

April 27, 2022

Affordable Housing

Section 8 Housing (HUD), County programs including Alternative Care (AC),
Medical Assistance (MA), Elderly Waiver (EW)

Welcome. We will begin at 11:00 am



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Emerald Crest of Burnsville



Christine Drasher
Marketing Director



Intelligent Memory Care

With four locations in **Burnsville, Minnetonka, Shakopee and Victoria, Minnesota**, Emerald Crest memory care communities are truly inspired by residents and families. **Emerald Crest** offers a specialized assisted living setting for seniors with Alzheimer's-related conditions. Our expertise allows us to create opportunities for your loved ones that go beyond conventional notions of memory care.



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Emerald Crest Memory Care Model



The Emerald Crest philosophy is rooted in the belief that individuals with dementia are unique and can flourish in an environment that provides them with opportunities for positive relationships, participation in their daily care and meaningful activities that promote success. Emerald Crest is solely dedicated to memory care and offers unique programming to meet residents' needs:

- Serene environments that are easy to navigate
 - 12-15 residents per house; 2-5 houses per location
 - Rooms surround common space, no long hallways
- Focus on ability rather than disability
 - Houses are designated by stages to provide specific programming and socialization
- Personalized care plan tailored to residents' unique needs
 - Developed by Registered Nurses and Occupational Therapists
- Comprehensive employee training program with qualified professional staff; those with direct care duties must undergo even further training and staff also receives on-going education annually

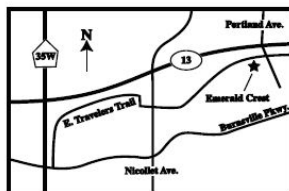

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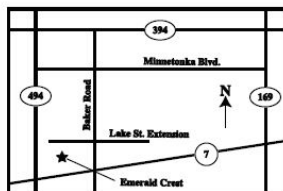
Emerald Crest Locations

Burnsville



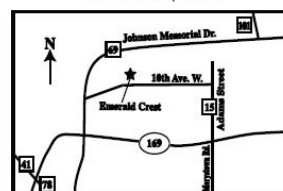
451 E. Travelers Trail

Minnetonka



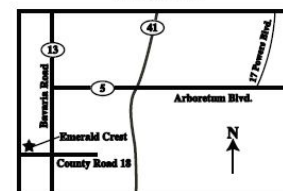
13401 Lake St Extension

Shakopee



1855 10th Ave W

Victoria



8150 Bavaria Road

Personalized video tours...

I'm Elizabeth, the admissions manager at
Emerald Crest.

Call me,
I'll personalize a video tour
for a safe virtual visit!



952-908-2215 Call now,

or

[Schedule a call!](#)



EMERALD CREST
memory care a ministry of  cassia

www.EmeraldCrest.com ~ 952-908-2215



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Apple Valley Village

www.applevalleycampus.org ~ 952-236-2600



Jean Andries
Marketing Director



- **Independent Living**
- **Care Suites**
- **Assisted Living**
- **Short-Term Rehab**
- **Open Circle-Adult Day Services**
- **Skilled Nursing**
- **Memory Care**
- **Hospice Care**



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Apple Valley Village Features



- Receptionist available 24/7
- Always someone available to answer an emergency
- Daily I'm Ok Checks
- Daily am coffee and pastries
- Daily afternoon coffee
- Chaplain on Site with Ecumenical Services twice a week, Bible Studies and individual visits.
- Assisted living services available in all apartments
- Home care staff available 24/7
- Licensed nurse available 7 days a week
- Common services provided: Bathing, Dressing, Medication Management, Physician Coordination and emergency response



Apple Valley Village Amenities

- Chapel
- Deli/Convenience Store
- Fitness Center and Heated Therapeutic Pool
- Gift Shop
- Hair Salon
- Library/Computer Access
- Nail Salon
- On-site Medical Services
- Outpatient Therapy
- Free vacuuming once a week
- Billards and Card Room
- Convenience to shopping and restaurants

The Regent of Burnsville

www.applevalleycampus.org ~ 952-898-8722



Kimberlee Carpentier
Marketing Director



Located on beautiful Earley Lake, the Regent is south of the Minnesota River in picturesque Burnsville. Here, you'll find a warm, elegant atmosphere and friendly staff dedicated to stellar service and your well-being.



