



Executive Summary

The Bright Side Family is applying for \$35,000 in grant funds from The Friends Foundation for the Aging, to be utilized for its Portable Assisted Living Services (PALS) program.

Assisted living in New Jersey is one of the most expensive in the nation, with an average monthly cost of \$6,650 in 2021, according to Genworth's Cost of Care Survey. This is more than \$2,000 higher than the national average of \$4,300. What's more, the average monthly cost in Bergen County is even higher, at \$6,800/month. The high cost of assisted living can make it difficult for seniors and their families to afford this level of care, even when it is desperately needed. Furthermore, Medicaid eligibility requirements are strict and have low resource thresholds, making it difficult to qualify. There is a huge need not just for affordable senior housing in Bergen County, but affordable housing options that cater 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 assisted living care and services to seniors living in subsidized housing. The ALP model prioritizes affordability, accessibility, choice, and continuity of care for seniors who have very few options for the care they desperately need. PALS allows them to pay for the program privately, or by using New Jersey's Managed Long Term Service and Supports (MLTSS) program (Medicaid). There are only 11 active 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 in the state with a full-time social worker on-staff. Clients are able to access a wide range of assisted living services, including personal care and grooming, supervision and coordination of health care appointments, blood pressure monitoring, medication management, laundry, housekeeping, meal preparation, assistance accessing transportation, and social programs. These services are customized to each person's care needs and can help seniors maintain their independence and quality of life. PALS goes beyond traditional ALP services by making social work a core part of its approach. Its on-staff social worker connects participants with the social services they need most, and coordinates on-site visits from doctors and specialists. Without PALS, in most cases, its clients would not be able to continue living independently, and would be prematurely placed in a nursing home, which is detrimental to one's dignity, independence, physical health, and mental health. Nursing home care is also prohibitively expensive and not an appropriate use of Medicaid funds when the individual does not require the level of care provided by those facilities.

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 46 residents between all three locations, features of its services like regular blood pressure clinics and social 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. PALS is continuously growing, and collaborates with other organizations through the ALP Provider Coalition to advocate for improvements to the ALP model at the state level.

Our goal is to use funding from the Friends Foundation for the Aging to support the PALS program, especially the community outreach efforts led by our social worker, as well as the social worker's salary. This will help PALS grow and increase the number of people using the program, which will further its impact and promote its long-term financial self-sustainability.

The social worker for PALS effectively manages care planning with clients' families/support networks, creatively engages the community in social and recreational activities, and ensures that clients are connected to all relevant social services for which they are eligible. Having a social worker on-staff means being able to tailor each individual's care to their needs and preferences, which maintains trust, efficacy, and dignity. In working with the entirety of the building's tenants, the social worker also has the opportunity to identify residents in need of PALS care, counsel them about the benefits of the program, and provide assistance with applying for and obtaining payment for the program through MLTSS (Medicaid). The process for applying for MLTSS is lengthy and complicated, and the social worker role has been hugely impactful in working with individual residents to collect the volumes of documents needed for these applications and seeing them through to completion. This ensures that all residents do not have a difficult process to join PALS and works toward increasing the program's census overall.

In addition, the social worker manages pandemic-related challenges including social isolation, diminished physical activity, grief and fear, increased confusion, and depression. During the pandemic, the buildings where PALS operates suspended community activities and programs. Programming has still not resumed, and PALS staff, including the social worker and the social work interns she oversees, have been providing these activities and programs and recruiting volunteers to ensure that residents have opportunities for social engagement and support. This has helped to strengthen relationships between PALS, the housing managers of the buildings, and the building residents. Furthermore, the social worker provides support and education for staff members and family members and plays a lead role in planning and preparing for the COVID-19 pandemic's ongoing impact on residents, families, and staff, as well as future outbreaks of COVID-19 and other diseases.

Over the past year, we have found that there is a longstanding hesitation to accept help amongst the current older generation for many reasons. Accepting that one needs assisted living care can be very difficult, as can allowing "strangers" into one's home to provide that care. Other reasons include cost concerns, difficulty navigating Medicaid applications, and more. Accordingly, this funding would also help us cover the costs of marketing materials to

distribute throughout PALS buildings to educate the residents about the program and its benefits, in addition to setting up and running social programs to build trust with residents.

