

Proceedings
Conversation on Resources for Senior Housing
May 9, 2017
DDD, 5 Commerce Ave, Hamilton, NJ

The Goal of the discussion is to explore with Stakeholders resources needed for development of new affordable housing units and supportive services for low-income seniors, disabled persons and those who are chronically homeless.

Attendance In Person:

DuEwa Edwards-Dickson	Mercer Co. Dept of Human Services
Stu Bressler	LifeLong Elizabeth
Maria DiMaggio	NJ HMFA
Elizabeth Davis	Bright Side Manor
Marie Mascherin	NJ Community Capital
Dennis McGowan	NJ DHS
Julia A. Stoumbos	The Henry and Marilyn Taub Foundation
Maria Maio-Messano	HUD, Newark Office
Deborah Wehrlen	DTW Consulting Group
Krystal Odell	PennReach
Diane Riley	SHA
Alisa Mead	I Choose Home, DoAS
Terre Lewis	Money Follows the Money - MFP
Colleen Frankenfield	Lutheran Social Ministries
Melissa Chalker	NJFA
Grace Egan	NJFA
Lea Hernandez	MFP
Bill Nice	Camden Coalition of Healthcare Providers
Shabnam Salih	Camden Coalition of Healthcare Providers
Brain Thompson	Camden Coalition of Healthcare Providers
Theresa Davis	Leading AgeNJ, Oak Ridge, and NJ4A
Steven Leitner	Greater Bergen Community Action, AIP Garfield
Diane Kennedy	Enable, Inc
Jeff Crum	NJ Community Capital
Renie Carniol	Grotta Fund for Senior Care
Eleanor Frenkel	ERF Consulting
Janel Winter	NJ DCA

Attendance by Phone:

Pascale Leone Corporation for Supportive Housing

Jennifer Trepinski Corporation for Supportive Housing

Introductions

Following brief introductions of the attendees, Grace Egan reviewed a few topics summarized in the proceedings and then moved on to the agenda.

The purpose for the gathering was reiterated: to explore with stakeholders the challenges to developing more affordable housing units and to assure the integration of services for residents living in affordable housing options in the community. The population we are focusing on includes persons with disabilities, low-income seniors, and the chronically homeless also known as the hard to house populations.

Updates from the last meeting:

NJ DHS -CMS waiver & MLTSS

CMS waiver's housing supports (HF-HF), Dennis McGowan reported that an amendment to CMS was submitted in September 2016. There have been additional edits and the waiver renewal is on track for approval in July. A question was raised about the federal support going forward (FY 18) but at this point we do not know the answer. This was noted as a possible point of advocacy. The continuing federal resolution (FY 17) was noted by Diane Riley and it did have some increasing amounts to housing.

The new Comprehensive Medicaid Waiver agreement starting on July 1 will require MCOs to hire a housing specialist to assist the case management staff with finding suitable community housing. Their focus will be solely housing. Alisa Mead noted that there is some staff in three MCO's to help with housing. Terre Lewis mentioned that they work regularly with the MCOs to find housing. And the work focuses on transitional housing. Lea Hernandez is the Housing Coordinator for MFP working with the MCOs. She mentioned that housing vouchers improve the success of finding suitable housing but some locations are extremely difficult, Bergen County was the example of this.

Later a question was asked about housing support services by Shabnam Salih regarding behavior health and fee for service regarding pre-and post-tenancy. Under MLTSS community transition services Terre Lewis noted that there are funds for locks, security, one week of food, kitchen ware, etc. that already exists. It is a one-time offer of \$5,000.

NJ DCA SRAP

Janel indicated that 3,200 people are on the waiting list for SRAP vouchers. In March using a lottery system of those on DCA's senior waiting list 150 vouchers were released. Janel indicated that DCA is just one provider of public housing. Janel noted that when releasing the vouchers DCA works with MFP, Area Agencies on Aging (ADRC) and other partners. This is very helpful to get the word out. Janel noted that people need to be on the waiting list so

they can be pulled from the lottery for the vouchers. Maria Maio-Messano noted there are 82 public housing authorities across NJ. Each has a distinct administrative housing plan that will cite local preferences. Stu Bressler mentioned a large listing was developed by HMFA. Look for the HRC, the Housing Resource Center on the DCA website. www.NJHRC.gov All agreed you need to get on multiple lists. And it was noted that often the local waiting lists are closed.

Housing Choice Vouchers Waiting List: veterans, households with a disabilities and in-state residents. Disability intensity is not used as a factor. And no one from out- of-the-state is on the list.

Resources for developers: SHANJ, NJ CC & CSH

CSH

Pascal and Jennifer on the phone from CSH discussed both staff development and loan products. Pascale described their CSH's Aging Supportive Learning Academy. Please see the handout in the Reference Section. Transitional assistance is crucial for the successful placements and positive tenancy especially for those persons over age 50 who have been chronically homeless. It will start in June in NYC and it will cover many topics over four months. It will include hoarding, end of life planning and many other topics.

