



**Jewish Family Service of Atlantic and Cape May Counties (JFS)**  
**End of Grant Report to the Friends Foundation for the Aging**  
September 2025

**1. What problem were you addressing?**

Grant funding from the Friends Foundation for the Aging (FFA) enabled JFS to address the growing issue of housing instability among older adults in Atlantic County. As housing costs rise while older adults live on fixed Social Security incomes, they are at risk of eviction, homelessness, or remaining in aging homes that are increasingly unsafe. According to the NJ Division of Aging Services (2021), one in two Atlantic County older adults does not have enough income to meet basic monthly expenses while aging in place—with housing being one of the top cost burdens. Atlantic County saw a 40% increase in rent from Feb. 2020 to Dec. 2022, the sharpest increase of any New Jersey county (Kausch, NJ.com, 2023)—and Zillow data shows that average rent in Atlantic County increased again by \$135 in 2025 compared to 2024. In light of these challenges, the Atlantic County Area Agency on Aging (AAA) identified older adult housing instability as a top concern—and turned to JFS to address this need.

**2. What solution did you propose to address it?**

JFS created a full continuum of older adult housing stability services, leveraging support from both FFA and AAA. JFS' services include short-term housing stabilization and housing locator services as well as longer-term supportive housing case management for older adults who need wraparound support to build a solid foundation for aging in place in safe, stable housing.

**3. What actions did you take? What did you learn?**

With each older adult client, JFS creates a housing stability plan tailored to their unique needs and preferences. The case manager dedicated to this project is adept at building a trusting rapport with older adults and an expert in helping them take advantage of available public benefits and community services. The case manager collaborates with JFS' full housing team to ensure each older adult is matched to the best-fit housing and public benefits assistance, including blending funding from multiple sources to provide complete support (e.g. combining county Emergency Assistance with state rental assistance). JFS also strategically ensures that programs with less restrictive criteria are reserved for clients not eligible for any other programs—enabling limited funds to go further. Activities included:

- **Stabilizing older adults' current housing:** For clients struggling to keep up with rising costs, JFS helps them reduce monthly expenses and create a more balanced budget. This includes enrollment in public benefits that can reduce food, utility, and healthcare costs. Older adults often appreciate assistance navigating online portals and applications required for these benefits.
- **Preventing housing loss:** For older adults facing eviction or imminent housing loss, JFS leverages time-sensitive services from its homelessness diversion, eviction defense, and homelessness prevention programs to quickly solve problems and help older adults avert a housing crisis—including alleviating back-owed rent, supporting conflict resolution with family or other household members, and making connections to legal services.
- **Helping older adults move to better-fit housing:** When a client's current housing is no longer affordable or accessible, JFS offers housing locator services to help older adults successfully find and move to more suitable housing. Searching for rental housing is highly competitive—affordable units often see dozens of applications—and relies on internet savvy to look for listings on platforms like Zillow and social media. The case manager assists with this often-overwhelming process, including using JFS' growing network of landlord partners to help match older adults to units that will meet their affordability, accessibility, and location needs. While JFS' priority is to help older adults continue aging independently in their own home, when needed, JFS also helps them explore assisted living options and make informed decisions about

the level of care they want and need—including touring facilities and navigating applications for Medicaid Long-Term Services and Supports to cover these costs.

- **Providing flexible case management to bolster long-term housing stability:** After clients move into stable housing or resolve their immediate housing crisis, some need further services to support aging in place and prevent future instability. These services (usually approximately 90 days) including balancing their household budget; enrolling in public benefits; assisting with settling in and securing household accessibility improvements; linking to services such as in-home health care, transportation, or grocery/meal delivery; and establishing positive routines that older adults can maintain on their own, including connecting to hobbies or social activities.

