



WA Cares Conversations

Seniors and Housing Crisis

May 1, 2025



Webinar slides and recording will be available at wacaresfund.wa.gov/webinars

What we'll cover

Host

Sam Klewicki, Communications and Marketing Manager, WA Cares Fund

WA Cares Presenter

Sebastian Cahe, Outreach and Language Access Lead, WA Cares Fund

Agenda

- Introductions & opening poll
- Panelist remarks
- WA Cares Fund overview
- Audience Q&A

Panel

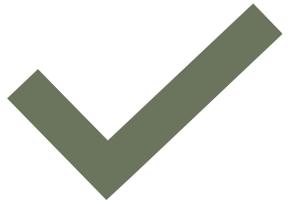
Cathy MacCaul, Advocacy Director, AARP Washington

Mathew Santelli, Community Outreach & Education Specialist, Pierce County AAA

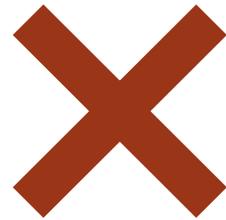
Jonnie Matson, Rental Assistance Unit Manager, Home and Community Services

Webinar recording and slides will be available at wacaresfund.wa.gov/webinars.

Defining long-term care and caregiving



help with activities
of daily living
like bathing, eating & dressing



not medical care

like doctor visits & treatment for
medical conditions



paid care from a
professional



help from a
family member
or friend, often unpaid



services & supports provided
in your own home



care provided
in a residential setting
like a nursing home or assisted living



Housing and Older Adults

Cathy MacCaul, Advocacy Director, AARP Washington State

WE ARE APPROACHING A DEMOGRAPHIC TIPPING POINT



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U.S.

Elderly in U.S. Are Projected to Outnumber Children for First Time

Census Bureau predicts milestone will be hit within 17 years

By Paul Overberg and Janet Adamy

Updated March 13, 2018 9:13 p.m. ET

People over 65 years old would outnumber children by 2035, a first in U.S. history, according to updated projections released by the Census Bureau on Tuesday.

The milestone would be the latest marker of the nation's aging, which has accelerated with baby boomers' move into their senior years and recessionary effects on births and immigration over the past decade.

The...

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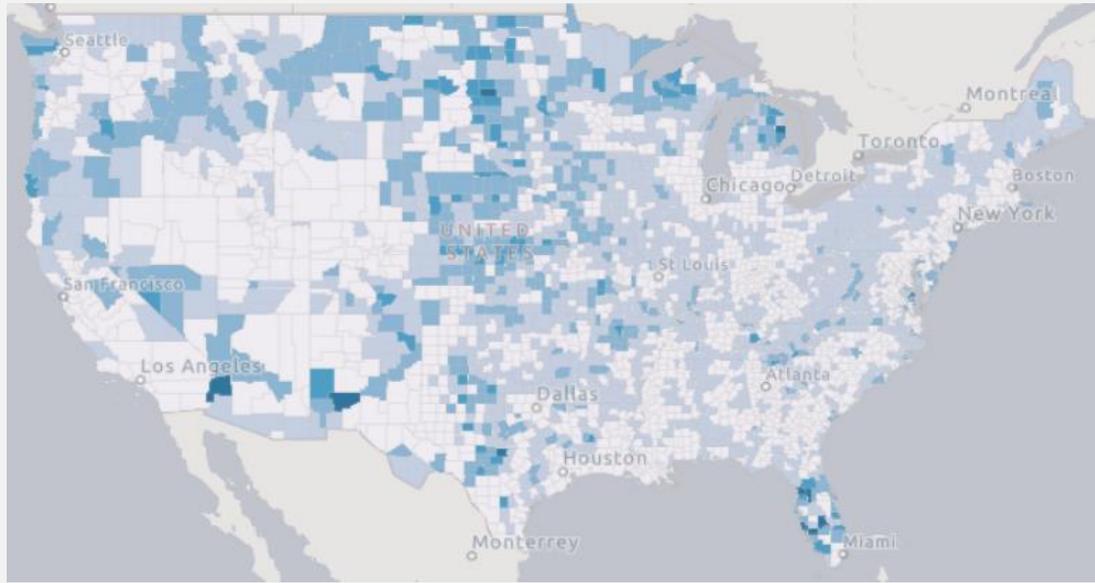
A QUIET CRISIS: AGING INTO POVERTY AND HOMELESSNESS

Washington State

- In 2022, 1.36 million people are over 65
- By 2050, 2.3 million residents will be over 65
- Additionally, the population 85+ will quadruple between now and 2050
- The fastest growing segment of homeless or unhoused are young baby boomers in their early 60s.

