

# Housing for Veterans: A New Model

by Lisa Conant, Community Renewal Team Inc.  
Photographs courtesy of Community Renewal Team, Inc.



The future Veterans Landing in Newington, Connecticut.

Connecticut's veterans are rapidly aging. Nearly 75 percent of the 222,632 veterans living in the state are older than 55.<sup>1</sup> With each passing year, this population encounters more health issues and more challenges with daily living. Military conflicts of recent decades have left many with grave injuries, extensive medical needs, and behavioral health issues that are sometimes severe. Although these veterans may not need a nursing home right now, many would benefit from an assisted-living arrangement. Unfortunately, such housing is beyond many veterans' budgets.

Now a new model of affordable residential care is being pioneered in Connecticut to help low- and moderate-income veterans maintain independence as long as possible—while easing the burden on the veterans health-care system.

## Affordable Housing

A Hartford-based community-action agency, Community Renewal Team Inc. (CRT), is teaming up with the Veterans Administration to create Veterans Landing, a new

**It's a new concept. Normally, assisted-living residences are available only to those who can cover the costs privately.**

assisted-living facility expected to house 103 older veterans and their spouses. Veterans Landing is modeled on an affordable CRT facility called The Retreat—assisted living that includes programs to help residents continue to enjoy life and contribute to their community.

## The Retreat

The Retreat is part of a state-initiated pilot project designed to determine whether assisted-living services could be provided successfully to very low-income, Medicaid-eligible elderly or disabled individuals. The answer is positive.

Working with the Connecticut Department of Social Services and four other

state agencies, CRT developed a funding structure that leverages existing resources to offset construction and operations costs—and residents' expenses. Most medical fees get paid by Medicaid or Medicare, and rents are offset with subsidized-housing certificates from programs such as the Connecticut Housing Finance Authority's rental assistance program (RAP).

It's a new concept. Normally, assisted-living residences are available only to those who can cover the costs privately. Medicaid pays for nursing homes, but not for assisted living. The average monthly cost for a Connecticut assisted-living facility is around \$4,600 and can range up to \$8,000 per month—more when extra fees are added.<sup>2</sup> A 2007 state survey of private (nonsubsidized) assisted-living facilities showed that in five years, 221 residents left because they were unable to pay for their care. Of these, 81 percent were obliged to move to nursing homes. But although nursing homes benefit low-income people by accepting Medicaid, many people prefer to hold off on going into one. Moreover, nursing homes can

be both medically unnecessary and more expensive for taxpayers.<sup>3</sup>

The Retreat pilot shows that when state assistance follows the person to the level of care appropriate for his or her needs, it can pay for other services—not only a skilled-nursing facility but home care or assisted living. Low-income people who would benefit from assisted living are therefore not forced prematurely into nursing homes merely so they can become eligible for the subsidy. Of the 344 seniors living at The Retreat in September 2011, 147 had either moved out of nursing homes or had avoided premature nursing-home placement. Meanwhile, the facility is saving Connecticut millions of dollars every year.

CRT aims to replicate its Retreat success at Veterans Landing. The feasibility of providing low-income seniors with comprehensive assisted living that blends medical care, help with daily activities, and extensive social, recreational, and emotional support has been demonstrated. Now veterans, who might in the past have received care in a section of a hospital or nursing home, will be able to have a dedicated facility with the same advantages that Retreat residents enjoy.

The agency's experience working with low-income and at-risk veterans in other settings will also benefit Veterans Landing. CRT already operates Veterans Crossing, a transitional rooming house that offers intensive case management for homeless veterans and is the only Connecticut agency with supportive services for veterans' fam-



Veterans Landing will be modeled on The Retreat, which provides assisted living for lower-income seniors.

ilies. CRT's expertise working with these populations—as well as its experience providing clinical behavioral health care—will play a critical role in the project's success.

CRT's work with veterans, seniors, and lower-income people in general is one reason why the organization and its affiliate, The Meadows Real Estate Corporation, were chosen by the VA to develop and operate the new facility. When it opens in early 2015 on the campus of the VA Connecticut Health Care System in Newington, Connecticut, Veterans Landing will be the first assisted-living residence in New England to focus solely on veterans over 55—and one of the first nationwide.

