



Jewish Family Service of Atlantic County
Proposal to the Friends Foundation for the Aging - September 2022

Executive Summary

To assist Atlantic County older adults in retaining stable housing, Jewish Family Service of Atlantic County (JFS) requests \$30,000 to launch new supportive housing case management services dedicated to community members aged 65+. This project will fill a gap in JFS' current services by helping older adults overcome barriers to staying safely, sustainably housed in the long-term related to living independently, connecting to medical and mental health care, staying socially engaged, and mitigating financial constraints. The full project will serve a total of 75 older adults, 25 of whom will receive FFA-funded supportive housing case management to help them age in place for as long as possible in their own homes and avoid housing instability.

Project Details

Geography & Target Population: JFS serves older adults in Atlantic County, New Jersey, where there is a growing population of older adults yet fewer services dedicated to their well-being. Approximately one in five Atlantic County residents is over age 65 (US Census, 2021). With its broad range of services to advance healthy aging, JFS is a go-to agency when older adults and their caregivers need support and do not know where to turn.

Problem to be Addressed: Older adults' changing circumstances as they age can undermine housing stability. They may be unable to keep up with rising cost of living on a fixed income, making them overburdened with housing and/or health care expenses; have new or increased health challenges, mobility limitations, or behavioral health concerns; or lose critical social support, such as when a spouse passes away or younger family members move away—all of which can change their housing needs or ability to pay housing costs. This can increase their likelihood of becoming housing insecure or even experiencing homelessness.

With funding from the Atlantic County Area Agency on Aging (AAA), JFS has begun to address this challenge by providing older adults with short-term services to find, apply for, and obtain new housing that is more affordable and better suited to their needs. Through this work, however, JFS' frontline staff has identified an unmet need for additional services that go beyond receiving the keys to a new home. JFS estimates that roughly one out of three older adults who are referred to or served by the AAA-funded project need more intensive and/or longer-term services to successfully retain new or existing housing. These older adults often face greater barriers to housing stability, such as lacking stable income, being overburdened by health care costs, having a disability, or lacking the digital access needed to secure services.

Solution: FFA funding will enable JFS to expand its work to offer supportive housing case management services that ensure older adults can stay sustainably housed – providing the financial, health care, aging-in-place, and social supports needed for long-term housing stability.

Actions/Activities: Services funded by FFA will include: 1) assessing financial standing and exploring ways to help older adults keep up with housing costs, such as helping them apply for public benefits, explore financing options, or find ways to reduce other expenses, such as improved health care coverage; 2) assisting with settling in, including providing temporary financial assistance for moving expenses and/or furniture or supplies to make their housing safer and more accessible; 3) making medical and mental health linkages to support both preventative care and ongoing treatments; 4) establishing routines and methods for meeting basic needs and supporting well-being that older adults can maintain on their own; 5) setting up services, such as transportation, grocery/meal delivery, or in-home health care, to accommodate older adults'

needs and set them up for success; and 6) connecting older adults to ongoing services or social activities to support community integration, ranging from weekly fitness classes to more intensive day programs.

Implementation & Funding Partners: This project is housed in JFS' Atlantic Homeless Alliance (AHA), which leads Atlantic County's Coordinated Entry system serving people experiencing housing instability or homelessness. Launched in 2014, AHA integrates public and private agencies across the county to create a Single Point of Entry system—a best practice that creates a “front door” to access countywide services. Therefore, AHA is uniquely positioned to reach and serve housing-insecure older adults thanks to its referral and service partnerships. AHA is co-led with the Atlantic County Board of Social Services; other partners include the AtlantiCare HealthPlex; Atlantic City Housing Authority; and Veterans Administration.

FFA grant funds will leverage existing AAA funding, enabling JFS to make whole the funds needed to cover a full-time housing case manager dedicated to older adults. The total budget is \$80,000, inclusive of 1 FTE of staff time, client assistance funds, and related program expenses.