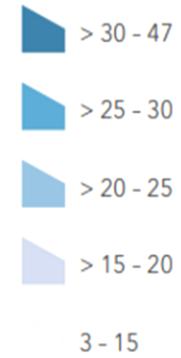


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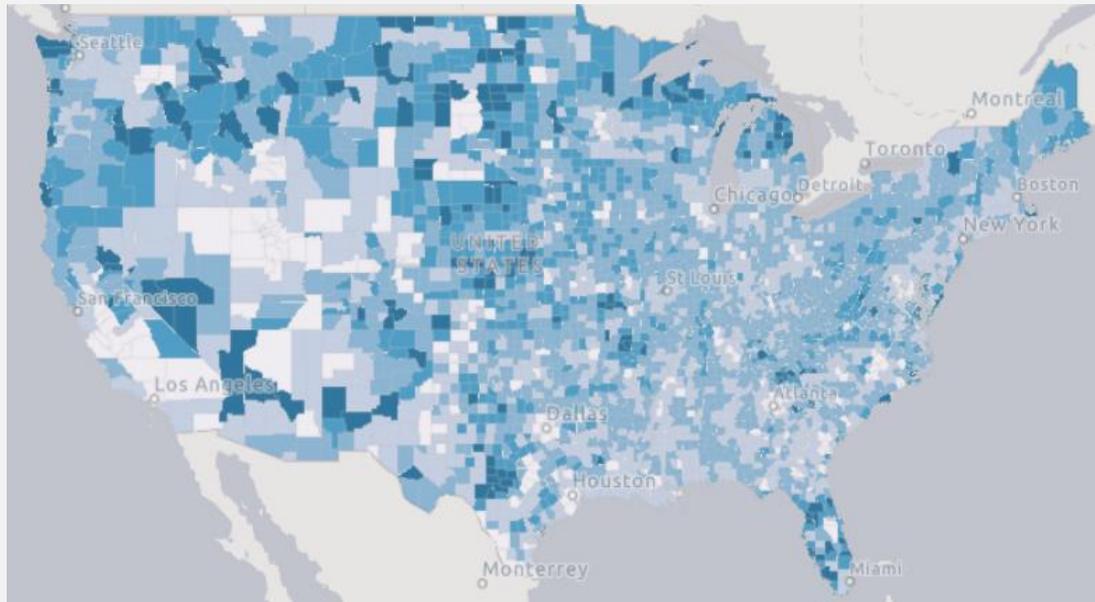


2010 - Pop aged 65+

2010 Total Population Aged 65+ (%)



2
0
2
3



2023 - Pop aged 65+

2023 Total Population Aged 65+ (%)



What AARP knows about housing and preferences of older adults

- AARP's 2018 Home and Community Preferences Survey showed that 77 percent of people age 50 and over want to age in their own community, and 76 percent want to age in their own home.
- In 1971, 61 percent of all U.S. households earned between half and two-thirds of the median income. By 2016, the share of households in this middle tier had dropped to 52 percent. (PEW Research Center, 2018)
- Although the median household income has stagnated, median home prices, and rents now exceed those prior to the Great Recession.
- There is a widening gap between median household income and median home prices and rents.
- This problem is exacerbated for older, retired Washingtonians whose income is unlikely to keep pace with rising property taxes.
- There is a lack of affordable and accessible housing choices.

AGING IN PLACE

76% of adults want to stay in their homes

- Communities mean friends and family
- Social supports, doctors, church
- More affordable
- Better health outcomes

YET, many do not see themselves staying in their current home.

77%

agree with the statement

“What I’d really like to do is **remain in my community** for as long as possible.”

76%

agree with the statement

“What I’d really like to do is **remain in my current residence** for as long as possible.”



WHERE WE COMMUNITIES FOR ALL AGES

100+ LIVE

INSPIRING EXAMPLES FROM AMERICA'S LOCAL LEADERS

PLUS: How the Experienced Class enhances communities through its skills and life lessons, influence and involvement

2018 EDITION
STORIES AND SOLUTIONS FROM THROUGHOUT THE U.S.

AARP
real possibilities

Nancy LeMond AARP EXECUTIVE VICE PRESIDENT, COMMUNITY, STATE AND NATIONAL AFFAIRS | EDITED BY MELISSA STANTON

Bring Back Missing Middle Housing

For too many households, the right type of house, in the right location, at the right price point can't be found because it no longer exists

Across the United States, there is a mismatch between the available housing stock and what the market wants and needs. This is partly due to shifting demographics, such as a rapidly aging population and shrinking household sizes, and partly due to the growing demand for walkable living.

