Residents have the option of having meals provided or they can cook in their own apartment. Everyone who lives at Thomas Center enjoys a commonly shared TV and dining area, a workout room and a crafts room.

Rent at Thomas Center is competitive if you count all of the amenities residents receive, such as utilities, cable TV, Internet and weekly housekeeping service. Rents range from \$1,300 a month for a studio apartment to about \$3,500 for a two-bedroom.

To schedule a tour of Thomas Center, contact the general manager at (907) 538-9995 or learn more at www.ThomasCenterAK.com. Subscribe to our newsletter online and follow us on Facebook.

Grants available to improve accessibility

By **MACKENZIE STEWART**
Senior Voice

The Alaska Housing Finance Corporation's Senior Access Program (SAP) works to provide disabled seniors 55 years of age or older throughout the state with the funds needed for in-home accessibility modifications. The program is statewide, administered by different agencies depending on the region.

For Anchorage residents, NeighborWorks Alaska assists grant recipients with each stage of the process.

"The modifications we do are accessibility focused and not relating to home repair," said Jim MacKenzie, Director of Resource Development at NeighborWorks Alaska. "Things like installing ramps or bathroom modifications like grab bars or barrier free showers."

Housing units eligible for improvements range from

The program is statewide, administered by different agencies depending on the region.

houses and cabins to condos and mobile homes. Eligible recipients can be awarded up to \$15,000 if the senior is the legal owner of the property or if the home is privately owned and the qualifying senior is both related to the legal owner of the property and the legal owner of the property resides in home. Eligible tenants in rental housing can be awarded up to \$10,000 or up to \$7,000 if living in small (five beds or less) state licensed assisted living facilities.

Seniors looking to prove eligibility must provide proof of ownership of the home, proof of age, a referral letter from their doctor in addition to landlord consent or an assisted living home license, depending on the situation.

The household income must also meet current guidelines. Depending on region, a two-person household should earn:

- \$71,200 annually in Anchorage Municipality
- \$67,920 in both the Kenai Peninsula Borough and Kodiak Island Borough
- \$72,320 in the Mat-Su Borough;
- \$80,720 in the Valdez Cordova Census Area
- and \$67,920 in Tok. For a full list of Senior Access Program income guidelines, refer to page 2 of the SAP application packet.

Applicants will need to include a year of signed tax returns if the applicant files for income tax returns. If

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Home and care: A tale of two journeys

PREFERRED CARE AT HOME and OPUS MEMORIA

'Alaskans look out for one and other' never was a saying, a slogan or even a cliché in the early days of our fledgling frontier. It was just the way it was. With extreme climate, limited growing season, and far distances from industrial convenience, Alaskans had to plan ahead, look out, and even did without when necessary. This kind of spirit is still prevalent, even as oil has changed our state. Isn't it true that Alaska's rich history is in her people? This is a girl who has lived the story, one Suzanne Hickel.

It starts with Oscar Gill, Suzanne (Gill) Hickel's pioneering great grandfather who delivered mail by dog team for the U.S. Postal Service in the early 1900s. Back then, bonds with neighboring friends were strong, and family bonds were stronger. Your credit rating was your word and a handshake.

Fifth generation Alaskan Suzanne Hickel.

Self-sufficiency was a stock-in-trade. When someone was in need – the job got done. There were no second thoughts because a grateful friend was gained. For these kinds of values, more families have stayed in Alaska to retire and be with their kids and grandkids to complete the fulfillment of life, which by the way doesn't have to end with physical limitations. This is where her journey began...

Journey #1

Note every family is available to care for a loved in the way they truly deserve, because we live a different life now that constantly demands our attention. Our routines have become busy and complicated. Thus we have traded some



hardships of old, for more of our precious time. Suzanne realized this within her large family network and so opened Preferred Care at Home.

