



SENIOR LIVING WITH A *HEART*
NORTHAVEN
1972 - 2012

The “Quiet Crisis”

In February '09 a Senior Housing Study was published by a coalition of King County agencies titled: “Quiet Crisis: Age Wave Maxes out Affordable Housing, King County 2008 – 2025”.

The “Quiet Crisis” identified a “demographic tidal wave about to hit King County...as the post-World War II baby boom generation ages, the population of seniors here will grow dramatically. By 2025, their numbers will double to represent 23 percent of King County’s total population. And, those living in poverty will more than double.”

These are extraordinary times for older adults in Seattle. Advances in medicine, nutrition and living standards increase life expectancy. But the recession, mortgage crisis, and increased cost of living puts seniors’ financial security at risk and jeopardizes their health and dignity.

According to the most current census, Seattle is home to the largest group of people 65 and older in all of King County. **In addition, poverty rates of people 65 and older are highest in Seattle. For example, the poverty rate at ages 75 and up is 4.5 percent in East King County and 13.7 percent in Seattle.**

Since 1990, the population of people 85 and older has also climbed. Older adults live longer, but also experience the highest rates of disabling medical conditions requiring additional services, like assisted living.

The “Quiet Crisis” report states that increased medical costs, longer life spans, and limited savings mean **up to 90 percent of seniors in King County will outlive their savings.**

Northaven Is a welcoming community in North Seattle. We serve people older in age who desire to live independently as well as those who need assistance day-to-day. Northaven provides homes and quality care to seniors who have limited or depleted financial resources.

Likened to a Tidal Wave

As the post-World War II baby boom generation ages, the population of seniors will grow dramatically. How does this affect the need for affordable housing in King County?

- The number of poor older adults will double to more than 50,000 households by 2025;
- An additional 936 subsidized housing units would be needed each year until 2025 just to maintain the current ratio of affordable housing for poor older adults;
- People will live longer, rely more on 401(k)s and less-reliable income, and will spend more years with limited mobility, requiring support services.

Source: Seattle/King County, “Quiet Crisis: Age Wave Maxes Out Affordable Housing, King County, 2008-2025



If inclined, Northaven residents have garden barrels to cultivate on Northaven grounds. Resident Pam Abas’ beautiful narcissus blooms are a welcome sign of spring!

What Makes Northaven Unique

Since 1972, Northaven has dominated the skyline of Seattle's Northgate neighborhood.

Unmatched Affordable Rates

Our community's increasing need for affordable housing for older adults results in consistently high occupancy rates for Northaven's 194 high-quality independent living apartments.

Residents pay no more than 30% of their monthly adjusted income up to our very low market rate, the lowest of comparable apartments in North Seattle according to a recent Rent Comparability Study.* The Northaven Foundation subsidizes rent for residents who have depleted their financial resources.

Acceptance Of People On Medicaid/COPES

Northaven's assisted living community is one of very few facilities in Seattle that accepts more than a few residents on Medicaid/COPES, a State-funded program that partially subsidizes care needs of older adults who have outlived their savings.

Today, many of Northaven's 40 assisted living residents rely on Medicaid/COPES, creating yearly deficits that must be made up by the generous gifts donors make to Northaven Foundation.



At top, Northaven's independent living building opened in 1972 and has 194 studio and one bedroom apartments. Northaven's assisted living building opened in 1992 with 40 studio apartments.

Northaven Story

Our mission gives the Emerson family peace of mind



As she drove from one adult family home and assisted living facility to another and heard repeatedly: "We can't care for your mom – we don't accept Medicaid." Then she happened upon Northaven.

Like many women of her generation, M'Lisse Emerson had dedicated herself to her family. At times she worked outside her home, but without benefits or a pension. Her husband passed away at 65 and she lived frugally on his social security. But in 2005, at 85, she outlived her money.

"My mom was no longer able to live on her own," says her daughter Ann Emerson. Ann worked full-time and drove every day to her mother's apartment to cook meals and to make sure she was ok. "I was emotionally upset about the change that had come over mom and at a loss as to where to go," says Ann.

"I never thought I would find this nice of place for her," says Ann. They go out of their way to help. Northaven feels like home."

Keep Our Doors Open To People Who Rely On Medicaid/COPES

Northaven's assisted living program is designed to compassionately remind, guide and assist residents in their activities of daily living. Monthly rates on forty single occupancy apartments include three daily meals and a range of services dependent on needs, like nurse assessment, case management, delivery of medication, bathing assistance, and specialized health and wellness activities.

More People On Medicaid/COPES

The Department of Social and Health Services determines Medicaid/COPES eligibility, which requires an individual to have no more than \$2,000 in total assets. Not only is Northaven one of very few facilities in Seattle to accept more than a handful of assisted living residents on Medicaid/COPES, but even fewer accept Medicaid/COPES at the time a resident moves in. Typically facilities require an initial two to three years of full pay before transitioning to Medicaid/COPES.

