



Executive Summary

The Bright Side Family is applying for \$30,000 in grant funds from The Friends Foundation for the Aging, to be utilized for its Portable Assisted Living Services (PALS) program.

According to the University of Chicago, within the next decade, more than 72 percent of older adults nationwide, “will not be able to afford assisted living...and likely won’t qualify for Medicaid to pay their long-term care needs either.” In addition, more than half of these future older adults, “will have three or more chronic conditions...making it difficult for them to live independently.” Right now, about 17 percent of New Jersey’s total population is over 65, and 8.8 percent of New Jersey’s adults ages 65 and older live in poverty. More specifically, in Teaneck, where The Bright Side Family is based, a New Jersey Future assessment found that nearly 35 percent of older homeowners and 52 percent of renters are “housing-cost-burdened,” meaning they spend more than 30 percent of income on housing costs. There is a huge need not just for affordable senior housing in Bergen County, but affordable independent senior housing that is catered to the needs of individuals aging in place who cannot afford traditional assisted living facilities and value the independence and autonomy that comes from living in one’s own home. In response to this massive existing and growing need, The Bright Side Family formed Portable Assisted Living Services (PALS) in 2016.

PALS utilizes New Jersey’s Assisted Living Program (ALP) model to bring care and services to seniors living in subsidized housing, and allows them to pay for the program using New Jersey’s Managed Long Term Service and Supports (MLTSS) program (Medicaid). There are only 15 Assisted Living Programs (ALPs) in the state to serve the rapidly growing older adult population. The Bright Side Family operates the only ALP in Bergen County, and is the only ALP with a full-time social worker on-staff. PALS goes above and beyond typical ALP services by making social work an integral part of its framework, and offers a wide range of care services. Clients are able to receive help with personal care and grooming, supervision and coordination of health care appointments, blood pressure monitoring, medication administration and management, laundry and light housekeeping, meal preparation, assistance accessing transportation, recreational programs, and ongoing health management. All of these are provided in the comfort of the individual’s own independent apartment. In addition, the on-staff social worker is able to connect PALS participants with social services most relevant to their needs, and coordinates on-site visits from doctors and specialists. Without this care, in most cases, PALS clients would not be able to continue living independently. PALS is a holistic, robust program that currently serves older adults living in Westwood House in Westwood, NJ and two buildings in Garfield Housing Authority in Garfield, NJ. Although PALS serves 43 residents between all three locations, features of its services like regular blood pressure clinics and recreational programming benefit non-PALS residents of the buildings as well.

Project Details

PALS has provided uninterrupted care for enrolled clients since its start—including throughout the COVID-19 pandemic, when many other organizations suspended their services. Bright Side also operates its own assisted living facility (Bright Side Manor) and a subsidized senior apartment building (The Brookdale), with plans to break ground on a new subsidized building in November 2022. With expertise in providing both assisted living services and managing a subsidized apartment building, The Bright Side Family launched PALS. Initially started in Westwood House in Westwood, NJ, PALS was proven successful and much-needed, and Bright Side looked into other buildings in the area that could benefit from the program. We expanded PALS into two additional buildings, both in the Garfield Housing Authority in Garfield, NJ. Now operating in these three buildings, PALS continues to expand care and services on a routine basis, and to work with other organizations to reproduce its model in other locations throughout the state.

Our goal is to use funding from the Friends Foundation for the Aging to support the PALS program overall but especially the community outreach, education, and personalized care efforts being carried out by our team, including the social worker, which will lead to PALS' continued growth and viability. In addition, with funding for PALS, we can continue to increase the number of individuals utilizing the program, which will help further its impact and promote its long-term financial sustainability. These efforts, in collaboration with the New Jersey Assisted Living Program Provider Coalition (NJALPPC; 'the Coalition')—of which The Bright Side Family was a founding member—and other community partners, such as Rutgers School of Social Work research team, will also contribute to the ALP model's continued growth and viability throughout New Jersey and elsewhere. As the need that PALS fulfills is a state-wide issue, The Bright Side Family is able to help advocate for the creation of programs similar to PALS in other regions through the Coalition, serving as a prime example of a highly effective model. As PALS continues to succeed and yield positive results in its three locations, it has the opportunity to be used as a case study for other organizations looking to start and secure funding for similar programs throughout New Jersey.

Success of PALS also helps strengthen The Bright Side Family's frontline advocacy efforts in the New Jersey state government to increase the daily Medicaid reimbursement rates that ALPs receive, which help pay staff competitively and maintain care quality overall. Our actions have already proven effective, with a recent increase in the Medicaid reimbursement rate from \$67/day to \$89.50/day for ALP enrollees. This benefits not only PALS, but all Medicaid providers in the state, which is especially important as the needs for similar programs grow and their related costs become more expensive. We will continue to take action on raising Medicaid rates in the future to ensure they keep up with the larger assisted living landscape, inflation, cost of supplies, and wage increases for staff. In addition to Medicaid reimbursement rates, The Bright Side Family is working to advance legislation that would increase the \$2,000 asset limit for individuals applying for Medicaid services. Although we offer private pay rates for PALS, many individuals are reluctant to spend down what little assets they have by doing so. By increasing the personal asset limit, we can ensure that more people qualify to have PALS care paid for by Medicaid so they can get the help they need. We know that our advocacy is only as strong as our program is high-quality, and the more ALP programs there are, the more influential our voice becomes. This is why we strive for nothing

less than high-quality care and work with the NJALPPC to expand the reach of ALPs in New Jersey—to help as many individuals as possible.