By building a large "Care-Force" of professionals to assist with basic needs in the home, families have more flexibility. By maintaining independence, our seniors may stay in their homes and can remain dignified and more accepting of love and affection from family and friends. Creating something

special is never easy. There were other companies, but not other Suzanne Hickels. Her heart, work ethic, and attention to even the small matters made the challenge a mission. The constant goal of Preferred Care at Home is to help our elders enjoy the company of others – absent the doubt of whether that attention is out of charity or true spontaneity. They get the caring professionals, you get the good times and good cheer. That's what makes Preferred Care a success!

Journey #2

What happens if Mom or Dad can no longer be safe and comfortable at home due to memory issues and decline? Suzanne often deals with this. Goodbyes are always sad for her and she wants the best for her clients. The alternatives were not always optimal, especially for those with memory issues... hence the second

part of the story: Going from wanting the best solution, to being the best solution.

Team Suzanne wanted a place that was a home, not an institution. A place where those with declining memory could still live for the day! A place that was clean and inviting. A place where friends are family, and visits encouraged. A place where memory might fail, but moments of life enjoyed. She wanted a trained and professional staff, selecting only the right people, with the right disposition, fitting the highest standards.

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Housing: *Finding the right fit for you*

continued from page 1

age population, which in 2016 was 6,281, is expected to shoot upward 135 percent by the year 2030, according to a study by the Kaiser Family Foundation earlier this year. Right now, she says, one in six Alaskans is considered to be of “senior age.”

What this means, of course, is that Alaska needs to respond in kind if the state still expects to be able to house and care for an increasingly older population made up of longtime residents and those who move here to be closer to friends or family.

In December 2015, a number of Alaska agencies, including the Alaska Housing Finance Corporation, Alaska Mental Health Trust, and the Alaska Commission on Aging gathered together for a Governor’s Housing Summit to address the need for senior housing in Alaska. Included in the focus areas, Daniello says, was a commitment to better assess community needs and address how Alaska can work toward meeting those needs on an in-home basis, as well as through facilities and the financing of both.

The options

Make no mistake, it is expensive to grow old, especially in Alaska. Travel to and from medical care can be challenging; access to specialists, medications, and ultimately long-term care facilities is more costly than the Lower 48 states, with few able to bear the financial burdens alone.

Daniello reports that currently senior housing (not including any services) can range between \$545 and \$2,800 per month in Alaska (MatSu Foundation, 2016). Assisted living, where seniors receive tiered care plans and 24-7 supervision, can cost upwards of \$69,000 annually in Alaska, according to a report by Genworth Cost of Care in 2016. Not every senior citizen fits within a

It’s daunting to search through directories or websites without really knowing what to look for, says **Amanda Lofgren, Division of Pioneer Homes Director.**

tidy box when it comes to finances, either, Daniello said.

“Seniors living on moderate incomes desire quality housing, but sometimes their incomes are too high to qualify for income-restricted housing and they do not make enough to afford market rents.” Then, sadly, these seniors fall through the cracks.

Trying to navigate the various options is complicated, too. It’s daunting to search through directories or websites without really knowing what to look for, says Amanda Lofgren, Division of Pioneer Homes Director.

“It’s overwhelming for a person to navigate,” she told me (full disclosure, Lofgren and I previously worked together for Alzheimer’s Resource of Alaska, an agency committed to helping those suffering from Alzheimer’s Disease and related dementias, and their caregivers).

Her recommendation? Start by calling a statewide number for the state’s Aging and Disability Resource Centers. A clearinghouse of sorts for community options for long term care and services, the resource is invaluable for those just beginning the journey of caring for an elderly loved one. Call 1-877-625-2372 for a comprehensive listing and assistance with the processes.

The Pioneer Homes, for example, operate six facilities in various locations throughout Alaska. The Sitka Pioneer Home became the first to open in 1913, well before statehood. The facility was

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Accessibility: Grant can pay for seniors' home improvements

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the applicant does not file income tax returns then they must provide a year of IRS non-filing status from the IRS office, a year of an IRS income and wages transcript from the IRS office, or a 12 month history of income received from programs such as Senior Benefits or Adult Public Assistance.