However, communities and builders are recognizing the need for a shift in the way American homes are designed, regulated and developed. So-called **Missing Middle Housing** (pictured) is a critical part of the solution. Such residences are described as missing because very few have been built since the early 1940s due to regulatory constraints, the shift to auto-related patterns of development and financing challenges.

Where the structures do exist, they often go unnoticed because — and this is a good thing — they blend right in. Even though missing middle-style buildings contain multiple households, they are compatible in look and feel with single-family homes.

"Missing middle housing types are a great way to deliver affordable housing choices by design since they're of a scale that most communities would support. But they can also hit higher-value niche markets," says Daniel Parolek, founder of Opticos Design and the architect who coined the missing middle terminology.

The missing middle concept also enables housing conversations — even in communities that bristle at words like "density" or "multi-family." Discussions can develop around questions such as "Where will your children live if

they move back to the area after college?"

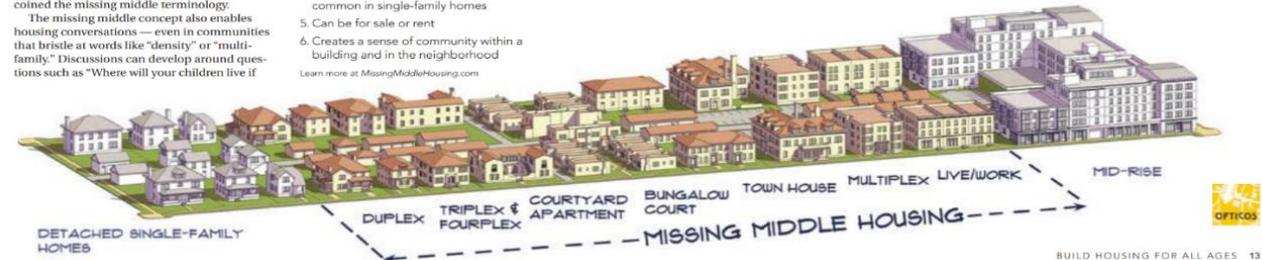
"Where will downsizing empty nesters move when they need to be in a less car-dependent community?" "Where will new teachers or police officers who have moderate incomes be able to live?" The answer is missing middle housing.

Cincinnati, Ohio; Flagstaff and Mesa, Arizona; Kauai County, Hawaii; Beaufort County, South Carolina; and Decatur, Georgia, are among the communities that have identified their zoning codes as a barrier and are either modifying the largely use-based codes or replacing them with a form-based, place-based approach that will allow a mix of housing types and land uses. That way, for instance, a neighborhood or street can contain single-family and multifamily homes as well as, say, a small market within walking distance — so buying a gallon of milk won't require a drive to the supermarket. ■

Missing Middle Housing:

1. Is ideally located within a walkable area, close to amenities
2. Never exceeds the scale of a house (height, width and depth)
3. Mixes well with other building types
4. Features small but well-designed residences, often with floor plans similar to those common in single-family homes
5. Can be for sale or rent
6. Creates a sense of community within a building and in the neighborhood

Learn more at MissingMiddleHousing.com



“Where We Live” and other FREE resources available at aarp.org/livable

ACCESSORY DWELLING UNITS (ADUS)

Gentle housing density for families and caregivers

- Age in Place either in primary residence or ADU
- Universal Design features
- Affordable and environmentally friendly
- Rental income



MISSING MIDDLE HOUSING

Modest Density to Prevent Sprawl

- Gives owners and builders more choices beyond single family homes
- Allows for duplexes, tri-plexes and quads
- Proximity to transit





PRESERVING MANUFACTURED AND MOBILE HOME COMMUNITIES

110-140 Communities in Snohomish County

- 49% of headed by someone 55 +
- Smaller square footage
- Affordable and reduced upkeep
- Challenge: Resident rights

NEW legislation SB 5198 PASSES

- 3 year notice to residents
- Residents can purchase community





SENIOR HOUSING PLUS SERVICES

Emerging model

- Brings supportive services into unlicensed multi-unit housing
- Care coordination, wellness education and activities
- SASH (Vermont)
 - Reduces emergency room visits
 - Success in chronic disease management
 - Medicaid and Medicare costs lower
 - Falls prevention



CO-LIVING AND THE VILLAGE MODEL

Sunnyside Homes, Marysville

- Micro Apartments with shared spaces
- About 40 communities in Washington; many set up as non-profit organizations
- Appealing to older adults with no family
- Private home with shared facilities; meals, activities and services
- Changing paradigm of aging



HOME SHARING

The Golden Girls May Have had it Right!

- Older adults vulnerable to rising housing costs when they are on a fixed income
- HomeShare programs – Screening, background checks (Ventura County Area Agencies on Aging)
- Companionship, share chores
- Financial assistance on taxes



UNIVERSAL DESIGN

Essential to all new housing and home modification

- Single level homes, apartments and condos
- Wide hallways and lower counters
- Levers not knobs
- Need to support older adults when they “move to improve.”