### **Veterans Landing**

Veterans Landing is planned to emphasize comfortable surroundings and resident-centered activities. It will include 95 one-bedroom and eight studio apartments with kitchenette, handicapped-accessible bathroom, and living room. Residents will receive 24-hour access to medical care in addition to assistance with activities of daily living (hygiene, housekeeping, transportation). An array of recreational and social activities to encourage personal growth and community involvement is also in the works.

The facility will feature a number of the successful Retreat offerings, which include daily therapeutic exercise led by the residents themselves, a resident-run speaker series, and community-engagement activities such as reading to preschool children, talking about life skills with troubled teens, and collecting donations for homeless shelters. Staying involved and connected with society has been good for the physical and mental health of The Retreat residents and will benefit Veterans Landing residents, too.

Retreat resident Stanley Buczacki's experience is a case in point. Staff noted that Buczacki, a veteran, loved to talk about his wartime experiences. So they connected him to the Newington VA facility and Central Connecticut State University, which were collaborating on a veteran-interview project to document war narratives. Today his stories are part of the national archive at the Library of Congress, and he is very proud.



An outdoor space at The Retreat.



Buczacki's satisfaction demonstrates the value of staying engaged, which is why enrichment is recognized as a requirement for successful assisted-living residences. Gus Keach-Longo, CRT's executive director of senior services and leader of the Veterans Landing planning team, says, "We try to create an environment where we would choose to live if we needed assisted-living care."

### Putting Together the Deal

As the preferred developer of Veterans Landing, with an "enhanced usage lease" for land at the Newington veterans' campus, CRT now faces two significant financing challenges: 1) building a structure costing approximately \$30 million and 2) keeping the costs for residents affordable.

Expanded partnerships with Connecticut state agencies—the Department of Social Services, the Housing Finance Authority, and the Department of Economic and

Community Development—are key. Fortunately, CRT has experience using federal low-income housing tax credits (LIHTCs) successfully as well as Department of Housing and Urban Development (HUD) 202 Program funding, which provides affordable supportive housing for very low-income frail elderly. The organization also will tap vouchers from HUD's Veterans Affairs Supportive Housing (VASH), a program that helps individual veterans offset their housing costs. Also critical will be CRT's longstanding relationships with private funding sources such as financial institutions, the Hartford Foundation for Public Giving, and other foundations.

The Veterans Landing financing structure continues to evolve. Meanwhile, CRT is maintaining its focus on meeting the needs of the veterans themselves, with particular attention to the priority they put on spending time with other veterans in an environment that honors their military

service.<sup>4</sup> If Veterans Landing successfully provides a residential community where low- and moderate-income veterans can maintain or improve their health and their community engagement while aging in place among their peers, the model may be replicated elsewhere.

"There's a brotherhood among veterans," says Laurie Harkness, who runs the Errera Community Care Center for VA Connecticut Healthcare. "When people are part of the military culture—particularly in a combat zone where they depend on one another for their survival—an amazing bond develops."

The Connecticut Congressional delegation has been uniformly supportive of Veterans Landing. As U.S. Congressman John Larson said in a December 2011 statement, "Our veterans deserve the best care possible from the moment they put on the uniform to when they return home and throughout their years ahead."

---

**Lisa Conant** is a writer and program planner at Community Renewal Team Inc., specializing in housing and veterans' issues. She is based in Hartford.

### Endnotes

- <sup>1</sup> "S2101 Connecticut Veteran Status," 2009 American Community Survey 1-Year Estimates (Washington, DC: U.S. Census Bureau).
- <sup>2</sup> *Market Survey of Long-Term Care Costs* (New York: MetLife Mature Market Institute, October 2010).
- <sup>3</sup> H. Niesz and Z. Schurin, *Private Assisted Living Populations* (Hartford: State of Connecticut Office of Legislative Research, March 2, 2007).
- <sup>4</sup> *Assisted Living Facilities for Military Veterans* (Broomfield, Colorado: Assisted Living Directory, 2011), <http://www.assisted-living-directory.com/content/veterans.cfm>.

► This Communities & Banking article is copyrighted by the Federal Reserve Bank of Boston. The views expressed are not necessarily those of the Bank or the Federal Reserve System. Copies of articles may be downloaded without cost at [www.bos.frb.org/commdev/c&b/index.htm](http://www.bos.frb.org/commdev/c&b/index.htm).

