

### FEATURED ARTICLE

# UPCOMING WEBINAR: AT HOME HARMONY

Ziegler is pleased to present an [upcoming webinar](#) for senior living operators and stakeholders featuring the CEO of At Home Harmony on May 14th at 1pm.

In July 2024, CMS launched a new voluntary nationwide model – Guiding an Improved Dementia Experience (GUIDE). GUIDE is a model that aims to support people living with dementia and their caregivers. Senior housing settings qualify for this new Medicare program.

We believe it is important for Life Plan Communities to understand GUIDE and how it impacts residents and creates an opportunity for providers. In this webinar we will hear directly from Will Saunders, CEO of At Home Harmony, on the key attributes of the GUIDE program and its potential results for senior living communities. The session will cover best practices for implementing the model in a Life Plan setting, including effective utilization of existing staff and resources.

Founded and based in Richmond, VA in late 2021, At Home Harmony delivers an integrated care model comprised of a collaborative team of physicians, advanced practitioners, pharmacists, nurses, care aides, therapists and social workers.

The At Home Harmony platform includes the latest in-home technology and a specialized pharmacy built to help seniors manage complex medication regimens. At Home Harmony is committed to transforming the aging-at-home experience for older adults everywhere.

#### **ABOUT WILL...**

Will Saunders is the founder and CEO of At Home Harmony. He is a healthcare entrepreneur with a passion for creating innovative solutions that improve the quality of life and care for seniors with complex conditions. He has over 25 years of experience as a founder and CEO of two companies that have helped to transform the care seniors receive in the US.

In 2013, Will founded AllyAlign Health, which focused on improving the quality of care within nursing homes. Prior to that, Will serves in executive roles for Xerox Government Healthcare Services and Heritage Information Systems. Earlier in his career, Will was an executive in the physician practice management industry and worked for Price Waterhouse.

REGISTER TODAY!

MAY 14, 2025  
1:00 PM CT / 2:00 PM ET



FEATURING



**Will Saunders**  
Founder & CEO  
At Home Harmony

REGISTER NOW

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**NOT-FOR-PROFIT SENIOR LIVING RATINGS ACTIONS**

AS OF APRIL 18, 2025

ORGANIZATION	RATING AGENCY	RATING/ OUTLOOK	TYPE OF ACTION	DATE
Marquette Manor (IN)	Fitch	BBB Stable	Assigned Rating Affirmed Rating Affirmed IDR*	4/16/25
Holland Home Obligated Group (MI)	Fitch	BBB- Stable	Affirmed Rating Affirmed IDR*	4/17/25
Berkshire Retirement Community dba Kimball Farms (MA)	Fitch	A+ Stable	Affirmed Rating Affirmed IDR*	4/18/25

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\* IDR – Issuer Default Rating

Any non-Ziegler sources referenced in this Z-News are believed to be reliable but cannot be guaranteed.

**INTEREST RATES/YIELDS**

WEEK ENDING APRIL 18, 2025

	CURRENT	LAST WEEK	52-WK AVG
30-Yr MMD	4.46%	4.39%	3.83%
Senior Living 30-Yr “A”	5.37%	5.30%	4.70%
Senior Living 30-Yr “BBB”	5.62%	5.55%	5.03%
Senior Living Unrated	6.67%	6.60%	6.17%
Senior Living New Campus	7.42%	7.35%	7.61%
SIFMA Muni Swap Index	4.37%	4.41%	3.19%

	CURRENT	WEEKLY AVERAGE	SPREAD TO MMD
ZSLMLB Index <sup>†</sup>	5.61%	5.63%	1.13%

<sup>†</sup> Ziegler Senior Living Municipal Long Bond Index

Source: Bloomberg BVALS

## MARKET REVIEW

## MONEY MARKET RATES

	04/18	Last week
Prime Rate	7.50	7.50
Federal Funds (weekly average)	4.31	4.31
90 Day T-Bills	4.31	4.31
30-Day Commercial Paper (taxable)	4.39	4.34
SOFR (30-day)	4.35	4.34
SOFR	4.32	4.37
7 Day Tax-Exempt VRDB	4.37	4.41
Daily Rate Average	4.11	4.55

## COMPARATIVE YIELDS

## TAXABLE REVENUE

	GOVT	A		MMD	NR*	BB	BBB	A	AA
2 Year	3.79	4.29	1 Year	3.00	4.95	4.25	3.65	3.30	3.05
5 Year	3.93	4.53	5 Year	3.15	5.15	4.45	3.85	3.50	3.25
7 Year	4.11	4.86	7 Year	3.23	5.28	4.58	3.98	3.68	3.38
10 Year	4.32	5.32	10 Year	3.44	5.54	4.89	4.24	3.94	3.64
30 Year	4.79	6.19	30 Year	4.46	6.76	6.06	5.41	5.11	4.76

(\* Representative of institutional sales)

## TAX-EXEMPT MARKET INDICATORS

	THIS WEEK	LAST WEEK	CHANGE
Bond Buyer			
20 Bond Index	5.20	5.11	+0.09
11 Bond Index	5.10	5.01	+0.09
Revenue Bond Index	5.49	5.40	+0.09
30 Year MMD	4.46	4.39	+0.07
Weekly Tax-Exempt Volume (Bil)	6.52	8.57	-2.05
30 Day T/E Visible Supply (Bil)	20.61	17.54	+3.07
30 year "A" Rated Hospitals as a % of 30 Year Treasuries	106.6	103.7	+2.90

Source: Bloomberg