



## **Jewish Family Service of Atlantic County Report to the Friends Foundation for the Aging – August 2023**

Jewish Family Service of Atlantic County (JFS) is grateful to the Friends Foundation for the Aging (FFA) for supporting JFS' project to improve the housing stability of older adults in Atlantic County. This report covers the period 1/1/2023 – 6/30/2023 (full term: 1/1/2023 – 12/31/2023).

**Funded Project:** Atlantic County has seen the sharpest increase in rent of any New Jersey county since the pandemic began—a 40% increase from Feb. 2020 to Dec. 2022 (Kausch, NJ.com, 2023). In this context, older adults face greater barriers to avoiding eviction and staying stably housed due to factors such as decreased earning potential later in life and living on a fixed retirement income amid inflation. JFS is responding by launching a full continuum of housing stability services for older adults. FFA grant funds complement funding received from the Atlantic County Area Agency on Aging (AAA), enabling JFS to offer both short-term housing navigation services and, with FFA funding, longer-term supportive housing case management. Project activities began January 1, 2023, in alignment with the receipt of AAA funding.

**Actions Taken, Successes, & Challenges:** JFS' supportive housing case management offers approximately 90 days of services to older adults who need more holistic, hands-on care to improve their housing stability, such as support with budgeting and reducing expenses; applying for public benefits; connecting to health, mental health, nutrition, and other basic needs support; and assistance to age in their own homes with high quality of life for as long as possible.

JFS had planned to help older adults gain housing stability by either helping them move to more affordable housing or stabilize their current housing. During the reporting period, however, JFS has primarily focused on the latter—taking steps to prevent eviction or housing loss. This is a strategic response to external circumstances: similar to conditions seen nationwide, housing costs in Atlantic County have increased significantly over the last three years and there is a shortage of affordable housing in this very limited housing market. Therefore, as much as possible (and while taking into account other safety and accessibility needs), JFS has focused on helping older adults stay in their current housing. This includes service strategies such as:

- Helping older adults evaluate their household budgets and find ways they can reduce their monthly expenses to create a more balanced budget. Though housing costs are often fixed, JFS works creatively to identify where expenses related to food, health care, utilities, or transportation can be reduced without compromising quality of life. **On average, JFS' household budgeting support lowers older adults' monthly expenses by \$250.**
- Linking older adults to additional services and resources. This includes helping older adults with applications for public benefits or other forms of assistance to increase their financial stability. It also includes additional, comprehensive services that build a strong foundation for health, well-being, and successful aging-in-place. JFS is especially well-positioned to make these linkages, as its own older adult services program, The Lynn Kramer Village by the Shore, provides door-to-door transportation, grocery and meal delivery, and weekly social events and programs. JFS also leverages its partnerships with in-home health care, public agencies, and other community-based organizations to make effective linkages. **JFS has made 102 connections to additional services and resources through this project.**

While high housing costs and an affordable housing shortage are challenges, JFS has successfully adapted its service strategies to meet older adults' housing goals.

One of this project's most valuable successes is its use of skilled, compassionate case management to provide holistic and individualized care to each older adult served. This project has reaffirmed the importance of taking time to build a strong, trusting relationship with each older adult served. The case manager builds rapport with each client by going at their pace, listening to what they wish to share, and asking questions to better understand their values, needs, strengths, and housing and aging-in-place goals. The older adult and case manager can then collaboratively set goals for their work together and develop an individualized service plan to meet their immediate needs and begin building long-term housing stability. The effectiveness of this approach is evidenced in the project's quantitative outcomes, described below, as well as in its qualitative success stories. For example (*pseudonyms used*):

- JFS worked with Victor, who has lived in his current apartment for many years. Rising cost of living in Atlantic County has started to strain his household budget while living on a fixed retirement income. With his current lease expiring, it was Victor's goal to successfully renew his lease, rather than moving. The case manager worked with Victor to reduce his expenses, including 1) helping him enroll in a health insurance and prescription benefit plan better suited to his needs; 2) finding a pharmacy with more affordable costs; and 3) applying for food stamps—because even a small amount of food assistance can make a difference in Victor's monthly budget. Finally, the case manager identified that Victor could apply for utility assistance to reduce energy costs—however, at Victor's request, we waited until his lease renewal was finalized before involving the landlord in the application process. Victor successfully renewed his lease, staying in the comfort and familiarity of his own home.
- JFS met Ruth when she was having difficulty keeping up with rent payments. After spending time with Ruth, the case manager learned that her dog is a beloved companion—however, Ruth was spending a significant proportion of her monthly income dog food and pet expenses. The case manager connected Ruth to a local pet food pantry, enabling her to care for her dog while also ensuring she could pay for her own housing, food, and medication.
- This project served an older adult experiencing homelessness who worked with JFS' Project Assistance Transition from Homelessness (PATH) team, which provides skilled outreach to individuals experiencing unsheltered, chronic homelessness. Once JFS helped this client gain housing, they received FFA-funded supportive housing case management to settle into their new apartment and establish sustainable routines for supporting their well-being.
- JFS has helped individuals gain assistance from naturally occurring social support systems including their church group or other faith-based community. Parishes have raised money to cover expenses such as utility bills. They have also stepped in to offer volunteer transportation or a temporary place to stay when an older adult is in the process of moving.

