

Assisted Living Matters

A COMING HOME CASE STUDY

Titusville Towers, Florida

Coming Home Demonstration Project Executive Summary



PROJECT OVERVIEW

NCB Capital Impact implemented the Coming Home Program in 1992 with funding from the Robert Wood Johnson Foundation to make high quality, high service assisted living available to Medicaid eligible individuals as a nursing home alternative. Titusville Towers is a 57-unit assisted living facility in Titusville, FL that serves a low-income Medicaid-eligible population of frail seniors. At the time of the Towers' opening—August 2003—it was the only affordable assisted living option available in Titusville. The facility is licensed as a standard assisted living and extended congregate care (ECC) facility under Florida regulations. For the purposes of this case study, assisted living is defined as the housing with services category offering private apartments and high levels of service to nursing-home eligible seniors. Florida Extended Congregate Care (ECC) regulations impose significant minimum service requirements on organizations, including monthly nursing assessments, nursing, development of a resident's service plan, and help with bathing, dressing, grooming, and toileting. These services do not include 24-hour nursing supervision. Florida Standard ALF regulations enable a facility to provide housing, meals, and medical treatment to elders.

The distinguishing features of this project are:

- New construction financed utilizing HUD financing.
- Partnership model between a housing authority and a private consulting group.

The Titusville Housing Authority, with consulting assistance from the MIA Consulting Group, developed the project, and the Titusville Housing Authority provides personal and health services to the residents. Equity generated through a grant from the city of Titusville financed approximately 3% of the project's total development costs. Additional equity from a SHIP grant covered another 35% of development costs.

SPONSORING ORGANIZATION

The Titusville Housing Authority (THA), which developed and operates Titusville Towers, began operation in 1951 in Titusville, Florida. THA has been involved in providing and managing housing for low to moderate income people throughout the community through Section 8 housing and five housing projects throughout the community. Titusville Housing Authority's mission statement is "to plan, implement and manage projects and activities which principally benefit low and moderate income persons by providing decent and safe housing and a suitable living environment; expanding economic opportunities; and strengthening partnerships among all levels of government and non-profit and for-profit organizations".

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BUILDING DESIGN

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housing of which 57 units were converted to assisted living. During the rehabilitation of the building, it was almost re-zoned from a Mixed Use Commercial to a Congregate Meal Site, concerning several people in the surrounding community who feared the negative impact the change would have on housing prices. Titusville Housing Authority fought the re-zoning in order to maintain a friendly relationship with residents of the surrounding community. The building was designed such that assisted living and independent living residents are mixed throughout the 12 floors of the building rather than distinct "wings" or floors.

SERVICE AVAILABILITY

Titusville Towers provides a basic service package including housekeeping, laundry, meals, monitored emergency alert systems, coordination with transportation and medication assistance. Additionally, the facility provides assistance with activities of daily living including grooming, bathing, transfer, feeding, dressing, incontinence care, toileting, and ambulation/walking as allowed by the AL licensing standards.

FEE STRUCTURE

The regulations in the state of Florida do not distinguish different service levels or tiers and pricing of services are not based on levels once a person meets the criteria to become eligible to receive an ALE waiver. In order for a facility to be an ALE waiver provider, the facility must have an Extended Congregate Care (ECC) license or Limited Nursing Services (LNS) license.

A Standard ALF license enables a facility to provide housing, meals, and one or more personal services for a period exceeding 24 hours to residents. The ALF is able to provide individual supervision with all Activities of Daily Living (ADLs) and total assistance of up to one IADL. Medication self-administration and injections are included under this licensure category

RESIDENT PROFILE

The Titusville Towers facility provides assisted living to 47 residents but have the capacity to provide services up to 57 total residents. Seventy-nine percent (79%) of the residents use Medicaid to cover their services. The average resident is a woman who is eighty-three years of age. Large portions (90%) of the residents are from the local area and were residents in the independent living portion of the building when the assisted living units became available. Currently, 21% of the residents are considered private pay residents but are still low income in order to meet the income threshold for public housing.

PROJECT FINANCING

Titusville Towers was financed for rehabilitation through several funding sources. The initial funding of \$815,000 for the beginning of the rehabilitation in 2001 came from capital funding out of the facility’s reserve. Titusville Housing Authority applied for \$400,000 in SHIP funds in April 2000 and was approved for \$450,000 in April 2001. Titusville Housing Authority also applied for \$35,000 in CDBG funds in April 2001, which were approved in April 2002.



DEVELOPMENT PROFORMA	
SOURCES	
U.S. HUD	900,000
Florida Housing Finance Corporation - SHIP Grant	450,000
U.S. HUD/DOJ Grant — Crime Prevention	35,000
CDBG	35,000
Titusville Housing Authority – Loan 0%, non amortizing, deferred	360,000
Total Sources	1,780,000
USES	
<i>Hard Costs</i>	
Construction – Rehabilitation Costs	1,420,000
<i>Soft Costs</i>	
Administrative, Accounting, Legal etc.	360,000
Total Uses	1,780,000



LEASE UP EXPERIENCE

Titusville Towers did not require much marketing because the facility was at 100% occupancy with independent living residents at the time it opened as an ALF. Titusville Housing Authority did sign up the current independent living residents who were in need of assisted living services. Most of the marketing to the independent residents took place during the resident survey conducted during the development of the ALF.

PROJECT SUCCESSES

Titusville Towers employed the assistance of MIA Consulting to navigate the complex rehabilitation and licensing requirements for the assisted living. MIA Consulting Group, Inc. was already familiar with the process of developing an affordable ALF as a housing authority in the Miami area. Titusville Housing Authority developed a limited partnership with MIA Consulting Group, Inc. to mentor them through the process of finding and accessing funding, applications processes, and dealing with the different agencies. After April 2003, Management Innovative Associates, Inc. took over and guided Titusville Towers through licensing and implementation.

Due to the assisted living licensing structure for the facility, the residents of Titusville Towers are able to “age in place” and have their independent units become assisted living units as their needs advance. This allows for the community and social networks to remain intact and prevents unnecessary displacement to nursing homes.

For more information and to access the entire Titusville Towers case study, including a more in depth discussion on the staffing, services and lessons learned, please visit www.ncbcapitalimpact.org.