

Conversation on resources for senior housing

December 11, 2017

10:00 to 12:00 noon

Department of Human Services

Quakerbridge Plaza, Building 5

Hamilton, NJ 08691

The Goal of the discussion is to bring stakeholders together to explore resources for development of capital for housing units and supportive services for low-income seniors, disabled persons and those who are chronically homeless.

Agenda Items (in bold)

Introduction of Attendees

Blum	Lisa
Bongiovanni	Joseph
Bressler	Stu
Bosque	Ivette
Brown	Amy
Bush	Stephanie
Cannariato	Julie
Chalker	Melissa
Cohen	Arnold
Daily	Sean
DiMaggio	Maria
Egan	Grace
Frankenfield	Colleen
Gomez	Jennifer
Kasen	Raphael
Lemberg	Jane
Lewis	Terre
Lippel	Ann
McDougle	Ahmad
McGowan	Dennis
Naylor	Maria
O'Dell	Krystal
Otterbourg	Laura
Pineda	Maria
Riley	Diane
Rowe	Cathy
Rutberg	Jennifer
Smayda	Marion Lynn
Tomasi	Tess
York	Katie

- Summary and Handouts from the previous discussions may all be found at www.nifoundationforaging.org/policy-reports
- **Clarifications** were sought after last meeting, NJ DHS DoAS and DMA&HS Staff have joined this meeting to provide some details. They have also provided handouts. Joe Bongiovanni began with **resource limits for MLTSS**. The resource limits are federally defined and are \$2025 per month and no more than \$2000 in the bank as assets. They are institutional eligibility levels. Since they are stipulated by the federal government, so the State must comply to participate in Medicaid. Since these are federal the only way to advocate for change would be through federal representatives. The income limits are raised as the Social Security Cost of Living Allowance increases. However, the resource limit has not changed recently.

Qualified Income Trust QIT, Joe distributed a handout on the Frequently Asked Questions on QIT. The handout explains how you set it up. A QIT is essentially a finance tool to allow people an entrance into Medicaid if they have just slightly over the \$2025/mo. income limit. But the \$2000 asset limit still applies. Joe will track down answers to other questions participants might have after reviewing the FAQ. The handout will be posted with the 12.11.2017 summary notes. It is also on the State's website. The QIT comes up frequently for persons in a facility. It does not come up very often for a person living in the community. Joe noted that the monthly income on the handout should be corrected to \$2025 for 2017. Feel free to forward question to him Joseph.Bongiovanni@dhs.state.nj.us

Julie Cannariato was asked to address the **MCO's Contract Language for Housing Specialist Positions**. The language is still under review at CMS and the State is not able to release the actual wording until it is approved. The MCOs did have an opportunity to review the proposed language and offer suggestions prior to the submission.

- **Congregate Housing Program** came up at our last meeting as a potential resource for senior housing buildings. We were happy to have Jennifer Rutberg from NJ DHS, DoAS to explain the requirements & benefits under the program. She also brought handouts from the Division's Website and another piece describing a HUD program which has not been increase since 1995. HUD does not seem to be offering any new funds at this time, but this could be explored.

The NJ Program is funded through Casino Revenue funds. The current budget is 2.79 million. It is designed for people who are 62, or disabled living in senior housing. And who are (according to Congregate Living Services Act of 1981 legislation) at risk of being institutionalized due social or physical impairment. The risk includes social isolation. Residence in any senior housing determines eligibility. Providers include non-profits, HMFA, or other private developers. The Casino Revenue Commission Fund sets the funding limit. About 40 buildings participate currently. The applicant is the building not the senior. The legislation reference will be included in the handouts. Jennifer noted the program is based around a congregate meal which relates to reducing socialization and increasing support along with a nutritious meal. Funding is provided for a coordinator. This person is not a case manager, but more of a building manager. Other services are often woven in which offers efficiencies as well. MLTSS clients are not eligible, but a MCO could contract for a meal services for a MLTSS client. Another aspect of the legislation and consequently the program is to hire senior residents at minimum wage to assist another resident. The program adjusts the income limits for participants using the HUD levels low to moderate income then adjust for rent and utilities as well. The rental costs vary building to building, and are adjusted each year. People may also buy into the program if they are over the income limits. In July 2018 the State may be looking to add a building or two since two buildings dropped out in 2017. Stu asked could funding partners join in the resource for buildings. Right now, buildings do put in their own funding.

When asked about if scattered housing programs could participate with 4-6 residential units, Jennifer noted that small programs historically struggle since there is a coordinator and other costs. People can contact Jennifer if you are interested in applying to participate. Jeniifer.Rutberg@dhs.state.nj.us She will provide a list of the buildings for distribution.

- An example of a **Home Sharing Program**, Lisa Blum Executive Director of Home Sharing which serves Hunterdon, Middlesex, Morris & Union Counties and Montclair. Participants include the Home Provider (home owner) and a Home Seeker (looking to rent/share). Over the last year 3,100 people were served through over 185 new housing matches, and the program provided 79,000 nights of shelter throughout six counties. She provided a handout which will be in the handout summary. There is an application and screening process that also includes background checks along with references. After the paper work is completed then they meet

with one of the social workers that are on staff. Home provider settings are also inspected as well. The 1/3 of income of the seeker is considered available for the affordable rent unless there is a task sharing arrangement. After the participants want to move ahead then the Home Sharing Staff will help to execute Shared Living Agreement. And there is follow-up to assist the residents. The benefit is that people may age in place and companionship. For any follow-up questions feel free to contact Lblum@homesharing.org

- Prioritizing of **Recommendations** aimed at increasing resources for housing units/affordable options and supportive services for low-income seniors, disabled persons and those who are chronically homeless. Categories were used to break up the list. People were asked to participate on an ad hoc committee or a working group to provide some additional details. Arnold mentioned that this work can lend itself to a working document. Volunteers include Melissa Chalker, Diane Riley, Arnold Cohen, Raphael Kasen, Kathy Rowe, Katie York, Krystal O'Dell, Ann Lippel, Marion Smayda, Maria Pineada, Stephanie Bush, Amy Brown and Maria DiMaggio. Pascale Leone will be asked to join the working group as well. Kathy Rowe suggested the recommendations should embrace prevention programs for senior homelessness. Katie suggested a rehab and tax credit so that seniors may modify their homes. Ann likewise suggested a way to modify to see a percentage of savings or a cap on tax reassessments. Ann also suggested a need to explore a way to help landlords provide ramps, elevators, etc. The idea is to focus on housing for low-income seniors, persons with disabilities and those who are chronically homeless. Krystal suggested that may need to focus different working groups on prevention and on other options.
- Next steps: **Melissa Chalker will be setting up an initial meeting with the working group to develop the recommendations into a white paper.** Volunteers include Melissa Chalker, Diane Riley, Arnold Cohen, Raphael Kasen, Kathy Rowe, Katie York, Krystal O'Dell, Ann Lippel, Marion Smayda, Maria Pineada, Stephanie Bush, Amy Brown and Maria DiMaggio.

Laura Otterbourg offered to provide some insight as the working group moves ahead.