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Independent Living

Assisted Living

Memory Care

Care Suites

Respite



The Regent Community Life

- Social, spiritual, recreational, educational and wellness-focused programs
- Beautiful Community Spaces: Movie Theatre, Billiards, Pub, Chapel, Exercise room, Beauty Shop, Library, Outside Patio, and much more
- Three delicious meals plus snacks available daily
- Transportation for scheduled outings and shopping
- Paved walking path around Earley Lake
- Security features such as controlled entrances and cameras in hallways and common areas
- Utilities included: heat, electricity, air conditioning, Wi-Fi, basic Direct television, water, trash removal
- 24-hour emergency call service
- Pets welcome
- Maintenance included
- Underground heated garage and storage units available

Independent/Assisted Living



- Fully equipped, private apartments: some with lake views, balconies, bay windows and fireplaces
- Individual climate controls
- Private bathrooms: most with walk-in shower
- Personal washer and dryer in most apartments or complimentary laundry facility on each floor
- Light housekeeping
- Personal care staff on duty 24 hours a day
- Licensed nursing staff seven days a week
- Registered nurse on call at all times
- Initial healthcare assessment and ongoing monitoring
- Additional medical services as needed
- Daily “I’m okay” checks

Speaker Intro – Sherry Eastgate



Sherry Eastgate is the Director of HUD Housing and Office Manager at Apple Valley Villa. Sherry has worked at Apple Valley Villa since 1987 and was certified as an Assisted Housing Manager in 1993 and in 2012 she was certified as a HUD Subsidized Multifamily Housing Manager both through Quadel Consulting. Sherry completed Certified Senior Advisory training through the Society of Certified Senior Advisors in 2010. Since 1993 Sherry has managed the HUD program for the 72 HUD units at Apple Valley Villa assisting residents and their families obtain and maintain their HUD subsidy as well as working with their County Caseworkers to setup their services provided through AC/EW/CADI and MA.

This presentation will cover:

- Section 8 Housing also called HUD – Housing and Urban Development
 - The difference between:
 - » Project Based Subsidy
 - » Tenant Based Subsidy
- Alternative Care also called AC
- Elderly Waiver also called EW
- Medical Assistance also called MA



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Section 8 Subsidy

- Section 8 Subsidy or HUD Housing – the tenant will pay a percentage of their income for rent and the remainder of the rent is paid by HUD to the landlord on behalf of the tenant.
- There are two types of Section 8 Subsidy:
 - **Project-Based Subsidy** – Under this program the subsidy is tied directly to a property and each property has their own waiting list and the subsidy is attached to specific units with-in the property. In project based subsidy the tenant will pay 30% of their **gross income** for rent.
 - **Tenant Based Subsidy** also called Housing Choice Voucher – this program is managed by local Public Housing Authorities called PHAs. Vouchers are tenant-based in nature, meaning that the subsidy is tied to the family, rather than to a specific building. Once approved for a Voucher the tenant can go to any building that accepts these vouchers. With Housing Choice Voucher a tenant will pay 40% of their **adjusted income** for rent.



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Apple Valley Villa is a Project Based Section 8 Property and maintains its own waiting list.

- Apple Valley Villa has 72 HUD units at our site and our waitlist has about 100 people on it. Our wait time is a minimum of 2-4 years depending on where you fall within the income limits:
- To qualify to be on the waiting list your GROSS income (prior to S.S. taking out Medicare or supplemental insurance) must be below \$41,100 for 1 person/\$46,950 for 2 people.
- If your GROSS income is below \$24,650 1 person/\$28,200 2 people - your wait time will be a MINIMUM of 2 years
- If your GROSS income is between \$41,100 and \$24,650 1 person/\$46,950 and \$24,650 your wait time will be a MINIMUM of 4 years
- Please note that the application must be filled out completely and I must receive a photo copy of both your license or state ID and S.S. Card. Also prior to your move in if you have ever been divorced I will have to have a copy of that document as well.
- Your placement on the waiting list is determined by the date and time I get your complete application is received in our office.
- Please note all applicants must be 62 or over and we are a smoke free property.
- If you can afford to move into the Villa at Market rate rent you would cut your wait time in about half and once your name comes up on the waiting list you would transfer to one of our 72 HUD units.

