With a little help, new housing for older adults

Facility tries to make assisted living affordable

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Up until now, assisted-living housing for older adults has been an expensive option open only to those of means.

But that's changing in Milwaukee with the development of Garden Place, the first assisted-living housing aimed at low- and moderate-income adults 55 and older.

Garden Place residents pay rent and can get additional services such as housekeeping, personal care and nursing that are paid for by the residents or through the state-funded Family Care program, operated through the county.
For many middle-income people who live in their own homes, their house is their only major asset and their savings are small, so they haven't been able to afford assisted living, said Stephanie Sue Stein, head of Milwaukee County's Department on Aging.

"I've been trying for 10 years to get developers to partner with agencies to create assisted living that's affordable," Stein said. "I think once the industry figures out that this works, we will get more of these."

Garden Place, 8425 N. 107th St., has 62 apartments ranging from studios to one- and two-bedroom units. It opened in October, and so far there are 15 residents, said Ruth Ryshke, director of operations.

Rents are determined by incomes. For example, a single resident whose income is 30% of the county median would pay $350 a month for a 680-square-foot apartment. A resident with earnings of 50% of the county median would pay $540 a month.

In addition to rent, options for additional services start at $800 a month, for daily bed making, light housekeeping, activities and emergency call services, she said. Some residents might qualify for Family Care or a program that provides services at the government's expense, she said.

Applicants are screened for financial qualification and assessed to make sure they can function at a level appropriate for assisted living, she said. Residents can't require more than 28 hours of service a week to remain at Garden Place, Ryshke said.

Since the opening, three residents who were formerly in nursing homes have moved into Garden Place, she said. One of them is Ella Brown, 99. She had to move from an apartment to a nursing home when a clot formed in her leg, she said. When she recovered, a friend recommended she consider Garden Place, where Brown lives in a studio apartment.

"I like the atmosphere here. Everyone is so nice," she said. "It's much different than a nursing home. I didn't need to be in a nursing home. But it's also better than being alone. In the apartment, I was there by myself. Here, there's somebody around to keep an eye on me when I fall down," she said.
"It's convenient," she said, adding she gets some help with laundry and housekeeping.

Residents can be married or have a roommate. Pets are allowed, Ryshke said.

The $7.5 million project was developed by SunStarr Real Estate Group, a Fond du Lac real estate company, with tax credits from the Wisconsin Housing and Economic Development Authority. The project received $5.2 million in tax credits, which meant that $2.3 million was financed conventionally, said Scott Stevingson, chief executive officer of SunStarr.

"Tax credits allow us to have a lower debt amount for the property and, therefore, we can offer lower rents for residents because we don't need services revenue to help cover building costs, such as the mortgage, or insurance," he said. "It makes it affordable."

Antonio Riley, executive director of the state housing authority, said "We're very interested in doing more assisted-living projects, and we're aggressively looking for more ways to do these developments because they're needed, and they're cheaper than putting someone in a nursing home."