**Measures of Success:** Halfway through the grant period, JFS has served a total of 48 older adults in the complementary services funded by FFA and the Atlantic County Area Agency on Aging (AAA) (goal: 75 older adults served in 12 months). Of this total, FFA grant funding has made it possible to serve 14 older adults with the longer-term case management support they need to achieve housing stability (goal: 25 older adults served in 12 months)—meaning JFS has already reached 56% of its proposed service goal. Regarding age, 43% of those served are aged 70 and older. Regarding race, 25% identify as people of color. Finally, 64% identify as female and 36% identify as male. All of those served have low incomes.

As a result of JFS' services: 1) 95% achieved increased short term housing stability and established a long-term housing stability plan; 2) 87.5% retained housing for at least 90 days; and 3) 90% avoided eviction, housing loss, and/or homelessness one year after services.

**Partnerships:** First, situating this project within JFS’ Atlantic Homeless Alliance (AHA) is key to its success. AHA unites all Atlantic County public and private service providers in a Coordinated Entry model that creates a ‘no wrong door’ system for clients—a HUD best practice for reducing fragmentation, avoiding service duplication, and reducing the burden on clients to navigate the system on their own. The bedrock of AHA is its public-private partnership with the Atlantic County Board of Social Services. Other partners include local shelters and transitional housing programs; public agencies such as the Veterans Administration and Atlantic City Housing Authority; medical and mental health care providers; and justice system entities, including landlord-tenant court. This model expands this project’s reach to more older adults.

Furthermore, this project complements other forms of support offered by AHA. For example, JFS is implementing emergency rental assistance and eviction prevention programs (serving all ages) funded by the NJ Department of Community Affairs (DCA). Due to funder-imposed restrictions, however, these services are very time limited with no ongoing case management. Therefore, FFA-funded services fill a critical gap for older adults, allowing JFS to provide longer-term case management services that go beyond one-time assistance to build lasting housing stability—thereby reducing their future risk of eviction or homelessness.

Additional partners include: 1) O.C.E.A.N. Inc., a social services organization that also processes applications for utility assistance; 2) food pantries, including JFS’ own on-site Food Pantry employing a consumer choice model; and 3) federally qualified health centers, including AtlantiCare and Southern Jersey Family Medical Centers, which offer sliding scale fees.

**Sustainability & Results Sharing:** This project is demonstrating the effectiveness of supportive housing case management in meeting older adults’ needs and generating best practices. Once JFS has gained more impact data, the agency plans to make the case for public funding from AAA or other public entities. JFS is also sharing results with decision-makers to inform priorities. For example, JFS has surfaced the need for targeted housing services for older adults to the NJ DCA, and the agency is likely to highlight older adults in its forthcoming report.

**Feedback for FFA:** JFS is grateful for FFA’s support and thought partnership in the launch of this project. FFA’s streamlined proposal and report requirements, including verbal progress reports, is much appreciated so we can dedicate more time to serving older adults. Thank you.

#### **Project Financial Report: Budget vs. Actuals (1/1/23 – 6/30/23)**

	<b>Program Budget (12 months)</b>	<b>Program Actuals (6 months)</b>	<b>FFA Grant Request (12 months)</b>	<b>FFA Grant Actuals (6 months)</b>
<b><u>REVENUE:</u></b>				
Friends Foundation on Aging	\$30,000	\$16,800	\$30,000	\$16,800
Atlantic County Area Agency on Aging	\$50,000	\$13,037	-	-
<b>Total Revenue</b>	<b>\$80,000</b>	<b>\$29,837</b>	<b>\$30,000</b>	<b>\$16,800</b>
<b><u>EXPENSES:</u></b>				
Director	\$4,953	\$2,476	\$0	\$0
Supportive Housing Case Manager	\$44,000	\$15,628	\$18,000	\$9,963
<b>Salaries &amp; Wages</b>	<b>\$48,953</b>	<b>\$18,104</b>	<b>\$18,000</b>	<b>\$9,963</b>
Taxes and Benefits	\$22,247	\$8,227	\$8,200	\$4,539
<b>Total Personnel Costs</b>	<b>\$71,200</b>	<b>\$26,331</b>	<b>\$26,200</b>	<b>\$14,502</b>
Program Related Expenses	\$8,800	\$3,506	\$3,800	\$2,103
<b>TOTAL EXPENSES</b>	<b>\$80,000</b>	<b>\$29,837</b>	<b>\$30,000</b>	<b>\$16,605</b>