#### **4. How do you know your actions had an impact? Please describe those who participated, outputs and outcomes. Stories or photos are welcome.**

Since January 2025, JFS has served a total of 190 older adults in the complementary services funded by FFA and AAA. Of this total, 87 older adults have received longer-term case management services to bolster their ongoing housing stability and ability to age in place, thanks to FFA funding. Across JFS' housing stability services for older adults, 90% of those served have retained housing for at least 90 days and, after one year, 90% have avoided eviction or homelessness.

This project's impact is also illustrated in the stories of older adults who successfully achieve stable housing. For example, Tommy is an older adult living in an apartment in Atlantic County. He faces several health challenges, resulting in numerous hospitalizations in the past few years. Last year, ownership of his building changed hands and the new landlord wanted to double Tommy's rent—from \$850 to \$1,600 monthly. Tommy's total income was only \$1,000/month; however, optimistic that his health would improve and he would soon be able to return to work, Tommy agreed to the new rent costs. Unfortunately, he could not return to work as planned, and the landlord began eviction proceedings. Tommy's attorney reached out to JFS for assistance. JFS' supportive housing case manager helped Tommy apply for the Tenant-Based Rental Assistance (TBRA) program. While initially denied, the case manager followed up with the agency to clarify Tommy's income and inability to work. JFS' appeal was successful and, instead of the standard 12-month limit on rental assistance, Tommy was awarded ongoing TBRA—meaning he will be able to retain TBRA and remain in his house indefinitely.

#### **5. Is there anything else you would like FFA to know about this project?**

The need to support older adults' housing stability continues. In addition to rent increases, average electricity costs for New Jersey residents surged by 17-20% in summer 2025 (Regional Plan Association, 2025). Furthermore, JFS' services will be even more critical as federally-funded aging, health, and human services are scaled back or eliminated in the year ahead. For example, cuts to Medicaid will impact older adults who rely on Medicaid to make Medicare more affordable and receive long-term care benefits. JFS will provide steadfast support to older adults to navigate these changes.

In addition to its direct support for older adults, JFS also advocates to address the root causes of the housing affordability challenges affecting older adults. Aligned with JFS' new Strategic Plan, the agency is engaging clients, staff, and Board members in advocacy opportunities. For example, when New Jersey's FY2026 budget proposal defunded over \$100 million from the Affordable Housing Trust Fund, JFS joined fellow housing nonprofits to educate state decision-makers on how the Trust Fund is essential for building more low-cost housing. These efforts resulted in the successful restoration of partial funding for the Trust Fund in the state's final FY26 budget.

#### **6. Feedback on your interaction with FFA would be helpful.**

JFS appreciates collaborating as thought partners in our shared work to promote healthy aging, including the opportunity to speak to the FFA Board of Trustees about advocacy. FFA's streamlined proposals and reporting are also appreciated so we can dedicate more time to serving older adults. Thank you.

## Friends Foundation for the Aging

	Grant Request 1/1/25 - 12/31/25	Actual 1/1/25-8/31/2025
<b><u>REVENUE:</u></b>		
Friends Foundation for the Aging	\$ 30,000.00	\$ 25,000.00
<b>Total Revenue</b>	<b>\$ 30,000.00</b>	<b>\$ 25,000.00</b>
<b><u>EXPENSES:</u></b>		
Supportive Housing Case Manager	\$ 18,000.00	\$ 11,250.00
<b>Salaries &amp; Wages</b>	<b>\$ 18,000.00</b>	<b>\$ 11,250.00</b>
Taxes and Benefits	\$ 8,200.00	\$ 4,555.56
<b>Total Personnel Costs</b>	<b>\$ 26,200.00</b>	<b>\$ 15,805.56</b>
Program Related Expenses	\$ 3,800.00	\$ 2,527.78
<b>TOTAL EXPENSES</b>	<b>\$ 30,000.00</b>	<b>\$ 18,333.34</b>

JFS has spent 73% of awarded grant funds and is on track to fully spend down the grant by the conclusion of the grant period, December 31, 2025.