Make updates to your home so it's ready for all of life's changes.

In collaboration with **AARP**



Living Room

Prevent tripping with better organization and lighting.

- Secure cables and cords
- Ensure 2-ft of clear space is between coffee table and couch
- Cover sharp corners of furniture or select furniture without them
- Remove rugs or add nonslip mats
- Install light switches and outlets at easy-to-reach heights
- Use "rocker" style light switches
- Set automatic timer for lights

Hallways and Stairways

Small changes can make these areas safer for everyone in your family.

- Add lights at both ends of stairway and hallway
- Use motion sensor night lights
- Add low-pile, well-secured carpeting on steps
- Install handrails or a chairlift on stairs
- Install smart devices, like thermostats, for comfort and convenience

Bedroom

Ensure your bedroom is a safe place for sleeping, as well as relaxing.

- Place light switch near the doorway
- Add a digital clock with large, lighted numbers
- Use a motion sensor night light
- Place bed in the middle of the room
- Install a carbon monoxide detector



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Call **833-569-3784**

Text "**LLH**" to **656937**

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For videos, tips and resources from Lowe's and AARP.

In collaboration with **AARP**

Conclusion:

The population is aging.

We need to have systems, including housing that reflect the needs of a changing demographic.

Integrate universal design principles into design and land use.

Remove barriers to innovative housing approaches.

Everyone needs to be engaged in housing solutions government leaders, community organizations, builders and consumers.

Questions and Discussion

Cathy MacCaul
cmaccaul@aarp.org
206-218-5915

Resources: [AARP Washington State](#)

Links included, scroll over

Current 2023 Legislation: [HB 1337](#) sponsored by Rep. Gregerson and Rep. Barkis

More resources:

[About Accessory Dwelling Units or 'ADUs' \(aarp.org\)](#)

New 2023 Legislation: [SB 5198](#) sponsored by Sen. Frame. The bill seeks to lengthen the notice of sale/closure and give residents the ability to purchase their community.

More resources:

[Manufactured Housing as an Affordable Option for Older Adults - AARP Spotlight RCW 59.21.030: Closure notice—Requirements. \(wa.gov\)](#)

[Can Washington State Plot a Way Out of Its Mobile Home Displacement Crisis? | The Urbanist](#)

[MRSC - Manufactured Housing Regulation and Preservation](#)

[Move it or Lose it: Washington State's Mobile Home Park Conversion Process and its Failures \(seattleu.edu\)](#)

[cfed-purchase_guide.pdf \(nclc.org\)](#)

Missing Middle legislation: [HB 1110](#) sponsored by Rep. Bateman

More resources:

[Discovering and Developing Missing Middle Housing \(aarp.org\)](#)

[SASH Vermont Program](#)

New Senior Property Tax Exemption Legislation: [HB 1355](#)

More resources:

[Awareness and Popularity of Property Tax Relief Programs \(aarp.org\)](#)

[Property tax exemption for senior citizens and people with disabilities \(wa.gov\)](#)

[Governor Inslee to Sign New Bill Providing Property Tax Relief to Seniors, Individuals with Disabilities and Veterans \(aarp.org\)](#)

[AARP HomeFit Guide](#)

[Housing | UDI \(udinstitute.org\)](#)

[Free Publication - AARP HomeFit Guide](#)

<https://www.aarp.org/home-family/your-home/info-2021/diy-home-improvement-ideas.html>

[Lowes/AARP collaboration](#)

More resources:

[Quimper Village on the Olympic Peninsula](#)

[Senior Co-housing](#)

[HomeShare](#)

Exercise Suicide Grandparenting Funerals Hoarding
Cancer Service Animals Happiness Retirement Aging
Vision Addiction Wellness Caregiving
Aging-in-Place Transportation Downsizing Relationships
Advance Planning Hearing Loss
Adult Family Homes Alzheimer's
Alcoholism Assisted Living
LGBTQ Wills Arthritis
Safety Emergency Planning
Hospice

HOT TOPICS

Community Resources for Senior Housing

Elder Law Communication Dementia Insurance
Fulfillment Fraud Powers of Attorney Depression Driving
Diabetes Dental Care Finances Parkinson's Health Care
Skilled Nursing Entertainment In-Home Care Gambling Addiction
Medicare Nutrition Developmental Disability Medicaid

Community Resources for Senior Housing

Matthew M. Santelli
Education and Outreach Specialist
Pierce County Aging and Disabilities Resource Center
253-798-4600
www.pierceadrc.org



Disclaimer

The Pierce County Aging and Disability Resource Center does not endorse any specific housing situation for seniors and the disabled.