DISCLAIMER

- The remainder of this presentation is from information found on the internet and is meant only to provide topics for you to talk about with:
 - A Professional Medicaid Planner
 - County Financial Worker & Case Worker during intake
 - and/or your family members.



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DISCLAIMER CONTINUED

- The following information about income and asset limits are accurate to the best of our knowledge at the time this presentation was developed but they can change at anytime so please make sure that you confirm all of this information with the County Intake during your initial conversation with them.



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Alternative Care (AC) Program

- The Alternative Care (AC) program provides home-and community-based services to people who need nursing home level of care but choose to live in the community. The Alternative Care program provides many of the same services as the Elderly Waiver program. Alternative Care is for people with low income and assets who are not eligible for Medical Assistance.
 - At the Villa AC can be used to pay for 1 meal per day & housekeeping/laundry provided by our staff as determined by the case worker.
 - In your own home AC can be used for things like: home delivered meals, PCAs (personal care attendant who can help with personal cares and household chores, Adult day services)



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Alternative Care Eligibility

- To qualify, you must:
 - Be age 65 or older
 - Need nursing home level of care as determined by the Long Term Care Consultation process
 - Not have enough income and assets to pay for a nursing home stay lasting longer than 135 days
 - Need services that Alternative Care can provide for less than 75% of what Medical Assistance would pay for an older person with a similar level of need
 - Have no other way to pay for the services



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Elderly Waiver (EW) Program

- The Elderly Waiver (EW) program is a federal Medicaid waiver program that funds home and community-based services for people 65 years old and older who are eligible for Medical Assistance (MA), require the level of care provided in a nursing home, and choose to live in the community.
 - To be eligible for EW services, applicants must also be eligible for MA
 - At the Villa EW can be used for up to 3 meals per day, housekeeping/laundry and nursing services provided through our staff as determined by the county case worker.
 - In your own home you will be able to use EW to provide all the services determined by the county caseworker.



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Elderly Waiver Eligibility

- A person age 65 or older who is assessed through the Long-Term Care Consultation process is eligible for the Elderly Waiver program when the following criteria are met:
- The person is eligible for Medical Assistance and in need of nursing home level of care as determined by the Long-Term Care Consultation process.
- The cost for a person's Elderly Waiver services cannot be greater than the estimated nursing home cost for that person.
- The person chooses to receive services in the community instead of nursing facility services.



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Covered Services for EW & AC

Service	EW	AC
Adult companion services	X	X
Adult day services	X	X
Adult day services bath	X	X
Adult foster care	X	
All MA covered services	X	
Case management	X	X
Case management aide (Paraprofessional)	X	X
Chore services	X	X
Consumer Directed Community Supports (CDCS)	X	X
Conversion case management		X
Customized living	X	
Environmental accessibility adaptations	X	X
Family adult day services	X	X
Family caregiver services	X	X
• Family caregiver coaching and counseling with assessment • Family caregiver training and education • Family memory care		
Home care – extended services HHA, home care nursing, PCA	X	X
Home-delivered meals	X	X
Homemaker	X	X
Individual community living supports (ICLS)	X	X
EW and AC transportation	X	X
Nutrition services		X
Respite care	X	X
RN supervision of PCA		X
Specialized equipment and supplies	X	X
Tele-homecare	X	X
Transitional services – EW Program Only	X	



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2022 Income limits for MA/EW

- **Income**

The 2022 applicant income limit, which increases on an annual basis in January, is set at \$2,523 / month. When both spouses are applicants, each spouse is considered individually, with each spouse allowed income up to \$2,523 / month. When only one spouse is an applicant, the income of the non-applicant spouse is not counted towards the income eligibility of his/her spouse. Furthermore, monthly income from the applicant spouse can be transferred to the non-applicant spouse as a spousal income allowance, also called a [monthly maintenance needs allowance](#). There is a minimum income allowance, set at \$2,177.50 / month (effective July 2021 – June 2022), which is intended to bring a non-applicant spouse's monthly income up to this amount. There is also a maximum income allowance, which is \$3,435 / month (effective January 2022 – December 2022), and is dependent on the non-applicant spouse's shelter and utility costs. This monthly maintenance needs allowance is intended to ensure the non-applicant spouse does not become impoverished.