Currently, our main funding partners for the PALS program are the Bergen County Division of Senior Services, and two local banks who supported the program below the \$5,000 level. In addition, the Henry & Marilyn Taub Foundation formerly provided funding for the NJALPPC, but that funding will soon be discontinued with the end of that grant period. The Bright Side Family is also reimbursed for PALS services through New Jersey's MLTSS program, although the rate for this is only \$89.50/day per eligible individual for the comprehensive care provided. Individuals not utilizing the MLTSS program are private pay, with generous sliding scale rates available that, in line with state mandates, are only slightly higher than the Medicaid rates.

Diversity, Equity, and Inclusion

All three PALS locations serve older adults (60+ years old) living in subsidized senior housing buildings, meaning all residents are on fixed budgets and/or are of low-to-moderate income. The program is available to all residents of all three buildings, and in-building outreach events are hosted regularly to ensure all tenants are aware of it, in addition to posted flyers and brochures. The Westwood, NJ clientele at Westwood House apartment building is mostly 80+ years old former white collar workers with large family involvement and an established professional healthcare network. They are individuals who can either no longer live alone or cannot afford a high-quality care facility because they have spent down their personal assets significantly by aging past the point they expected. The other two PALS programs are in Garfield, NJ at Golden Tower and Belmont Gardens apartment buildings, respectively. These clients are typically closer to 60+ years old, current or former blue collar workers, with limited support networks. Although they are younger than their Westwood House counterparts, the clients of the two Garfield Housing Authority PALS locations typically have more complex and chronic health issues, stemming from a lifetime of less access to adequate healthcare. Their care needs tend to be larger and more in depth, where Westwood House residents are more independent. While we cannot undo a lifetime of healthcare inequity for the Garfield PALS clients, we can help bridge the gap by providing access to care that can help them at what is arguably their most vulnerable time. Overall, PALS serves individuals who need, but cannot afford, daily personal and medical care, and provides trusted, reliable services to individuals who would otherwise be left without it.

PALS is inherently set up as a program that serves individuals who have either spent most of their lives as low-to-moderate income and/or disabled and unable to work, or individuals who find themselves in one or both of those groups as a result of old age. Demographically, 83.7% of PALS clients are white, 2.3% are Black, 2.3% are Asian, 9.3% are Hispanic, and 2.3% are Middle Eastern. By gender identity/expression, 16.3% of PALS clients are male and 83.7% are female. To note, the high population of female PALS clients makes it possible to promote another of our programs, Secure Futures for Senior Women, which holds free workshops on financial literacy for older adult women. At least one of these workshops was held in a PALS apartment building, and workshops are open to all older adult women throughout Bergen County. In addition, nearly 20% of our PALS clients are also enrolled in our Senior Checks money management program. Senior Checks matches enrollees with trained volunteers, who help them write out checks, organize mail, set up online payments, avoid financial

scams, navigate bills and invoices, set up personal budgets, and more. The reasons for signing up for Senior Checks vary, but many are due to both physical and mental disabilities (limited eyesight, unsteady hands, forgetfulness, anxiety, etc.). Each volunteer match is specifically set up to benefit the client with regards to his/her/their needs.

INTERNAL REVENUE SERVICE
DISTRICT DIRECTOR
31 HOPKINS PLAZA
BALTIMORE, MD 21201

DEPARTMENT OF THE TREASURY

Date: FEB 16 1993

GERIATRIC SERVICES INC
300 TEANECK ROAD
TEANECK, NJ 07666-4043

Employer Identification Number:
22-3148274

Contact Person:
K. BRADLEY

Contact Telephone Number:
(410) 962-9504

Accounting Period Ending:
December 31

Form 990 Required:
Yes

Addendum Applies:
Yes

Dear Applicant:

Based on information supplied, and assuming your operations will be as stated in your application for recognition of exemption, we have determined you are exempt from Federal income tax under section 501(a) of the Internal Revenue Code as an organization described in section 501(c)(3).

We have further determined that you are not a private foundation within the meaning of section 509(a) of the Code, because you are an organization described in section 509(a)(2).

If your sources of support, or your purposes, character, or method of operation change, please let us know so we can consider the effect of the change on your exempt status and foundation status. In the case of an amendment to your organizational document or bylaws, please send us a copy of the amended document or bylaws. Also, you should inform us of all changes in your name or address.

As of January 1, 1984, you are liable for taxes under the Federal Insurance Contributions Act (social security taxes) on remuneration of \$100 or more you pay to each of your employees during a calendar year. You are not liable for the tax imposed under the Federal Unemployment Tax Act (FUTA).