Please consult with close friends, family, and health care providers before choosing the best housing situation for you, your friends, or your family members.

Topics to be covered during this presentation

1. Current housing situations for seniors and disabled
2. Area Agencies on Aging promote *health*
3. Area Agencies on Aging promote *safety*
4. Area Agencies on Aging promote *financial stability*
5. Area Agencies on Aging provide “*Options Counselling*”
6. The challenges facing residents of our mobile home communities
7. Resources for more information and assistance

1. Current Housing Options for Seniors and Disabled

Senior housing situations in Pierce County include single-family home, duplex or apartment living, senior independent apartment living, room renting, senior retirement center living, senior assisted living (with secure memory care), adult family home living, and skilled nursing facility living.

More income-based rental units have been built, and other such units are under construction, but the need for affordable housing remains great for seniors and disabled adults statewide.

The long-term plan for solving homelessness in Pierce County includes alternative housing options such as shelter living, home sharing, tiny home sites, safe parking sites, accessory dwelling units, and micro-home villages.

2. Area Agencies on Aging Promote *Health*

Pierce County Aging Disability Resources (the name of our AAA) offers programs and services to maintain the ability of seniors to “*age in place*”. This “age in place” philosophy provides programs, services, and benefits to eligible older adults to allow them to remain healthy, safe, and financially stable in the housing situation with which they are most familiar. Most clients choose to age in place.

Our in-home caregiver programs are COPES (Community Options Program Entry System) and TSOA (Tailored Support For Older Adults) which are Medicaid-funded (limited income and assets). We also offer the Family Caregiver Support Program (zero cost up to certain income limit and then private pay on a sliding income scale and no asset limit).

Our Health Homes program provides guidance to at-risk seniors to maximize their benefits and maintain a higher level of wellness at home.

Our Aging and Disability Resource Center provides phone information and referral including warm handoff of callers to our General Case Management team if needed. About 1000 incoming calls monthly to our 253-798-4600 intake phone number.

Our phone team answers calls within 60 seconds - very little time spent on hold!

3. Area Agencies on Aging Promote *Safety*

Medical equipment including bath benches, shower chairs, canes, walkers, incontinence supplies as program benefits or providers like Donor Closet or Lifting Spirits

Grab bars installed around toilets and showers and around staircases

Ramps installed for entryways leading up to the front door/back door

Personal Emergency Response Systems funded to alert first responders

Free Files-Of-Life to place in kitchen for first responders to know illnesses/injuries

Free Home-Delivered Meals for clients who are homebound, over age 60, not driving

Free legal guidance for Medicaid, Powers-Of-Attorney, Living Wills

Fall Prevention education to avoid falling at home and in the community

Telephone reassurance program for seniors living alone

4. Area Agencies on Aging Promote *Financial Stability*

Connecting clients to programs that expand their income and reduce their household expenses. Here are some examples:

Basic food benefits

Energy assistance

Food bank resources

Senior Farmer's Market Vouchers

Free senior meal sites

Home heating/cooling replacements for energy efficiency

Home weatherization including insulation and duct sealing for energy efficiency

Medicare Savings Program and Medicare Part D Extra Help

Review of Medicare A/B/C/D to maximize health care cost savings

Senior/disabled property tax exemption

Transportation services

... and many, many more programs!

5. Area Agencies on Aging Provide “Options Counselling”

Options Counselling through Pierce County ADR reviews financing for care through long-term care insurance, private pay, Veterans Benefits, reverse mortgage, Medicaid Spenddown

Pierce County ADR offers caregiver services in the home through Medicaid and non-Medicaid programs. Soon to include WA Long-Term Care Trust Act funded programs.

Pierce County ADR offers long-term care planning for different facility levels of care including Assisted Living (including Memory Care), Adult Family Homes, and Skilled Nursing Facilities.

Medicaid can pay for placement in Assisted Living, Adult Family Home, and Skilled Nursing facilities **if the facility accepts Medicaid payment rates and if the facility has a Medicaid bed available.** Very few facilities accept Medicaid payment “through the front door”, some accept Medicaid payment after a period of private pay, most are private pay only. Medicaid payment rates are significantly less than private pay rates so finding facility placement for Medicaid-funded clients is difficult.

The WA Cares Fund benefit of \$36,500 will play a significant role in “Options Counselling”.

6. The Challenges Facing Residents of Mobile Home Communities

Sales of these properties continue each year due to rising property values.