Jennifer Trepinski, the Senior Loan Officer at CSH, described their CDFI loan offerings from Project initiation (this could be as high as \$500,000) to Acquisition & Bridge Loan for supportive housing. A detailed handout is in the Reference Section. She noted that challenges for developers are often the project based rental subsidies and the match for service programs for higher need residents. Long term capital for operating & ongoing maintenance is also important for the developers.

Diane Riley from SHA noted that capital support for operating has dried up. The National Housing Trust Fund might be helpful but limited.

New Jersey Community Capital's Supportive Housing Fund

Marie Mascherin from NJCC described their CDFI organization and their new loan product- Supportive Housing Fund. This Fund is to leverage the development of scatter site and multi-site affordable housing through foreclosure and abandon units. This was set up with the help of Goldman Sacks. This loan may also be combined with other loans from NJCC. Please consult the **Reference Section** to see the description of the terms, etc. Much of their work is happening in South Jersey which also has the highest foreclosure rate. This loan would require a 30-year deed restriction stating the property would remain a special needs housing and/or an affordable housing unit.

Jeff Crum who works with NJCC discussed how NJCC real estate side buys homes for rehab and to repurpose them as affordable units. This property would require a deed restriction

stating the property would remain an affordable support housing unit. Jeff noted that their scatter housing properties include 3 to 4, even 5 bedroom houses that have been in foreclosure. Since 2009 that have repurposed 500 housing units. In answer to several questions Jeff indicated that these units remain in the ownership of NJCC and they provide the property management. One of these slightly larger homes might be suitable for a multi-generational family. Plus, it was noted that several towns involved in the Aging in Place projects might find this loan instrument a good match to redevelop units in the residential sections of the towns they serve. He provided program and loan details for the **Reference Sections**.

Krystal O'Dell from PennReach noted that she is one of the loan applicants for the Supportive Housing Fund described by Marie. This loan enabled Krystal to continuing working on Medical Home for persons coming out of nursing home when another funding partner dropped out suddenly. Krystal also noted how helpful to have other partners like PennRose, DDD-MFP and HMFA.

Deborah Wehrlen representing SHA and is also a private special needs housing consultant described a booklet developed by SHA that provides a road map for individuals and families in need of supportive housing in NJ. The booklet is available at www.shanj.org. The guide describes the various types of housing options and the many health & social supports for individuals. She noted that now there are many community resources but families themselves have fewer financial resources.

Deborah also referenced some barriers faced by for-profit developers. These developers often do not have a keen understanding of social services programs.

Often developers seek tax credit funding. This is a competitive process with many stipulations and criteria for approval. After receiving funding, there is a requirement to market their limited set aside affordable housing units and they seem unfamiliar how to market these units. Also, mixed income tenancy provides more stability rather than a building that relies 100 % on housing subsidies and project based vouchers.

Camden Coalition of Health Care Providers

Bill Nice described the project of the Camden Health Coalition. His slides are included in the **Reference Section**. Their target populations were the high utilization users of the hospitals and ER departments and 26 % of their patients were self-reporting as homeless. Across the board the most urgent priority for these individuals was stable housing. They received 50 housing vouchers for their clients from DCA for a demonstration project, Housing First. When housing was in place it was easier to address their other needs. CSH has worked with the Camden Health Coalition. Bill shared some client stories and showed the impact of the services after housing was provided. Often client services are provided through partners and include mental health and other wrap-around supportive services. This resulted in a

significant reduction in the hospital and ER visits. Please review the Coalition's Slides in the **Reference Section**.

Current Opportunities

There was genuine interest in meeting again & widening the stakeholder base to include the MCOs & the public housing authorities. Contacts from both were invited along with ADRCs. Staff from the new HUD pilot will be invited as well. In addition, questions were raised by participants who have an interest in exploring the role of evaluation tools to help articulate the important role of supportive housing and its impact on the quality of life for individuals with the perspective of what happened to the residents after the building is completed. This may result in a potential recommendation for the future of these buildings and for the residents' overall quality of life. This will rely on data and the tools to collect the right metrics.

Elizabeth Davis who is operating a new HUD senior building in Westwood & Garfield region in Bergen County mentioned that some changes are happening with HUD to recognize the needs of seniors. She also expressed concern that the MLTSS eligibility of spending down is a challenge for people living in the community.

Next steps: July meeting topics: Update on HUD project, new participants, and possible evaluation tools (Measures for Success).

Reference Section- materials in the order of their distribution at the meeting

- CSH Handouts
- NJCC Handouts
- Slides Camden Coalition of Healthcare Providers