

CHAPTER 4
CONGREGATE HOUSING FOR THE ELDERLY

Section 1. Program Description

- 4-1. The Congregate Housing for the Elderly Program provides grants, deferred loans, or loans to eligible developers for the development of Congregate Housing for the frail elderly.
- 4-2. Congregate Housing complexes must include an office, community area, communal dining room and kitchen facilities. Each living unit is self contained. There must be a staff person on duty 24 hours a day. All units are wired with emergency call systems. At least one main meal must be served to all residents.
- 4-3. An operating subsidy is available to offset the expense of congregate services provided to low income tenants. Rental subsidies are available to eligible families/individuals through the Department of Housing's Rental Assistance Program.

**Section 2. Statutes, Regulations And
Assistance Agreement**

- 4-4. Statutes. The Congregate Housing for the Elderly Program is subject to Sections 8-119d through 8-119s of the Connecticut General Statutes. Copies of these statutes may be obtained from the Department of Housing's Management Division.
- 4-5. Regulations. The Congregate Housing for the Elderly Program is subject to the State of Connecticut's "Regulations for the Congregate Housing Program." Copies of these Regulations may be obtained from the Department of Housing's Management Division.
- 4-6. Assistance Agreement. Congregate Housing is also subject to the Assistance Agreement between the Owner and the Department of Housing.

Section 3. Eligibility for Admission

4-7. Income Limits.

- change:*
Public Act
97-2
HUD Published
Low Income
- a. Admission Limits. The admission limits for Congregate Housing complexes shall be equal to the ~~average of the~~ "Lower" and ~~"Very Low"~~ income limits published by the Department of Housing and Urban Development.

Thus, the admission limits for each complex should be determined with the following formula:

$$\frac{\text{HUD "Very Low" + HUD "Lower" Income Limit}}{2} = \text{Admission Limit}$$

- b. Gross Family Income. An applicant's total, gross Family Income must be used to determine his/her eligibility for admission (see Section 1 of Chapter 10).

4-8. Eligibility Conditions. Residents must be:

- a. 62 years of age or older;
- b. have temporary or periodic difficulties with one or more essential activities of daily living such as feeding, bathing, grooming, dressing or transferring;
- c. meet the established criteria of the local selection committee approved by the Commissioner of Housing. The criteria must include, but are not limited to:
 1. physical and functional assessment of physical or mental frailty;
 2. housing conditions and living arrangements;
 3. income and assets;
 4. daily living needs.

Section 4. Determining the Total Tenant
Payment and Required Subsidies

- 4-9. General. Tenants must pay the amount of their monthly income that is available for rent and services, or the monthly cost of the rent and services, whichever is lower. The monthly income that is "available for rent" is equal to thirty percent (30%) of the tenant's adjusted monthly income less the applicable utility allowance. The monthly income that is "available for services" is equal to the monthly income less the sum of the monthly allowable deductions, the amount that is "available for rent," and the applicable utility allowance.

If the base rent for the complex is greater than the monthly income that is "available for rent," the balance of funds needed to pay the base rent is supplied by Department of Housing's Rental Assistance Program. If the cost of the services is greater than the monthly income that is "available for services," the balance of funds needed to pay the cost of the services is supplied by the Department of Housing's Congregate Services Subsidy.

4-10. Terms Used To Compute The Total Tenant Payment and Required Subsidies.

- a. Family Income. The total, gross annual income received by all persons residing in the unit. (See Section 1 of Chapter 10).
- b. Monthly Income. The Family Income divided by 12.
- c. Adjusted Gross Income. The Family Income less annual medical expenses not covered by insurance which exceed 3% of the Family Income.
- d. Adjusted Monthly Income. The Adjusted Gross Income divided by 12.
- e. Medical Expenses. See Section 2 of Chapter 10.
- f. Utility Allowance. The owner's estimate of the average monthly utility bills (except telephone) for an energy-conscious household. This estimate considers only utilities paid directly by the tenant. If all utilities are included in the rent, there is no utility allowance.
- g. Base Rent. The minimum rent that must be charged to meet all of the complex's operating expenses. This rent is established on the Management Plan (i.e., the operating budget) for the complex.

h. Monthly Income Available for Rent. An amount equal to thirty percent (30%) of the tenant's Adjusted Monthly Income less the applicable Utility Allowance.

i. Monthly Allowable Deductions. The four (4) monthly deductions subtracted from the tenant's Monthly Income to determine the Monthly Income Available for Services. These deductions are as follows:

1) Fifteen Percent (15%) of Monthly Income. The Monthly Income multiplied by .15.