While organizations similar to Northaven have cut Medicaid/COPES acceptance, true to our mission, is committed to increasing the number of Medicaid/COPES residents we serve.

Medicaid/COPES daily rate of reimbursement falls short of the actual cost of care. Additionally, the complexity and frailty of our residents and their lack of financial resources leads to significant non-reimbursable costs like transportation and escorts for doctor appointments, fall prevention alarm system, apartment furnishings and toiletries. Northaven Foundation's mission is to raise the funds to cover the deficits created by these funding gaps.

Our Mission

Northaven provides not for profit affordable housing and compassionate care to improve the quality of life for seniors.

The Spirit of Northaven



Northaven's craft group makes beautiful scarves, sweaters, blankets and more for people in need in our community. Every month they donate a tableful of handmade items to the Retired & Senior Volunteer Program at Solid Ground, which are then distributed to non-profits in our community.

A spirit of giving is very much a part of Northaven. Many of our residents, even those with minimal income, are Northaven Foundation's most faithful donors.

Northaven also boasts an active Resident Council. The Council oversees programs from presenting residents' monthly birthday parties to managing our in-house library, as well as activities that benefit our greater community. Programs benefiting folks in need in Seattle include weekly food donations to Northwest Helpline Food Bank, which in 2010 totalled \$2,360 and 2,065 pounds of food. Residents also have helped Solid Ground, Habitat for Humanity, Salvation Army, and Northaven's Foundation often by the sale of items they stitch and crochet.

“I Hope I Never Have To Move Again”

Each time he was forced to move, Eric Clabough, an assisted living resident, says he would realize once again how hard it is to find a place that accepts Medicaid/COPEs.

Stricken with his first heart attack at 52, Eric’s life was abruptly altered by a series of complex health conditions. He was no longer able to work at the Bainbridge Island funeral home where he had established his career. And it became necessary to move to Seattle to be near his doctors and his uncle, who has remained steadfastly by him through the challenges of debilitating illness.

Eric says years of medical expenses and the stock market “bust” did his savings in. “It’s amazing how quickly you can lose your funds,” he says. He transitioned to Medicaid/COPEs and his uncle found a place for him to live in Edmonds – a dementia unit. Eric has a PhD in physiology and earlier in his career taught courses at Kansas University. His mind is in tip-top shape, but he needed a home and this facility would accept him. A couple years later, the residence was purchased by a for-profit company and changed to an Alzheimer’s/ dementia only facility. Eric was given a few days to find a new home.



Eric Clabough volunteers to call Bingo for Northaven assisted living residents on Friday afternoons.

Eric and his uncle were at a loss. For some reason, Eric recalled seeing Northaven’s Assisted Living building under construction back in the early 90s. They stopped by.

“I couldn’t have asked for anything better,” Eric says. “The people here are a different breed. They’re so kind and you can talk to them about anything – it couldn’t get any better.”

The location he says is surprisingly important. “It’s an easy walk to the mall and a straight shot downtown on the bus. My doctors are nearby and I can get out to meet friends or just see what’s going on. We have a very good thing here.”

Eric, now 73, receives a Personal Needs Allowance of about \$60 a month, mostly to cover items that Medicaid no longer covers, like vitamins.

“Many of us would like to give to support Northaven, but we can’t,” Eric says. “But what we can do is share our stories and encourage others who can.”

Northaven Voices

“It’s a gift to be able to put families at ease when they face the very stressful circumstance of finding care for parents or family members who lack resources. When I tell them our care is top-notch and that yes, we can accept your parent, even if their savings are depleted, their relief is immense.”

*Kristi Hoover, Resident Services Manager
Northaven Assisted Living*

Northaven Story



“If it wasn’t for Northaven, we would be stuck between a rock and a hard place,” says Kathryn Libengood pictured here with her mother, Marie van Ingen, an assisted living resident.

A Welcoming Home

Marie van Ingen, 88, has a ready smile and gift for conversation. Perhaps born fourth from the eldest of 17 children influenced her outgoing personality!

“She’s always been happy, active and independent,” says Marie’s daughter Kathryn Libengood. But at 86, she noticed Marie becoming withdrawn and forgetful. A neurologist said these were merely signs of aging and recommended an environment with activities, care and people to talk to.

At that time, Marie lived alone in a Senior Housing apartment. Her husband had died in 1975. Over the years, she supported herself through a variety of jobs and from the 1995 sale of her Kirkland, Wash. home. Marie had about \$28,000 in her savings.

Kathryn knew Marie would have to transition to Medicaid/COPEs. She found two facilities that accepted Medicaid, but one required three years of private pay and the other four years. “Their rates were about \$4,600 a month – not an option,” she says.