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2022 Asset limits for MA/EW

- **Assets**

In 2022, the asset limit is \$3,000 for a single applicant. For married couples, with both spouses as applicants, each spouse can have up to \$3,000 in assets. When only one spouse is an applicant, the assets of both the applicant and non-applicant spouse are limited, though the non-applicant spouse is allocated a larger portion of the assets to prevent spousal impoverishment. (Unlike with income, Medicaid considers the assets of a married couple to be jointly owned). In this case, the applicant spouse can retain up to \$3,000 in assets and the non-applicant spouse can keep up to \$137,400. This larger allocation of assets to the non-applicant spouse is called a [community spouse resource allowance](#).

- Some assets are not counted towards Medicaid's asset limit. These generally include an applicant's primary home, household furnishings and appliances, personal effects, and a vehicle.
- Assets should not be given away or sold under fair market value within 60-months of long-term care Medicaid application. This is because Medicaid has a [look back rule](#) and violating it results in a penalty period of Medicaid ineligibility.



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Home Ownership

- **Home Ownership**
The home is often the highest valued asset a Medicaid applicant owns, and many persons worry that MN Medicaid will take their home. Fortunately, for eligibility purposes, Medicaid considers the home exempt (non-countable) in the following circumstances.
- – The applicant lives in the home or has “intent” to return to the home and his / her home equity interest is no greater than \$636,000 in 2022. Home equity interest is the current value of the home minus any outstanding mortgage.
- – A spouse lives in the home.
- – The applicant has a minor child (under 21) living in the home.
- – The applicant has a blind or disabled child living in the home.
- To learn more about the potential of Medicaid taking the home, visit :
www.medicaidplanningassistance.org/can-Medicaid-take-my-home/



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Qualifying When Over the Limits

- Having income and / or assets over MN Medical Assistance's / Medicaid's limit(s) does not mean an applicant cannot still qualify for Medicaid. There are a variety of planning strategies that can be used to help persons who would otherwise be ineligible to become eligible. Some of these strategies are fairly easy to implement, and others, exceedingly complex. Below are the most common.
- Minnesota has a Medically Needy Spend-Down Program for applicants who have high medical expenses relative to their income. Via this program, applicants are permitted to spend "excess" income on medical expenses and health care premiums, such as Medicare Part B, in order to meet Medicaid's income limit.



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Qualifying When Over the Limits - Continued

- When persons have assets over the limits, [Irrevocable Funeral Trusts](#) are an option. These are pre-paid funeral and burial expense trusts that Medicaid does not count as assets. Persons can also “[spend down](#)” countable assets in other ways in which they are not counted towards Medicaid’s asset limit. This includes making home accessibility modifications, updating the heating and plumbing systems in one’s home, and purchasing personal items, such as clothing. Another option, although no longer a popular option and limited to couple’s with a significant amount of excess assets, is a [Medicaid divorce](#). There are many [other options](#) when the applicant has assets exceeding the limit.
- Inadequate planning or improperly implementing a Medicaid / Medical Assistance planning strategy can result in a denial or delay of Medicaid benefits. Professional [Medicaid planners](#) are educated in the planning strategies available in the state of Minnesota to meet Medicaid’s financial eligibility criteria without jeopardizing Medicaid eligibility. While there are a variety of planning strategies, some do violate Medicaid’s 60-month [look back rule](#), and therefore, should be implemented well in advance of the need for long-term care. However, there are some workarounds, and Medicaid planners are aware of them. For all of these reasons, it is highly suggested one consult a Medicaid planner for assistance in qualifying for Medicaid when over the income and / or asset limit(s). [Find a Medicaid planner](#).