Applicants are automatically eligible if they:

- receive aid through programs like Senior Benefits, Adult Public Assistance, Alaska Temporary Assistance Program, federally funded low-income home energy assistance, or food stamps;
- receive subsidies for qualifying affordable housing programs such as Section 8 or Section 22;
- the household qualifies for the Alaska Weatherization program;
- or if the resident is currently receiving services under a Medicare waiver.

"The only limitation for eligibility," said MacKenzie, "is that you couldn't have received a SAP grant in the past."

The applicant will also need a physician, case manager or care provider's as-

Housing units eligible for improvements range from houses and cabins to condos and mobile homes. Eligible recipients can be awarded up to \$15,000.

sistance with filling out the Senior Housing Accessibility Modification Household Needs Questionnaire.

"The questionnaire helps organizations like NeighborWorks Alaska determine what the senior might need and takes into consideration what the senior or doctors or caretakers already know about what the senior needs," said MacKenzie.

Although it started as a small community effort in Spenard in 1981, NeighborWorks Alaska has grown into a large nonprofit that falls under NeighborWorks America servicing the entire state and offers various community based homeownership services, including homeownership classes and community development events like last June's Paint the Town in Anchorage's Russian Jack neighborhood.

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Local market now delivers

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For over five years, AIRSA, the parent company of J&J Food Market and Alaskan Pantry, has worked to lower the cost of living for those in rural Alaskan villages. We've used a unique blend of bulk procurement, vendor relationships and freight discounts to bring down the costs on all types of food and everyday household goods. Our network of companies are all Alaskan owned and operated which keeps all the revenue and services right here in the state.

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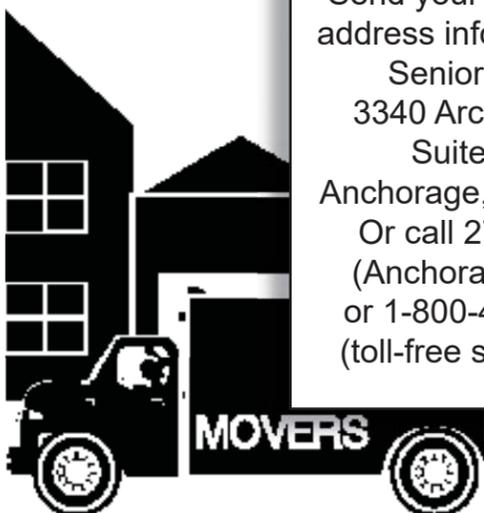


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Alaska: Senior housing for different needs

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built to house aging prospectors and others in an old military barracks. Fairbanks Pioneer Home was opened in 1967, followed by the Palmer Home in 1971, the Anchorage Home in 1977, the Ketchikan Home in 1981, and the Juneau Home in 1988. The Palmer Home became the first federally-certified state Veteran's Home in 2007.

The facilities collectively serve 498 Alaskans through a three-level system of care that allows residents to remain in a facility "through their last breath," Lofgren said, echoing the Pioneer Home mission statement. Facilities range from 45 beds in Ketchikan to the larger 168-bed Anchorage Home, and availability is almost always slim, thanks to long waiting lists.

Another option is to start smaller and earlier by taking advantage of independent living apartments or homes that provide little personal care but offer on-site management, some meals and housekeeping. I visited the Thomas Center, a 14-unit complex managed by a board of directors who take an active role in promoting the concept of community for the residents who live in bright apartments located on the forested corner of Tudor Road and Lake Otis Parkway in Anchorage.

Thomas Center board member Mike McCormack says it's important that the facility provides a viable, affordable alternative toward not just housing, but a socially-engaged, connected "family" atmosphere among the center's residents.

"This is a place where the isolation factor can be broken down," he said, referring to the common theme of seniors living alone without friend or family support. "This is an active, contributing group of people who have created a welcoming community."

