

COUNTY OF VENTURA
BEHAVIORAL HEALTH ADVISORY BOARD
Housing Workgroup, Issue Brief: Board and Cares
March 2020

THE PROBLEM

People living with serious mental illness receive treatment from one or more of several resources: Ventura County Behavioral Health (VCBH), Hillmont Psychiatric Center, Vista Del Mar Hospital, and private providers. Many clients often are deemed disabled by Social Security and receive a small income. The amount of this Supplemental Security Income (SSI) depends on their living arrangement: their own place, or with family, or in a group home.

While VCBH provides access to step down rehabilitation facilities, these are intended to be transitional or short-term programs. A large number of clients need extended residential support, as offered by:

- Adult Residential Facilities (**ARFs**).
- Residential Care Facilities for the Elderly (**RCFEs**), for adults over age 60.

Both are commonly known as “Board and Cares” (**B&Cs**).

These care facilities are licensed by the Community Care Licensing agency and provide 3 meals a day, dispense medications, and usually have a visiting nurse, on-call doctor and psychiatrist. But in addition they provide on-site programs that help clients in their recovery. But both types of facilities have been gradually closing, primarily for financial reasons.

Ventura County numbers:

In 2014 there were 21 B&Cs/RCFEs with 337 beds, which were sorely inadequate at that time.

In 2020 there are 7 B&Cs/RCFEs with about 200 beds contracted to serve mentally ill clients.

It is estimated that we currently need between 600 and 700 beds.

This lack of appropriate housing causes bottlenecks upstream at treatment centers, and raises overall costs.

- When clients are discharged from Hillmont Psychiatric Center or Vista Del Mar, the hospitals often have difficulty finding suitable placements. Hillmont Psychiatric Center remains full at all times and new patients, some of whom are experiencing a mental health crisis, are held for hours in Emergency Rooms without treatment, or sent out of county.
- Casa De Esperanza (60 beds, short term rehab program) cannot accept new clients till they have graduated and discharged existing residents.
- Ventura Crisis Residential Treatment center (15 beds), which offers treatment for one to four weeks to people in crisis, is often unable to discharge for lack of housing even when a client has stabilized.
- VCBH sometimes has to send clients to Board and Care facilities in Los Angeles County and beyond. This causes great hardship to the client who is in unfamiliar and sometimes unsafe surroundings, away from their family support system which is proven to be crucial to recovery.

Eventually the lack of placements result in clients isolating, decompensating and ending up homeless, in the hospital or even jail. This ends up costing the County additional revenue and wasting badly needed resources.

FINANCIAL ISSUES

The problem of affordable housing in California is all too evident. In Ventura County, the average rent for a one bedroom apartment in 2020 is \$1,740 per month. If housing is supposed to consume 1/3 of a person’s income, then people will need to net \$5,220 per month. A person with social security or disability benefits living with mental illness receives a maximum of \$1,206.37 per month. This person will also need necessary supportive services such as medication management, meals, transportation and quality of life activities. B&Cs and RCFEs provide most of these services, and are reasonable and practical housing options.

The standard B&C rate for SSI recipients is: \$1,069.37 per month
 SSI income for B&C residents is: \$1,206.37 per month
 Which leaves for personal and incidental needs: \$137.00 per month

As noted before, these facilities are closing at an alarming rate. The majority of B&Cs and RCFEs in the state are family run businesses that serve 6 or fewer clients in a 3 or 4 bedroom home. To illustrate the reason why these facilities are closing we have developed a sample proforma as follows:

A six-bed Board & Care serving SSI clients will receive \$1,069 monthly from each resident, or a total monthly income of \$6,414 for the operator. This type of facility is licensed by Community Care Licensing (CCL) and requires 24 hour staffing.

Following is a very basic sample budget for a 6 bed Board and Care:

Description	Estimated Monthly Expense
24/7 Staffing @ \$15 per hour	\$10,800.00
25% employee benefits	\$2,700.00
Mortgage or rent	\$3,000.00
Utilities	\$400.00
Insurance	\$150.00
Food for 6 @ \$250 per person	\$1,500.00
Incidentals for 6 @ \$5 per day	\$840.00
Transportation for 6 @ \$100 per person	\$600.00
MONTHLY EXPENSE	\$19,990.00
Total Monthly Income	\$6,414.00

With a total available monthly income of \$6,414 and total expenses of nearly \$20,000, it becomes apparent why these types of housing facilities are closing. The few surviving smaller B&Cs likely no longer have a mortgage, and a family member is able to provide the 24/7 care required.

Larger Board & Cares (45+ beds) bring economies of scale, but even then are not able to keep up with rising costs.

The number of facilities willing to accept people with serious mental illness who receive disability benefits is diminishing rapidly, thereby creating the current community crisis.

POTENTIAL SOLUTIONS

Local

Note that B&Cs and RCFEs are not run by VCBH or other County agencies; they are operated by private individuals, non-profits or businesses. Several operators have shown interest, and there is the potential of opening new B&Cs if the financial considerations can be overcome. These may include the following actions:

- Encourage local hospital systems to work together to establish supportive housing or a fund for supportive housing for mentally ill clients with medical needs.
- Develop corporate partnerships to provide funding or reduced cost properties
- Work with Cities or the County to identify unused properties that can be leased at low rates

State, Legislative

- Increase the reimbursement rates to Board and Cares by upping California's supplement to federal SSI rates. The standard rate in 2020 for Non-Medical Out of Home Care (NMOHC) includes a federal SSI amount of \$783 and a State Supplementary Payment (SSP) of \$423, for a total of \$1,206.
- Consider a different funding model, such as the one in use for adults with developmental disabilities. Multiple tiers of funding based on the needs of individual clients range from \$1,069 to \$9,288 per month, allowing for community based, appropriately staffed B&Cs.
- Expand California's Assisted Living Waiver (ALW) program to include Ventura County. The ALW allows additional services, reimbursed by Medi-Cal, for eligible seniors in RCFEs. Currently this program is limited to residents of Alameda, Contra Costa, Fresno, Kern, Los Angeles, Orange, Riverside, Sacramento, San Bernardino, San Diego, San Francisco, San Joaquin, San Mateo, Santa Clara, and Sonoma counties.
- Require new and existing assisted living facilities to set aside a certain number of beds for low-income and mentally ill seniors.
- Require the State of California to maintain data on ARF and RCFE residents to better understand their needs and the demand for housing.