Furthermore, because PALS addresses a statewide need, The Bright Side Family can advocate for the creation of similar programs in other regions through the ALP Provider Coalition. PALS serves as a prime example of a highly effective model, and its success and positive results in its three locations can be used as a case study for other organizations looking to start and secure funding for similar programs throughout New Jersey.

PALS's success also strengthens The Bright Side Family's advocacy efforts in the New Jersey state government. This benefits not only PALS, but all Medicaid providers in the state, especially as the need for and cost of similar programs grow. We will continue to advocate for increased Medicaid rates to keep up with the assisted living landscape, inflation, cost of supplies, and wage increases. In addition, we are working to advance legislation that would increase the \$2,000 asset limit for individuals applying for Medicaid services. Many individuals are reluctant to spend down their assets to qualify for PALS, so increasing the asset limit would help more people access the care they need. We know that our advocacy is only as strong as our program's quality, and the more ALP programs there are, the more influential our voice becomes. This is why we strive for high-quality care and work with the ALP Provider Coalition to help as many people as possible.

The Bright Side Family is 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 are only slightly higher than the Medicaid rates.

We will be able to measure the success of the funding by providing program data, including (but not limited to) the number of outreach events held, ALP Provider Coalition meetings attended, any increase in the number of PALS clients enrolled, and number of Medicaid and other social service applications pursued. Furthermore, surveys will be used to collect feedback from participants, their families, and staff about the program. This feedback can be used to assess the quality of care, the effectiveness of the program in meeting the needs of participants, and the overall satisfaction of participants and their families.

Diversity, Equity, and Inclusion

All three PALS locations serve older adults (aged 60 and over) living in subsidized senior housing buildings. This means that all residents are on fixed budgets and/or have low to moderate incomes. In addition, all PALS clients have at least one chronic health condition that they would not be able to manage on their own. The program is available to all residents of all three buildings, and in-building outreach events are hosted regularly to ensure that all tenants are aware of it, in addition to posted flyers and brochures.

The clientele of the Westwood, NJ PALS program at Westwood House apartment building is mostly 80+ year-old former white collar workers with large family involvement and an established professional healthcare network. These 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 due to aging longer than expected.

The other two PALS programs are located 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 more complex and in-depth, while 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 them with access to care at a time when they need it most. 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 serves individuals who are exclusively low-income, disabled, and elderly. Demographically, 80% of PALS clients are white, 4.34% are Black, 2.2% are Asian, 10.3% are Hispanic, and 2.2% are Middle Eastern. By gender identity/expression, 17.4% of PALS clients are male and 82.6% are female.

Our high population of female PALS clients allows us to promote our Secure Futures for Senior Women program, which holds free workshops on financial literacy for older adult women. We have held these workshops in PALS apartment buildings and the workshops are open to all older adult women throughout Bergen County.

Additionally, 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 with tasks such as writing checks, organizing mail, setting up online payments, avoiding financial scams, navigating bills and invoices, and setting up personal budgets. The reasons for signing up for Senior Checks vary, but many clients are motivated by physical and mental disabilities, such as limited eyesight, unsteady hands, forgetfulness, and anxiety. Each volunteer match is specifically tailored to the client's 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 written in a cursive style with a large, stylized initial "H".

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 - 2023

Revenue Source	Amount (Total for 2023)
Program Service Revenue	\$151,976
Direct Public Grants	\$68,850
Government Contracts/Payments (including Medicaid)	\$1,259,876
Fundraising and Private Donations	\$7,500
TOTAL	\$1,488,202

Expense	Amount (Total for 2023)
Personnel	\$1,414,750
Consultants/Professional Fees/Trainings	\$21,500
Materials & Supplies	\$29,000
Facility/Contracted Services/Utility Costs	\$20,000
Miscellaneous	\$11,650
General & Administrative	\$38,000
TOTAL	\$1,534,900