



## **Jewish Family Service of Atlantic County 2023 Proposal to the Friends Foundation for the Aging**

### **Executive Summary**

Atlantic County has seen the sharpest increase in rent of any New Jersey county since the pandemic began (Kausch, NJ.com, 2023). In this context, older adults face greater obstacles to avoiding eviction and staying stably housed. To assist Atlantic County older adults in retaining safe, stable housing, Jewish Family Service of Atlantic County (JFS) requests a renewed grant of \$30,000 from the Friends Foundation for the Aging (FFA) to continue improving implementation of its new supportive housing case management services dedicated to older adults aged 65+. This project helps older adults overcome barriers to long-term housing stability 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 in 2024, 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 and homelessness.

### **Project Details**

**Problem to be Addressed:** In the Atlantic City metro area, nearly one in three older adults aged 65+ are burdened by housing costs (Harvard Joint Center for Housing Studies, 2019). These older adults include individuals who see decreased earning potential later in life, further exacerbated by a declining local economy, where area income has decreased by 26% (adjusted for inflation) while housing costs have increased 10% over the last 20 years (Regional Plan Association, 2023). Others are living on a fixed income and unable to keep pace with rising costs for housing (e.g. rent, utilities, repairs, and taxes). Still others have experienced chronic homelessness or are exiting the criminal justice system without a stable place to call home. All are impacted by systemic underinvestment in affordable housing: from 2011 to 2017, New Jersey saw a 12% decline in low-cost rental homes—a loss of more than 29,000 units (National Low Income Housing Coalition, 2019). These older adults run the risk of homelessness, unnecessary institutionalization in nursing homes, or remaining in aging homes that are inaccessible or even unsafe.

JFS is addressing this challenge by establishing a full continuum of older adult housing stability services. With funding from the Atlantic County Area Agency on Aging (AAA), JFS offers short-term services to obtain new housing that is more affordable and better suited to their needs. JFS has found, however, that at least one in three older adults need more comprehensive support to address barriers to long-term housing stability, such as lacking stable income, high health care costs, having a disability, or lacking the tech access needed to secure services in an increasingly digital world.

**Solution:** JFS requests \$30,000 to continue piloting new supportive housing case management services for a second year. These longer-term, customized services build a strong foundation for lasting housing stability by addressing financial, health/mental health, aging-in-place, and socialization needs. With renewed funding, JFS will field-test services and develop best practices.

**Actions/Activities:** JFS' case management staff are dedicated and resourceful advocates for older adults. They take time to build a trusting rapport with each client, understand their needs, values, and strengths, and set shared goals for their work together. Using an individualized housing stability plan, the case manager provides flexible services including: 1) assessing financial standing and exploring ways to keep up with housing costs, such as applying for public benefits, exploring financing options, or finding 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) connecting to medical and mental health care to support both prevention and ongoing treatments; 4) establishing

routines for meeting basic needs and supporting well-being that older adults can maintain on their own; 5) setting up transportation, grocery/meal delivery, in-home health care, or other needed services; and 6) connecting them to activities to reduce social isolation and loneliness.

**Geography & Target Population:** JFS serves older adults in Atlantic County, NJ. Recent analysis shows that Atlantic County rents have increased 40% from Feb. 2020 to Dec. 2022—the most significant spike of any New Jersey county since the onset of COVID-19 (Kausch, NJ.com, 2023). Statewide, eviction is the second leading cause of homelessness. In this context, older adults—who make up one in five Atlantic County residents—are struggling to keep pace. One in two Atlantic County older adults cannot meet basic monthly expenses while aging in place, with housing costs being a top determinant of financial security (NJ Division of Aging Services, 2021).

**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. AHA integrates public and private partners across the county, making it uniquely positioned to reach and serve housing-insecure older adults. 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:** In 2024, 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 offers a broad range of services to advance healthy aging, including support for housing, mental health, health care access, nutrition, and aging-in-place. These programs frequently collaborate and cross-refer clients to ensure comprehensive services.

#### **Alignment with FFA Values**

**Commitment to Diversity, Equity, & Inclusion (DEI):** JFS' leadership, including its Board of Directors, is dedicated to DEI and attends regular racial equity trainings. The Board has a DEI subcommittee and progress on DEI goals is a standing topic on all executive team/administrative Board meetings. Agency-wide, JFS: 1) has standing committees on Anti-Racism and DEI, made up of staff from all levels and programs, that make policy and practice recommendations directly to JFS' executive team; 2) implements and updates annually a Cultural Competence Plan aligned to the Standards for Culturally and Linguistically Appropriate Services; and 3) maintains a Community Advisory Committee, comprised of people representing communities served as well as partner organizations, who inform agency planning. Beginning in fall 2023, a member of the Community Advisory Committee will also have a seat on the JFS Board of Directors.

**Service to Diverse Populations:** People of color are overrepresented among older adults experiencing poverty and at risk of eviction and homelessness, and this project will continue to work to reach more older adults of color. In New Jersey, Black and Hispanic older adults are more likely to experience economic insecurity and housing instability (New Jersey Division of Aging Services, 2021). The diversity of clients served by this project also includes older adults who are living below the poverty line, 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.

**Creating Change:** JFS believes in centering older adults' decision-making and autonomy. Clients set the goals for their work with JFS and determine the type and frequency of services. 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. By helping older adults establish long-term housing stability, JFS is investing in building older adults' resilience and autonomy and helping them age in place in accordance with their preferences.

**Leveraging Resources:** This project joins with existing funding to build a continuum of housing services for older adults. FFA funding picks up where AAA funding ends, allowing JFS to provide higher-need older adults with more hands-on support to remain safely, sustainably housed. FFA funding will also help JFS establish proof of concept, demonstrating the need for and effectiveness of supportive housing case management for older adults. This will leave JFS well-positioned to request AAA or other public funding to sustain this work long-term.

**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. Frontline staff in AHA first identified the emerging housing needs of older adults, as well as the unmet need for longer-term, more engaged services to help older adults address obstacles such as a lack of digital access and budgeting assistance. Additionally, JFS invests in and promotes the leadership of 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 at JFS, she was promoted into leadership and, in 2018, selected as a Bank of America Neighborhood Builder Emerging Leader.

**Integration of Services:** Maintaining housing stability entails building well-being in the areas of financial standing, basic needs, physical and mental health care, and social connectedness. This project offers holistic services by cross-referring with other JFS programs, such as its aging-in-place program and specialized older adult therapy services. The project also draws on partnerships with food pantries, federally qualified health centers, mental health providers, and public agencies.

#### **2024 Project Budget (1/1/2024 – 12/31/2024)**

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

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.

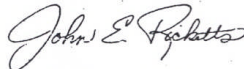
The law requires you to make your organization's annual return available for public inspection without charge for three years after the due date of the return. If your organization had a copy of its application for recognition of exemption on July 15, 1987, it is also required to make available for public 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