Residents at this independent-living facility lease apartments but know management is flexible should things change, McCormack says. If someone's health status declines, residents have

the option to hire in-home care and remain at the center, allowing one to successfully age in place. Residents choose studio apartments or one-and-two bedroom units that rent for market rate, and some subsidization is available, McCormack said.

What's next for senior housing?

Denise Daniello is frank about the future of housing options for Alaska senior citizens.

Another option is to start smaller and earlier by taking advantage of independent living apartments or homes that provide little personal care but offer on-site management, some meals and housekeeping.

"The state's total population is growing, and no regions are losing senior population, and some areas are growing faster than others," she said. "The Mat-Su Borough saw the fastest increase - 117 percent between 2000 and 2010 - so with many

aging and overcrowding issues around the state, it's time to look at innovations."

These may include the use of "smart" and/or assistive technologies that maximize independence and increase safety within the home, furthering the concept of aging

in place. Sensors can detect sound, movement, temperature and even remind a person to take medication or turn off the stove, Daniello said. As new mechanisms are being developed, she continued, costs are coming down, a win-win for those just entering the 55-and-older demographic, along with long term care companies and future residents.

But in the meantime, a generalized need for senior *next page please*

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Housing: Finding the right fit for you

from page 6

housing across the continuum – independent, supportive, assisted living and skilled nursing – is clear and present. The Division of Senior and Disabilities Services is exploring the expansion of home-and-community based services to provide a cushion by which elderly Alaskans can start the aging process in their own homes, possibly with those smart-technology adaptations, then transition as care needs outgrow the in-home scenario.

The issue of affordability is not likely to go away, either. It's tough to swallow the idea of paying \$60,000 – and often more – for housing and

support in our older years, and yet as costs of care and supply versus demand rise, it's a glaring point of contention among many families. Medicaid, the federally-funded program that provides medical and support care for seniors and the disabled, doesn't pay facilities as much as private-pay residents, so there are often limits to the number of beds. And, seniors must spend down assets to even qualify for Medicaid, something many people never fully reach, putting them in a vulnerable no-man's-land for future housing.

Both Daniello and Lofgren say people should begin planning as soon as possible, investigating options and

Some options to get you started

Alaska Pioneer Homes: Statewide network of independent, assisted living, and skilled nursing homes operated by the Alaska Department of Social and Health Services (DSHS). dhss.alaska.gov/daph/Pages/general_res_family.aspx

The Thomas Center for Senior Leadership: 2190 E. Tudor Road, Anchorage. An independent living facility serving seniors age 60 and older. <http://thomascenterak.com>

Chugiak-Eagle River Senior Center: Assisted living, independent, and senior-only apartments. www.chugiak.org/housing/

Marlow Manor: Assisted living facility in the Muldoon community of Anchorage. 48 apartments with levels of care to meet individual resident needs. www.marlowmanor.com

Providence Horizon House: Studio apartments with assisted living care, and two cottages for those with memory impairments. Located in Anchorage. alaska.providence.org/locations/h/horizon/apartments

Raven Landing: Independent senior apartments with basic utilities and rent included in base price. Services like housekeeping and meals can be additional. Some subsidies available for qualified residents. 1222 Cowles Street, Fairbanks. www.ravenlanding.org/apartments-info/

Alaska Housing Finance Corporation: Provides a comprehensive list and search function for rentals and community services related to housing. www.ahfc.us/publichousing

visiting the various facilities well before they are needed. Staying flexible is important, too, since individual health never happens in a vacuum.

The bottom line? Growing older is complex, but it doesn't have to be a negative experience if we begin the process thoughtfully, with

an eye on our needs as self-advocates of our own futures.

Erin Kirkland is a freelance writer living and working in Anchorage.

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Accessibility: Grant for home improvements

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“We started with small projects looking to make neighborhoods in Anchorage look good in terms of safety and transportation. We would repair homes for people, small projects like painting, installing ramps or door repairs,” said MacKenzie. “We grew from this into what we are now.”