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Asset Planning Strategies

- **A Word of Advice:** While all of these planning techniques do not require professional Medicaid assistance, persons in doubt of the Medicaid rules in their state should strongly consider talking with a Medicaid planner. Incorrectly implementing a planning strategy can result in unknowingly violating Medicaid's look back period, resulting in Medicaid disqualification.
- **FIND INFORMATION ON THE FOLLOWING AT:**
www.medicaidplanningassistance.org/Medicaid-planning-techniques/
- **Irrevocable Funeral Trusts**
- **Spousal Asset Transfers**
- **Annuities**
- **Spend Down Excess Assets**
- **Spousal Refusal**
- **Medicaid Asset Protection Trusts**
- **“Half a Loaf” Strategies**



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Home Protection Strategies

- **A Word of Advice:** While all of these planning techniques do not require professional Medicaid assistance, persons in doubt of the Medicaid rules in their state should strongly consider talking with a Medicaid planner. Incorrectly implementing a planning strategy can result in unknowingly violating Medicaid's look back period, resulting in Medicaid disqualification.
- **FIND INFORMATION ON THE FOLLOWING AT:**
www.medicaidplanningassistance.org/Medicaid-planning-techniques/
- **Lady Bird Deeds**
- **Child Caregiver Exception**
- **Sibling Exception**



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Contact information for County programs and other community assistance programs.

- **Dakota County Intake**
 - 651-554-6000
- **Senior Linkage Line**
 - 800-333-2433 TTY 800-627-3529
- **Assistance programs:**
 - Energy Assistance Program – Helps pay for home heating costs and furnace repairs for income-qualified households – Referral line – 800-657-3710
 - Heat Share Program Salvation Army – Assists Twin Cities metro seniors with energy bills and related expenses – 800-842-7279
 - Home improvement programs for seniors on a fixed income. Also, no interest and low interest financing – Dakota County 651-675-4400
 - Hearts & Hammers – Exterior improvements for seniors, disabled adults, and vets or surviving spouse so they may live independently – 651-636-0797
 - Care Options Network – www.careoptionsnetwork.org
 - Metropolitan Center for Independent Living – Works with those with disabilities to lead productive lives – 651-646-8342
 - Minneapolis Housing Services – 612-673-3000
 - Minnesota Telephone Assistance Plan – Discount on one landline or wireless phone per household – contact your local phone company.
 - Speech-to-Speech Relay Service – 711 or 877-627-3848
 - State Telephone Equipment Distribution Program – Assistive phone equipment at no cost: income based. – 800-657-3663
 - Metro Mobility – 651-602-1111
 - Metro Transit – Public transit-light rail, bus & train discounts for 65+ - Easy to board. Seats for seniors – 612-373-3333
 - Kinship Caregiver Education & support – Resources for grandparents and other relatives raising children – 800-582-5260
 - Legal & Paralegal Service – Provides legal advice & referrals for people who are income eligible. They also legally represent persons in cases where Medicare has been denied – 612-334-5970
 - Fare For All – 40% off grocery store prices, for distribution sites, 800-582-4291 – fareforall.org (Burnsville & Eagan have sites)
 - Food Helpline/SNAP – program helps seniors 60+ purchase food – 888-711-1151
 - MN Food Share – assures that people have food; food banks – 612-276-1530
 - RX Connect – Drug manufacturers offer free or discounted prescription drugs to those who could not otherwise afford their prescriptions. A specialist will help you if you qualify. Not all drugs are available. 800-333-2433



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Senior Housing Directories

- **Senior Housing Directory -**
seniorhousinginc.org
- **Senior Housing Guide & Resources**
magazine – www.seniorhousingguide.us
e-mail: contact@seniorhousingguide.us –
Tel. 651-690-3141



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Subsidized properties in Dakota County

- Each of these facilities advertise in the Senior Housing Directory and have their own individual waiting lists so you will have to fill out an application for each site that your are interested in:
- Apple Valley Villa – 952-236-2610 – Sherry Eastgate
- Ebenezer Ridge Point – 952-898-1989 – Burnsville
- Fairfield Terrace Sr. Apts. – 952-469-1414 – Lakeville
- John Carroll Highrise – 651-288-8163 – South St. paul
- Legends of Apple Valley – 763-225-4632 – Apple Valley
- Mount Carmel Manor – 651-451-0030 – West St. Paul
- Nan McKay Highrise – 651-288-8159 – South St. Paul
- Oak Ridge Manor – 651-437-1367 – Hastings
- Prairie View Heights 651-554-3074 – Inver Grove Heights
- Red Oak Manor – 651-460-6644 – Farmington
- Rosemount Plaza – 651-423-5995 – Rosemount
- Spruce Place – 651-463-2511 – Farmington
- Dakota County Community Development Agency for the ***Housing Choice Voucher - 651-675-4400***
 - ***This number will give you access to an additional 30+ properties in Dakota County – Once you fill out the application for the CDA and your get approved for a voucher you will be able to check into availability to any CDA building***