2) Personal Expenses: This deduction is determined as follows:

1 Person - \$ ~~80.00~~ ^{\$93}
2 Persons - \$ ~~140.00~~ ^{\$153}

3) Food. This deduction is determined as follows:

1 Person - \$ ~~140.00~~ ^{\$160}
2 Persons - \$ ~~210.00~~ ^{\$230}

4) Medical Expenses. This deduction is determined as follows:

1 Person - \$ ~~35.00~~ ^{\$40}
2 Persons - \$ ~~70.00~~ ^{\$77}

j. Monthly Income Available for Services. An amount equal to the Monthly Income less the sum of the Monthly Allowable Deductions, the Monthly Income Available for Rent, and the applicable Utility Allowance.

k. Per Unit, Per Month (PUM) Cost of Congregate Services. This amount is determined as follows:

{Total Cost of } {Total Number} PUM for
{Congregate Services} divided by {of Units in } = Congregate
{divided by 12 } {the Complex } Services

l. Total Tenant Payment to the Owner. An amount equal to the sum of the Monthly Income Available for Rent and the Monthly Income Available for Services.

4-11. Forms Used to Compute the Total Tenant Payment and Required Subsidies.

a. Congregate Housing Worksheet. This form is used to determine the total payment due from the Tenant in Congregate Housing. It is also used to determine the amount of the rental assistance subsidy and/or the congregate services subsidy required for the tenant. The form appears in Exhibit 4-1.

Section 5. Procedure for Increases In the
Amount Charged for Congregate Services

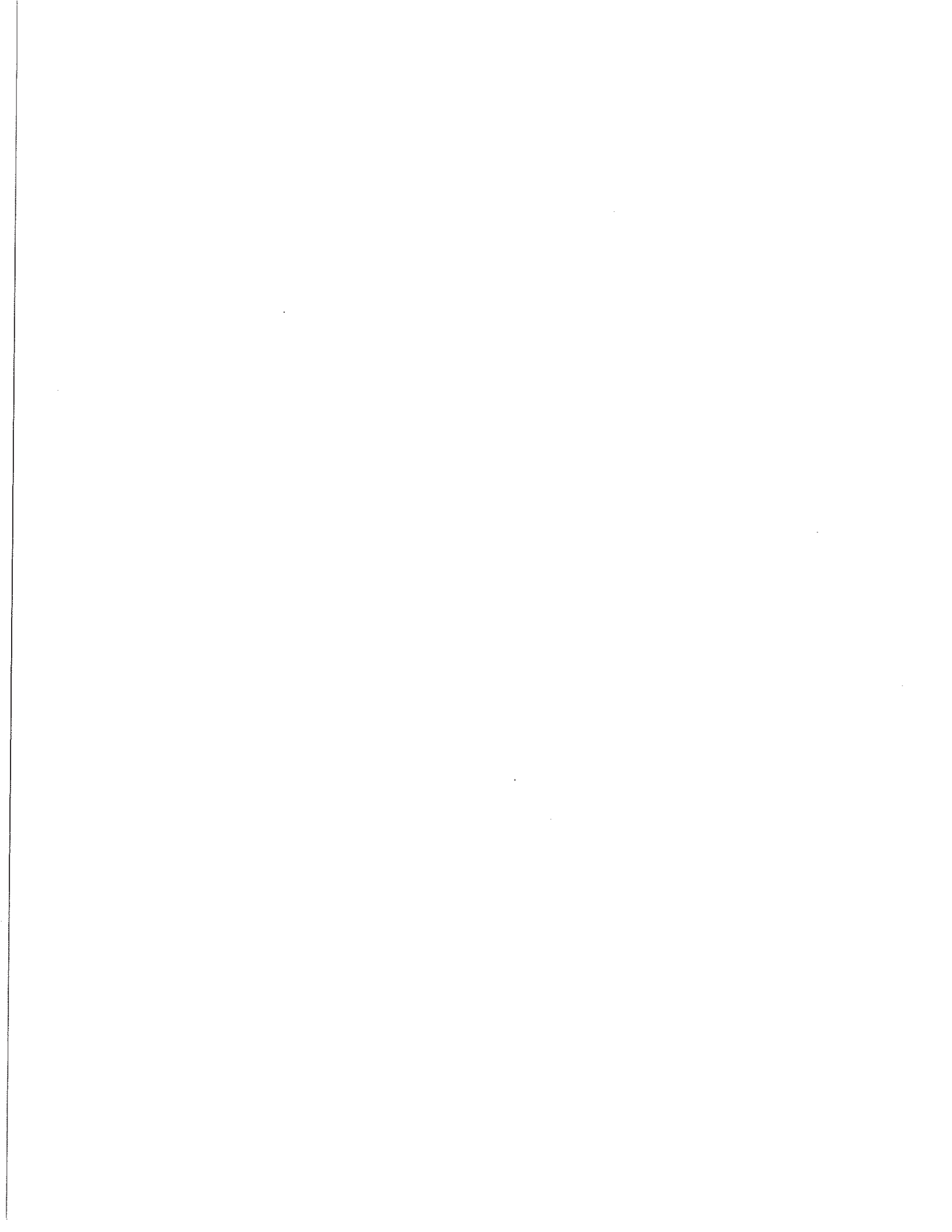
- 4-12. The following procedure must be adhered to whenever the Owner proposes to increase the amount charged for Congregate Services. The owner's failure to adhere to this procedure will invalidate the increase.
- a. Within sixty (60) days of the proposed increase, the Owner must submit a revised Management Plan to the Commissioner.
 - b. Within thirty (30) days after the receipt of the revised Management Plan, the Commissioner will approve, disapprove, or request modification of the increase or any portion thereof.
 - c. If the increase is approved by the Commissioner, the Owner must give the tenants at lease 30 days written notice prior to the effective date of the increase.