Space rents are rising while services provided are being scaled back

In 2024 in Washington State, there were at least 3 of these properties sold statewide

Washington State Mobile Home Relocation Assistance program was updated in July 2021 for eligible applicants to receive \$11,000 assistance for single-section homes and \$17,000 for multi-section homes to relocate the home, secure new housing, and/or dispose of the home.

Some tenants of mobile home communities have organized to purchase these properties

Relocation Assistance Program for residents of mobile home communities that are being sold at phone number 360-725-2971 or email at omh@commerce.wa.gov or website at <https://www.commerce.wa.gov/homeownership/relocation-assistance/>.

7. Resources for More Information and Assistance



Find your statewide or nationwide Area Agency on Aging at <https://www.agingwashington.org/services>. Statewide legal guidance at www.washingtonlawhelp.org.

Pierce County Area Agency On Aging programs and services through our intake line at 253-798-4600 or visit the website at www.pierceadrc.org.

Pierce County call Associated Ministries Home Sharing Services at 253-316-3765 or visit the website at <https://associatedministries.org/supportive-services/home-sharing/>

Pierce County call 211 for Associated Ministries Coordinated Entry for Housing or visit the website at <https://associatedministries.org/supportive-services/coordinated-entry/>

Pierce County medical equipment providers are Donor Closet at <https://www.mshh-donorcloset.com/> and Lifting Spirits at <https://www.liftingspiritswithhelpinghands.org/>

Statewide Relocation Assistance Program for residents of mobile home communities that are being sold at phone number 360-725-2971 or email at omh@commerce.wa.gov or website at <https://www.commerce.wa.gov/homeownership/relocation-assistance/>.

AL TSA Housing Resources

Contact Regional Housing Program Managers

Program Name	Program Description		
<u>AL TSA Bridge Subsidy</u>	Monthly rent subsidy paid directly to housing providers to assist AL TSA LTSS clients exiting a Skilled Nursing Facility and will transition to the community on In-Home services.	Eligibility:	Functionally eligible for AL TSA LTSS ; exiting a Skilled Nursing Facility
		Age:	Over 18
		Income:	Financially eligible for AL TSA LTSS
<u>811 Project Based Voucher</u>	Federal voucher attached to a permanent, affordable housing unit. DSHS-AL TSA partners with Washington State Department of Commerce to make referrals to the units and coordinate services for residents. If you move, the subsidy will not move with you.	Eligibility:	Eligible for AL TSA LTSS; a person with a disability on DSHS services
		Age:	18-61 at lease-up
		Income:	extremely low; at or below 30% median income
<u>Non-Elderly Disabled Voucher (NED)</u>	Permanent, affordable housing subsidies for market rate rental units that can move with the individual. NED2: Currently reside in an institutional setting (SNF, State Hospital) MAINSTREAM: Includes clients at risk of institutionalization or experiencing homelessness	Eligibility:	Must be eligible to receive HUD rental assistance
		Age:	18-61 at lease-up
		Income:	Very low; 50% median income

<p><u>Emergency Rental Assistance (ERA)</u></p>	<p>One-time assistance payment made directly to landlords on behalf of a person enrolled in ALTSA services who is facing an immediate eviction due to non-payment of rent.</p>	<p>Eligibility:</p> <p>Age:</p> <p>Income:</p>	<p>At risk of eviction from a community-based setting</p> <hr/> <p>Over 18</p> <hr/> <p>Eligible for ALTSA LTSS</p>
<p><u>Motel Interim Stays Transition (MIST)</u></p>	<p>Interim housing for clients who need a safe place to stay while searching for housing with a current voucher or subsidy.</p>	<p>Eligibility:</p> <p>Age:</p> <p>Income:</p>	<p>Bridge or GOSH, PHA voucher, or short-term extenuating circumstance; Civil Transition Program</p> <hr/> <p>Over 18</p> <hr/> <p>Determined by Housing Program Manager</p>
<p><u>Global Leasing</u></p>	<p>A partnership with community organizations to quickly lease up ALTSA clients who may face high housing barriers; uses LTSS, housing resources, and risk mitigation funds.</p>	<p>Eligibility:</p> <p>Age:</p> <p>Income:</p>	<p>Eligible for the ALTSA Subsidy</p> <hr/> <p>Over 18</p> <hr/> <p>Eligible for ALTSA LTSS</p>