“We applied for the SAP grant and are running with it,” he added. “It’s an opportunity that we saw that would be good for seniors, and we knew we had the expertise to deliver it well.”

For an organization that

uses SAP in your area:

- NeighborWorks Alaska, Anchorage. 677-8490

- Rural Cap, Northern/Northwest Region and Southwest Region. 279-2511 or 800-478-7227

- Alaska Community Development Corporation, Mat-Su, Kenai Peninsula, Kodiak Island Borough, Valdez-Cordova, Denali, Southeast Fairbanks Census Area and Southeast Region. 746-5680 or 800-478-8080

- Interior Regional Housing Authority Energy Services, Inc., Southeast Fairbanks Census Area and Yukon-Koyukuk Census Area. 452-8315

Providence: Care continuum

continued from page 1

foster friendships and create a sense of community. Our beautiful 10-bed facility with spectacular mountain views offers private, comfortable bedrooms and baths in a caring homelike setting for individuals requiring long-term, round-the-clock nursing care.

Providence Seward Mountain Haven

Providence Seward Mountain Haven provides an innovative approach to elder care on the Kenai Peninsula. Imagine access to all the quality medical services of a typical nursing facility in the setting of a traditional home. Ten elders share their lives in one of our four comfortable lodges. They enjoy the privacy of their own bedrooms and bathrooms while gathering in a great room for meals,

activities and community. Each lodge provides dining and nutritional services, long-term, 24-hour nursing care, and physical, speech, occupational and wound care therapies. We are also the first in Alaska to be established as a Center of Excellence in Memory Care.

Providence Horizon House

Providence Horizon House in Anchorage provides a comfortable and safe home for loved ones no longer able to live independently in their home. Housing options include 60 apartments designed for residents who need assistance with daily living activities and two cottages specialized in dementia care. Shared spaces, such as the lovely courtyard, dining room and other areas, promote socialization. Programs

for spiritual, educational, creative, physical and social enrichment are available including educational and fun day trips. Residents are encouraged to be as independent as possible with access to 24-hours licensed caregivers available when needed.

To find out what residence might be right for your loved one, visit alaska.providence.org.

The Providence tradition of providing compassionate care dates back more than 115 years to the gold rush when the Sisters of Providence brought health care to Nome. Today, Providence continues that mission of service by providing continuing care for Alaskans who can no longer live independently.



Providence Senior Housing Fair

Wednesday, Aug. 23, 2017 • 11 a.m. to 4 p.m.

Anchorage Senior Activity Center*, 1300 E. 19th Ave.

Understand your options in the event you or a loved one can no longer live comfortably and safely at home. The Providence Senior Housing Fair includes seminars and information about housing options available in Anchorage, Mat-Su and Seward for seniors. Learn about:

- Independent housing
- Assisted living
- In-home services
- Skilled nursing care and more

*This facility is handicap-accessible.

Seminar schedule

Alaska Housing Finance Corporation (AHFC) Renovation Program

11:15 a.m. - 12:15 p.m.

Jim McCall, officer, Housing Relations
AHFC Senior Housing Office

The Good, the Bad, the Necessary: Legal Documents for Your Peace of Mind

12:30 - 1:30 p.m.

Ilona Besseney, elder law attorney
Besseney & Van Tuyn LLC

Home Safety and Fall Prevention

1:45 - 2:45 p.m.

Colleen Kirkpatrick, physical therapist
Providence In-Home Services

Understanding Medicare - Yes You Can!

3 - 4 p.m.

Nila Morgan, certified Medicare counselor/
Medicare fraud education coordinator
Anchorage Senior Activity Center

For more information, please call 907-654-7492.

Alaska.Providence.org

THIS EVENT IS SPONSORED IN PART BY:

The Alaska Housing Finance Corporation | Cook Inlet Housing Authority