At Northaven Kathryn learned that Marie would be responsible for private pay only until she was eligible for Medicaid/COPEs. “I don’t know what we would have done without Northaven,” says Kathryn. “Mom would have gone downhill fast in a nursing home. Plus, Northaven offers so much – dog visits, drumming program, art classes – my mom raves about it! Here she will stay healthy longer. I’m lucky to have a wonderful mom and I’m thankful for Northaven.”

An Investment That’s Good For Our Community

Northaven needs your support to help ensure homes and care for older adults.

The driving force behind Northaven is the vision for a place where older adults, regardless of their financial resources, have a home and quality of care that brings hope and dignity to their lives.

Our founders were motivated by compassion, comfort, hospitality, justice and generosity. And for 40 years, despite economic downturns and Medicaid cuts, Northaven has upheld our mission, to provide affordable housing and compassionate care to improve the quality of life for older adults.

Today with decreased government funding, greater need, and an increasing number of seniors who are poorer and living longer our mission is more vital than ever.

That’s why we need you.

Northaven Voices

“At no time can we diminish affordable housing. We are here to preserve peoples’ dignities. Northaven is a place where residents are proud to invite their families and friends. It’s a place with heart.”

Fred Utter, donor and founding member of the Northaven Board of Trustees

How You Can Help

Giving from your heart sustains senior living with a Heart at Northaven

Your donation today makes it possible for Northaven to provide not for profit affordable housing and compassionate care to improve the quality of life for seniors. **Your gift will help us reach out into the neighborhood around us providing supportive services that will help seniors stay in their own homes longer, preserving their independence, staying vitally connected to their neighbors and using less costly services.**

We were founded 40 years ago by a community of people motivated by faith to provide a place for low income seniors – people who simply had outlived their resources – to live with dignity, respect and comfort. They mortgaged their homes to secure the loan to build Northaven.

A place steeped in COMPASSION, COMFORT, HOSPITALITY, JUSTICE, and GENEROSITY.

Your Gift Helps:

- a senior on Medicaid remain at Northaven Assisted Living.
- us offer quality health and wellness services to our residents.
- us bring mobile dental services at greatly reduced cost to our seniors.
- us maintain a stimulating, warm, caring place to call home.

Be A Part Of Our Future.

Be A Home For Our Elders.

Become A Donor.

Northaven Voices

“Northaven’s staff and our boards work very hard to create a healthy, vital atmosphere for our residents,” says Darlene Storti, Northaven’s Executive Director.

“But it’s not all about what we do – our residents also give their time and talents and truly make Northaven a vibrant home.”

“That’s why I like living here, says resident Pam Abas. “Volunteers are happy people and Northaven offers us the opportunities to be involved. It makes Northaven feel like home.”

Northaven Voices

“I made some fortunate decisions over the years with our investments. I would like to see the day when we (Northaven) can increase our Medicaid/COPES residents five times over. That’s one reason why Phyllis and I included Northaven in our estate plans.”

Dorsey Harris, former Northaven employee and member of Northaven’s Board of Trustees and Legacy Circle

Where older adults, regardless of financial resources
have a **home** and quality of care
that brings **hope** and **dignity** to their lives

Northaven, Good From The Start

A nearly 40-year history of optimistic faith.

Nearly 40 years ago, the pastor and small congregation of Olympic View Church in Seattle's Maple Leaf neighborhood recognized a need in their community and among their members. They acted on what to some seemed like an impossible dream – to build a retirement home for low-income seniors.

The property on Eighth Avenue Northeast was secured, and with some of the congregants placing their personal properties as collateral, Housing for Urban Development (H.U.D.), a federal government agency, approved a loan.

While members of Olympic View Church continue to support our mission as volunteers and donors, Northaven is independently owned. Since opening its doors, Northaven has been financially stable with consistently high occupancy.

One of Northaven's strengths is its competent and dedicated staff. At all levels of responsibility, employees view their work as not "just a job," but a vocation. Our incremental staff turn-over is unique among similar organizations.

Northaven's Corporate and Foundation board members oversee all operational and fund-raising activity, and provide a base of support.

"Northaven's staff and our boards work very hard to create a healthy, vital atmosphere for our residents," says Darlene Storti, Northaven administrator. "But it's not all about what we do – our residents also give their time and talents and truly make Northaven a vibrant home."

"That's why I like living here, says resident Pam Abas. "Volunteers are happy people and Northaven offers us the opportunities to be involved. It makes Northaven feel like home."

"I've always been so impressed with Northaven's wonderful staff and of their extremely low turn over. So many places I work with, the staff members change on nearly an annual basis. At Northaven I've worked for years with the same quality people. It really is a great place!"

*Carol Comer
Marketing Director, With a Little Help
(a local senior services agency)*



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