Since you are not a private foundation, you are not subject to the excise taxes under Chapter 42 of the Code. However, you are not automatically exempt from other Federal excise taxes. If you have any questions about excise, employment, or other Federal taxes, please let us know.

Grantors and contributors may rely on this determination unless the Internal Revenue Service publishes notice to the contrary. However, if you lose your section 509(a)(2) status, a grantor or contributor may not rely on this determination if he or she was in part responsible for, or was aware of, the act or failure to act, or the substantial or material change on the part of the organization that resulted in your loss of such status, or if he or she acquired knowledge that the Internal Revenue Service had given notice that you would no longer be classified as a section 509(a)(2) organization.

GERIATRIC SERVICES INC

Donors may deduct contributions to you as provided in section 170 of the Code. Bequests, legacies, devises, transfers, or gifts to you or for your use are deductible for Federal estate and gift tax purposes if they meet the applicable provisions of Code sections 2055, 2106, and 2522.

Contribution deductions are allowable to donors only to the extent that their contributions are gifts, with no consideration received. Ticket purchases and similar payments in conjunction with fundraising events may not necessarily qualify as deductible contributions, depending on the circumstances. See Revenue Ruling 67-246, published in Cumulative Bulletin 1967-2, on page 104, which sets forth guidelines regarding the deductibility, as charitable contributions, of payments made by taxpayers for admission to or other participation in fundraising activities for charity.

In the heading of this letter we have indicated whether you must file Form 990, Return of Organization Exempt From Income Tax. If Yes is indicated, you are required to file Form 990 only if your gross receipts each year are normally more than \$25,000. However, if you receive a Form 990 package in the mail, please file the return even if you do not exceed the gross receipts test. If you are not required to file, simply attach the label provided, check the box in the heading to indicate that your annual gross receipts are normally \$25,000 or less, and sign the return.

If a return is required, it must be filed by the 15th day of the fifth month after the end of your annual accounting period. A penalty of \$10 a day is charged when a return is filed late, unless there is reasonable cause for the delay. However, the maximum penalty charged cannot exceed \$5,000 or 5 percent of your gross receipts for the year, whichever is less. This penalty may also be charged if a return is not complete, so please be sure your return is complete before you file it.

You are not required to file Federal income tax returns unless you are subject to the tax on unrelated business income under section 511 of the Code. If you are subject to this tax, you must file an income tax return on Form 990-T, Exempt Organization Business Income Tax Return. In this letter we are not determining whether any of your present or proposed activities are unrelated trade or business as defined in section 513 of the Code.

You need an employer identification number even if you have no employees. If an employer identification number was not entered on your application, a number will be assigned to you and you will be advised of it. Please use that number on all returns you file and in all correspondence with the Internal Revenue Service.

If we have indicated in the heading of this letter that an addendum applies, the enclosed addendum is an integral part of this letter.

Because this letter could help resolve any questions about your exempt status and foundation status, you should keep it in your permanent records.

GERIATRIC SERVICES INC

We have sent a copy of this letter to your representative as indicated in your power of attorney.

If you have any questions, please contact the person whose name and telephone number are shown in the heading of this letter.

Sincerely yours,

A handwritten signature in dark ink, appearing to read "H. J. Diptower". The signature is fluid and cursive, with the first letters of the first and last names being capitalized and prominent.

District Director

Enclosure(s):
Addendum

GERIATRIC SERVICES INC

You are required to make available for public inspection a copy of your exemption application, and supporting documents, and this exemption letter. You are also required to make a copy of your return available for public inspection in accordance with section 6104(d) of the Internal Revenue Code. Failure to make these documents available for public inspection may subject you to a penalty of \$10 per day for each day there is a failure to comply (up to a maximum of \$5,000 in the case of an annual return). See Internal Revenue Service Notice 88-120, C. B. 454 for additional information.

Guidelines under which private foundations may rely on this determination, for gifts, grants, and contributions made after March 13, 1989, were liberalized and published in Rev. Proc. 89-23, Cumulative Bulletin 1989-1, page 844.

PALS Program Budget - 2022

Revenue Source	Amount
Program Service Revenue (including Medicaid)	\$1,427,525
Bergen County Division of Human Services	\$55,000
Foundation/Corporate Grants	\$50,000
Fundraising and Private Donations	\$7,500
TOTAL	\$1,540,025

Expense	Amount
Administrative Salaries	\$285,000
Nursing and Direct Care Staff Salaries	\$900,000
Housekeeping Salaries	\$50,000
Fringe benefits (total for all staff)	\$154,000
Equipment and Furniture	\$3,000
Supplies and materials	\$26,750
Advertising	\$300
Printing	\$1,500
UtilitiesWaste disposal/Rent	\$26,000
Travel and meetings	\$1,000
Insurance	\$30,000
Professional Dues/Subscriptions	\$2,000
License/Inspection Fees	\$4,000
Contract services/Consultants	\$15,500
TOTAL	\$1,499,050