NOTE: The procedure contained in Section 7 of Chapter 10 must be adhered to for all increases in the base rent. The two procedures must be implemented together if the owner proposes to increase both the base rent and the amount charged for Congregate Services.

Section 6. Recertifications

4-13. All persons/families residing in Congregate Housing complexes must be recertified on an annual basis.

The procedure appearing in Section 5 of Chapter 10 must be adhered to for these recertifications.



CONGREGATE HOUSING WORKSHEET

Tenant Name(s) _____

Unit Number: _____

RENT CALCULATION

- 1. Family Income \$ _____
- 2. Medical Deduction Calculation:
 - a.) Total Medical Expenses \$ _____
 - b.) Less Amounts Reimbursed _____
 - c.) Non Reimbursed Expenses(Line 2a-2b) _____
 - d.) 3% Of Family Income (Line 1 x .03) _____
 - e.) Medical Deduction (Line 2c-2d) _____
- 3. Adjusted Gross Income (Line 1-2e) \$ _____
- 4. Adjusted Monthly Income (Line 3 divided by 12) \$ _____
- 5. 30% of Adjusted Monthly Income (Line 4 x .30) _____
- 6. Utility Allowance:
 - a.) Efficiency \$ _____
 - b.) One BR \$ _____
- 7. Adjusted Monthly Rent (L5-6a or 6b) \$ _____
- 8. Base Rent (From Management Plan) \$ _____
- 9. Rental Assistance Subsidy Required:
 - a.) Monthly Income Available for Rent (Lesser of Line 7 or 8) \$ _____
 - b.) RAP Subsidy Required (Line 8-9a) \$ _____

SERVICES CALCULATION

- 10. Family Income (Same as Line 1) \$ _____
- 11. 50% of Non Reimbursed Medical Expenses (Line 2c x .50) _____
- 12. Adjusted Gross Income (Line 10-11) \$ _____
- 13. Adjusted Monthly Income (Line 12 divided by 12) \$ _____
- 14. Monthly Allowable Deductions:
 - a.) 15% of Adjust.Mo.Income (Line 13 x .15) \$ _____
 - b.) Personal 1 person \$ 93 _____
 - 2 persons 153 _____
 - c.) Food 1 person 162 _____
 - 2 persons 230 _____
 - d.) Medical 1 person 40 _____
 - 2 persons 77 _____
- 15. Total Monthly Deductions (Add Line 14a, b, c, d) \$ _____
- 16. Monthly Income Available for Rent (Line 9a) _____
- 17. Utility Allowance (Line 6a or 6b) _____
- 18. Monthly Income Available for Services (Line 13-15,16,17) \$ _____
- 19. Monthly Cost of Services (PUM from Cong.Services Budget) \$ _____
- 20. Congregate Services Subsidy Required (Line 19-18) \$ _____
- 21. Total Tenant Payment (Line 9a & the Lesser 18 or 19) \$ _____

Prepared By: _____ Date: _____

Verified By: _____ Date: _____

