**Innovative Financial Options for Senior Living**

Affordable housing is scarce for those older Georgians needing assistance with activities of daily living, such as eating, bathing and dressing. While Medicaid funding is available to qualified seniors for some personal services at home or in personal care homes, that funding is limited and does not cover housing expenses. Often the result is that low income older adults who can no longer remain in their homes independently end up in costly Medicaid nursing home beds.

Other states offer some level of assisted living care through their Medicaid programs and, in the process, relieve financial pressure on their state Medicaid programs. Georgia prohibits Medicaid in Assisted Living Communities by statute. In 2016, 46 states and DC offered some level of assistance for individuals in assisted living or other forms of non-nursing home residential care through their Medicaid programs. States that provide more options include Indiana, Arizona, New Jersey, New York, North Carolina, Illinois and Pennsylvania.

During the 2019 legislative session, Rep John LaHood (R-Valdosta) sponsored House Resolution 533 to create a House study committee to explore creative solutions. The following legislators were appointed to the study committee with Rep LaHood as chair: Rep Jesse Petrea (R-Savannah), Rep Tom Kirby (R-Loganville), Rep Kim Schofield (D-Atlanta) and Rep Darlene Taylor (R-Thomasville). The first meeting on the study committee covered demographics and the increase in senior population in Georgia. The Medicaid waiver programs were described, and the Department of Community Affairs explained the programs they administer regarding housing for seniors. Ginny Helms with LeadingAge highlighted that HUD residents need more support to age in place. Terry Barcroft with Wesley Woods shared that the 25 bed limit on Medicaid, limits their ability to offer the CCSP waiver with mixed income use. Lastly, Daryl Jones with Integral Development lamented the Medicaid restriction in Georgia and cited eight senior living projects in other states that have been successful.

Another study committee meeting will be scheduled soon. The committee will prepare recommendations for the 2020 legislative session by the end of the year.