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Questions

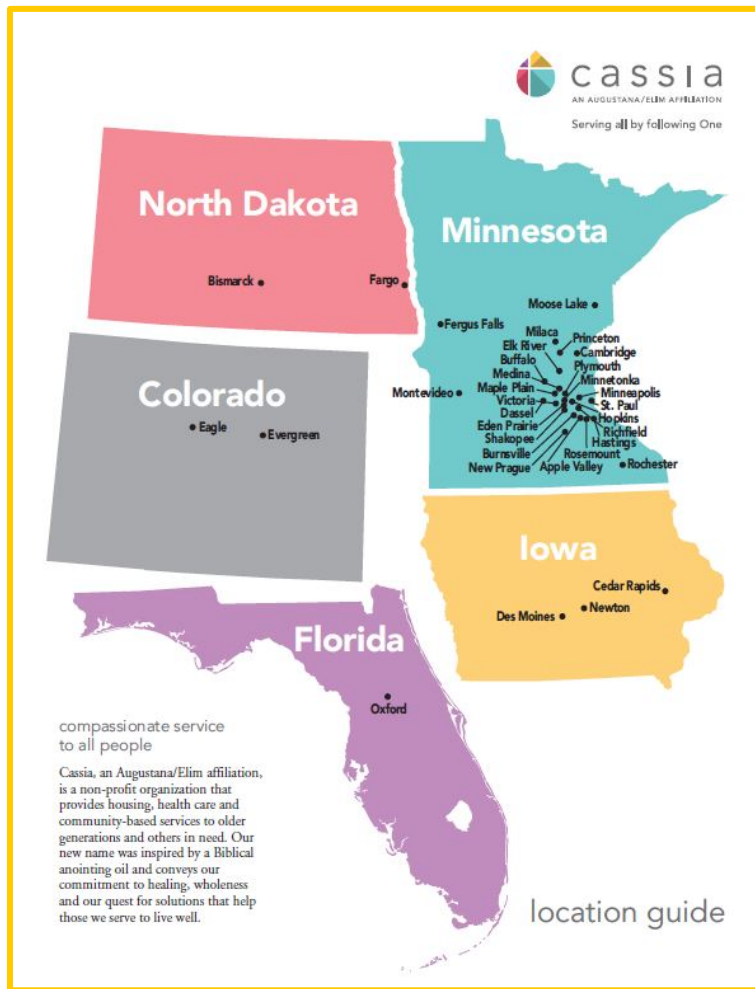
At this time we will use the
Chat room for any Questions for Sherry?

Video and handouts of this presentation will be available at
www.EmeraldCrest.com/zoom10 within a week.

Contact Information:

Sherry Eastgate: Sherry.Eastgate@cassialife.org

Christine Drasher Christine.Drasher@cassialife.org



Senior Housing Options

Independent Living

Assisted Living

Memory Care

Enhanced Care Suites

Respite

Long Term Care

Short Term Rehab

www.CassiaLife.org

Guardian Angels † Elim

Buffalo · Elk River

(763) 241-0654

Home Care

Guardian Angels † Elim

Buffalo · Cambridge Elk River · Edina

1509 10th Ave S, Ste 16 Minneapolis, MN 55404
(612) 238-8615

Assistive Technologies

Cassia Learning Lab

32 Tenth Ave S, Suite 102 Hopkins, MN 55343

(952) 456-8796

(612) 554-2317 cell

Medical Supply

Elim Preferred Services

(763) 550-9486

Rehabilitation Therapies

Centrex Rehab

Minnesota, North Dakota, Colorado, Ohio

(952) 495-6000

Pro Rehab

Minnesota, Iowa, North Dakota

(952) 955-2242

www.CassiaLife.org