Impact: Over 12 months, JFS will serve a total of 75 unduplicated older adults between the complementary housing services funded by the AAA and FFA. Of the total, 25 will receive FFA-funded supportive housing case management for approximately 90 days (JFS will exercise flexibility to reduce or extend services based on client needs and preferences, while working toward client self-sufficiency). 95% of those served will retain housing for at least 90 days. After one year, 90% of older adults served will have avoided eviction or homelessness.

To track and measure outcomes, AHA uses the Homeless Management Information System (HMIS), a secure, centralized database that enables both AHA and agencies across the county to track the services provided to each client as well as clients' long-term progress and outcomes.

JFS' History & Competence: JFS has served older adults since its founding over 100 years ago. Today, JFS' older adult services include support for housing, mental health, health care access, and aging-in-place. These programs frequently collaborate and cross-refer clients to ensure every older adult receives the customized set of services they need to thrive—such as specialized older adult therapy, meal delivery, patient navigation, or social engagement.

Alignment with FFA Values

Service to Diverse Populations: Black and Hispanic older adults are more likely to experience economic insecurity and housing instability (New Jersey Division of Aging Services, 2021); therefore, JFS anticipates clients served by this project will be disproportionately older adults of color. The diversity of clients served by this project may also include older adults who are retired and living on a fixed income, who are working past retirement age to make ends meet, who have disabilities or behavioral health challenges, who are re-entering the community following incarceration, and who have a history of homelessness. JFS works to minimize barriers to care based on accessibility, cultural competency, or failing to honor clients' identities and agency. AHA staff are trained (annually, at minimum) to provide culturally competent, anti-racist services. They also utilize trauma-informed approaches that promote client safety and trust.

JFS' leadership, including its Board of Directors, is dedicated to promoting racial equity. They attend regular trainings and it is a topic on all administrative, Board, and Community Advisory Board meetings. Agency-wide, JFS: 1) maintains standing staff committees on Anti-Racism and Diversity, Equity, and Inclusion; 2) implements and updates annually a Cultural Competence Plan aligned to the Standards for Culturally and Linguistically Appropriate Services (CLAS); and 3) engages clients, community members, and stakeholders in its decision-making by maintaining a Consumer Advisory Board.

Creating Change: Throughout its older adult services, JFS believes in centering client decision-making regarding their goals for our work together and the type and frequency of services they receive. This orientation prevents the kind of prescriptive care and over-care often seen in the field of older adult and end-of-life services, which overestimates older adults' frailty. This project embodies this approach: by helping older adults establish long-term housing stability, this project invests in building older adults' resilience and autonomy, keeps them connected to the community, and helps them age in place in accordance with their preferences.

Leveraging Resources toward Sustainability: This project leverages existing funding to build a comprehensive suite of housing stability services for older adults. FFA funding picks up where AAA funding ends, allowing JFS to provide higher-need older adults with the additional support they need to remain safely, sustainably housed. FFA funding will help JFS fill an unmet need now; in the long-term, JFS hopes to leverage the success of its FFA-funded supportive housing case management services to expand AAA funding to include this work.

Collaboration: Situating this project within AHA allows it to tap into the full strength of this countywide coalition—reaching more older adults in need as well as efficiently leveraging the available resources of AHA's partners in high-quality service provision.

Employee Engagement: JFS is deeply committed to amplifying the on-the-ground expertise of all agency staff. The presently proposed project aims to address the gaps in available services identified by frontline case managers. Additionally, JFS invests in and promotes the leadership of its frontline staff. Exemplifying this is Christine Zoda-Egizi, LCSW, Senior Director of AHA and lead on this project. She joined JFS in 2008 as a case manager in homeless outreach services. After receiving her Master's degree while working at JFS, she was promoted to a variety of leadership positions and, in 2018, she was selected as the Bank of America Neighborhood Builder Emerging Leader.

Integration of Services: JFS recognizes that maintaining housing stability entails building well-being in the areas of financial standing, meeting basic needs, accessing physical and mental health care, and social connectedness. This project offers holistic services across these areas and draws on cross-sector partnerships with entities such as AtlantiCare, the region's largest health care provider, and the Atlantic County Board of Social Services.