Supportive Housing Services

Contact Regional Housing Program Managers

Program Name	Program Description							
<p><u>Governor's Opportunity for Supportive Housing (GOSH)</u></p>	<p>Supportive Housing Services paired with an ALTA GOSH subsidy for individuals who are discharging or diverting from Eastern or Western State Hospital (E/WSH) and wish to live independently.</p>	<table border="1"> <tr> <td data-bbox="1381 439 1564 525">Eligibility:</td> <td data-bbox="1564 439 2390 525">Discharging from E/WSH, or on a 90 or 180-day hold; Involuntary Treatment Act (120-hour, 14-day, 90/180)</td> </tr> <tr> <td data-bbox="1381 525 1564 568">Age:</td> <td data-bbox="1564 525 2390 568">Over 18</td> </tr> <tr> <td data-bbox="1381 568 1564 611">Income:</td> <td data-bbox="1564 568 2390 611">Eligible for ALTA LTSS</td> </tr> </table>	Eligibility:	Discharging from E/WSH, or on a 90 or 180-day hold; Involuntary Treatment Act (120-hour, 14-day, 90/180)	Age:	Over 18	Income:	Eligible for ALTA LTSS
Eligibility:	Discharging from E/WSH, or on a 90 or 180-day hold; Involuntary Treatment Act (120-hour, 14-day, 90/180)							
Age:	Over 18							
Income:	Eligible for ALTA LTSS							
<p><u>Foundational Community Supports (FCS)</u></p>	<p>Funded under the 1115 Medicaid Transformation Project (MTP), FCS provides targeted Supportive Housing and Supported Employment benefits for eligible Medicaid beneficiaries.</p>	<table border="1"> <tr> <td data-bbox="1381 696 1564 868">Eligibility:</td> <td data-bbox="1564 696 2390 868"><u>Meet one health criteria</u> and one risk factor: frequent/lengthy institutional stays, frequent residential care stays, 3+ caregivers utilized, HUD definition chronic homelessness, PRISM risk score 1.5+</td> </tr> <tr> <td data-bbox="1381 868 1564 911">Age:</td> <td data-bbox="1564 868 2390 911">Over 18</td> </tr> <tr> <td data-bbox="1381 911 1564 953">Income:</td> <td data-bbox="1564 911 2390 953">Medicaid eligible</td> </tr> </table>	Eligibility:	<u>Meet one health criteria</u> and one risk factor: frequent/lengthy institutional stays, frequent residential care stays, 3+ caregivers utilized, HUD definition chronic homelessness, PRISM risk score 1.5+	Age:	Over 18	Income:	Medicaid eligible
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Age:	Over 18							
Income:	Medicaid eligible							

How the WA Cares Fund works

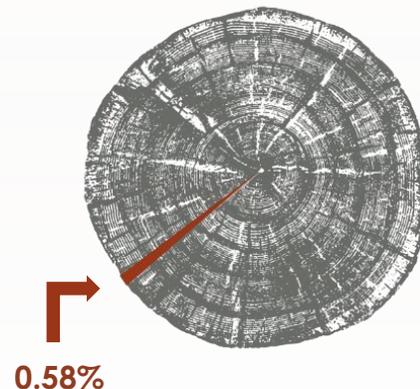
- Earned benefit
- Self-funded by worker contributions
- Works like an insurance program
- Only contribute while you're working
- Everyone covered at same rate regardless of pre-existing conditions
- No copays, no deductibles, and you never have to file a claim

Typical Income:

\$50,091

Typical Contribution:

\$291/year



Contributions

0.58%

Amount workers contribute from wages



Contributions began

Benefits

\$36,500

Lifetime maximum benefit (adjusted annually up to inflation)



Benefits available

Affordable contributions across your career

\$35,000 annual salary	
Each year	\$203
Over 10 years	\$2,030
Over 20 years	\$4,060
Over 30 years	\$6,090

\$50,000 annual salary	
Each year	\$290
Over 10 years	\$2,900
Over 20 years	\$5,800
Over 30 years	\$8,700

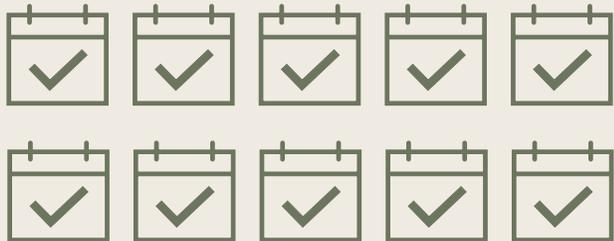
\$75,000 annual salary	
Each year	\$435
Over 10 years	\$4,350
Over 20 years	\$8,700
Over 30 years	\$13,050

\$36,500 benefit amount will be adjusted annually up to inflation.

Qualifying for benefits

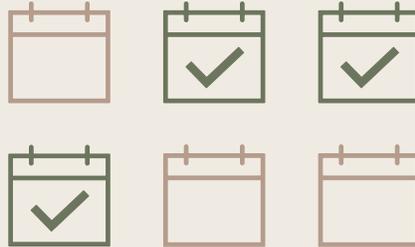
Lifetime access to full benefit

Contributed for a **total of 10 years** without a break of 5+ consecutive years



Early access to full benefit

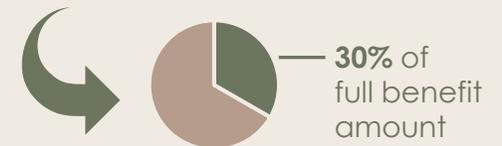
Contributed at least **3 of the last 6 years** at the time you apply for benefits



FOR NEAR-RETIRES

Lifetime access to partial benefit

People born before 1968 earn **10% of benefit amount** for each year worked



To earn benefits, must work at least 500 hours per year (about 10 hours per week)

The benefit is flexible

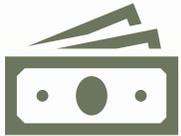
Up to **\$36,500** for any combination of services and supports, including:



Professional care at home or in a facility



Adaptive equipment & technology like hearing or medication reminder devices



Training & paying family member or friend to be your caregiver



Home-delivered meals



Home safety evaluations & environmental modifications like wheelchair ramps



Support & respite for family caregivers



Transportation

Must need help with **3 activities of daily living** like bathing, dressing, eating, medication management

How far will the benefit go?



Family caregiver

Paying a family caregiver	\$31,300
10 hours/week for 2 years	
Care supplies	\$2,200
2 years of incontinence supplies	

Total **\$33,500**



Home accessibility

Home safety renovations	\$15,000
Electric wheelchair or scooter	\$2,600
Weekly meal delivery	\$9,200
7 meals/week for 3 years	

Total **\$26,800**



Temporary support & services

Part-time caregiver	\$31,300
20 hours/week for 1 year	
Transportation to appointments	\$3,200
for 1 year	
Crutches	\$50

Total **\$34,600**

Note: These are estimates and do not guarantee the cost of any services, which may vary based on your area and other factors.

Taking WA Cares benefits out of state

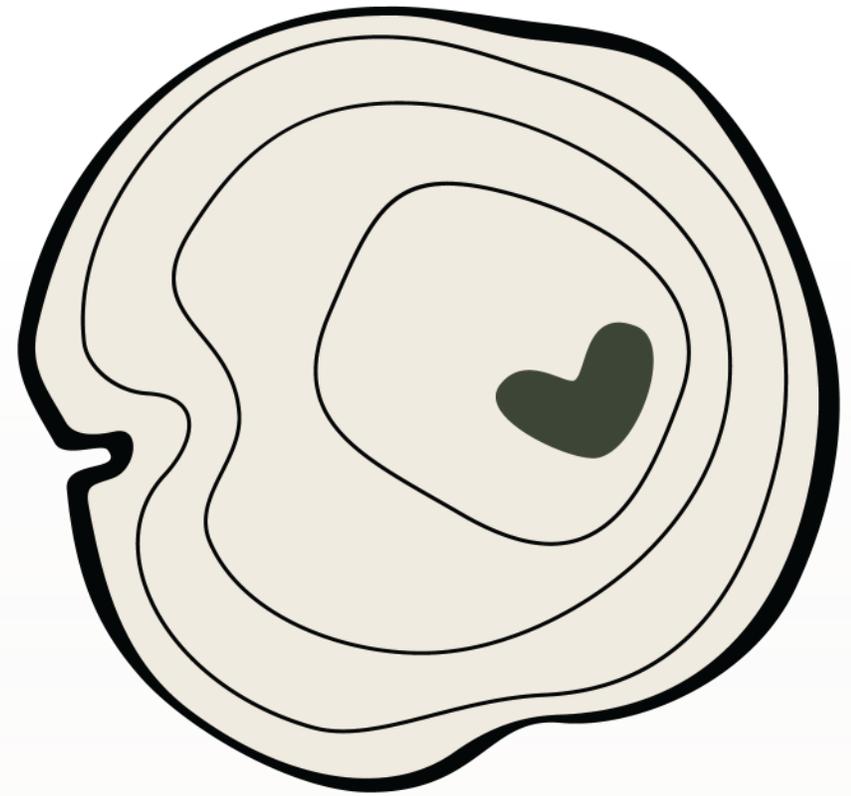
- New law passed this year to allow workers to use their benefit outside Washington
- Starting in July 2026, **workers can choose to continue participating in WA Cares** if they move out of state
- Must have contributed to WA Cares for **at least 3 years** (working 500+ hours per year) and must opt in **within a year of leaving WA**
- Like other workers, out-of-state participants keep contributing during working years
- Benefits available **starting July 2030**



“ If my family had WA Cares, I would’ve had a different reality. WA Cares and your ability to take it to another state is huge.

– Kendall, family caregiver (Seattle, WA)

Audience Q&A





Thank you

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