Project Budget

	Grant Request	Other Funding	Program Total
<u>REVENUE:</u>			
Friends Foundation on Aging	\$30,000		\$30,000
Atlantic County Area Agency on Aging		\$50,000	\$50,000
Total Revenue	\$30,000	\$50,000	\$80,000
<u>EXPENSES:</u>			
Director	\$0	\$4,953	\$4,953
Housing Case Manager	\$18,000	\$26,000	\$44,000
Salaries & Wages	\$18,000	\$30,953	\$48,953
Taxes and Benefits	\$8,200	\$14,047	\$22,247
Total Personnel Costs	\$26,200	\$45,000	\$71,200
Program Related Expenses	\$3,800	\$5,000	\$8,800
TOTAL EXPENSES	\$30,000	\$50,000	\$80,000

Internal Revenue Service

Department of the Treasury

P. O. Box 2508
Cincinnati, OH 45201

Date: June 15, 2001

Person to Contact:
Jocie Bradshaw 31-02167
Customer Service Representative

Toll Free Telephone Number:

8:00 a.m. to 9:30 p.m. EST

877-829-5500

Fax Number:

513-263-3756

Federal Identification Number:

22-2119902

Jewish Family Service of Atlantic County, Inc.
607 N. Jerome Avenue
Margate, NJ 08402-1527

Dear Sir or Madam:

This letter is in response to your request for a copy of your organization's determination letter. This letter will take the place of the copy you requested.

Our records indicate that a determination letter issued in December 1978, granted your organization exemption from federal income tax under section 501(c)(3) of the Internal Revenue Code. That letter is still in effect.

Based on information subsequently submitted, we classified your organization as one that is not a private foundation within the meaning of section 509(a) of the Code because it is an organization described in sections 509(a)(1) and 170(b)(1)(A)(vi).

This classification was based on the assumption that your organization's operations would continue as stated in the application. If your organization's sources of support, or its character, method of operations, or purposes have changed, please let us know so we can consider the effect of the change on the exempt status and foundation status of your organization.

Your organization is required to file Form 990, Return of Organization Exempt from Income Tax, only if its gross receipts each year are normally more than \$25,000. If a return is required, it must be filed by the 15th day of the fifth month after the end of the organization's annual accounting period. The law imposes a penalty of \$20 a day, up to a maximum of \$10,000, when a return is filed late, unless there is reasonable cause for the delay.

All exempt organizations (unless specifically excluded) are liable for taxes under the Federal Insurance Contributions Act (social security taxes) on remuneration of \$100 or more paid to each employee during a calendar year. Your organization is not liable for the tax imposed under the Federal Unemployment Tax Act (FUTA).

Organizations that are not private foundations are not subject to the excise taxes under Chapter 42 of the Code. However, these organizations are not automatically exempt from other federal excise taxes.

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

Jewish Family Service of Atlantic County, Inc
#22-2119902

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

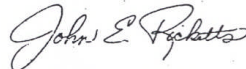
The law requires you to make your organization's annual return available for public inspection without charge for three years after the due date of the return. If your organization had a copy of its application for recognition of exemption on July 15, 1987, it is also required to make available for public inspection a copy of the exemption application, any supporting documents and the exemption letter to any individual who requests such documents in person or in writing. You can charge only a reasonable fee for reproduction and actual postage costs for the copied materials. The law does not require you to provide copies of public inspection documents that are widely available, such as by posting them on the Internet (World Wide Web). You may be liable for a penalty of \$20 a day for each day you do not make these documents available for public inspection (up to a maximum of \$10,000 in the case of an annual return).

Because this letter could help resolve any questions about your organization's exempt status and foundation status, you should keep it with the organization's permanent records.

If you have any questions, please call us at the telephone number shown in the heading of this letter.

This letter affirms your organization's exempt status.

Sincerely,



John E. Ricketts, Director, TE/GE
Customer Account Services