

Conversation on resources for senior housing

September 25, 2017

10:00 to 12:00 noon

Department of Human Services
Division of Developmental Disabilities
Conference Room 199 B
5 Commerce Way, enter through door #100
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 (in bold)

- **Introductions of attendees**

Biancheri	Maria
Bongiovanni	Joseph
Bressler	Stu
Brown	Amy
Brown	Richard (phone)
Bush	Stephanie
Carniol	Renie
Chalker	Melissa
Cohen	Arnold
Coniglio	Anthony
Davis	Elizabeth
DiMaggio	Maria (phone)
Egan	Grace
Frenkel	Eleanor
Greenberg	Brianna
Hart	Cathy
Hernandez	Lea
Lee	Teresa (phone)
Leone	Pascale
Lewis	Terre
Mascherin	Marie
Martin	Jeanne
McGowan	Dennis
Mead	Alisa
O Dell	Krystal
Otterbourg	Laura
Pineda	Maria

Riley	Diane
Sharma	Janet
Steinman	Robyn
Stoumbos	Julia
Toporek	Jac
Wilson	Terri
Wolford	Jill A

- **The Summary of the discussion and Handouts from July 11, 2017 and the earlier sessions can be found at www.njfoundationforaging.org/policy-reports**
- **What housing and tenancy supports will be provided through Managed Long-Term Services and Supports (MLTSS) from the MCOs are required in the renewal contract for the NJ Comprehensive Medicaid Waiver?**
- **What Home and Community-Based Services (HCBS) are available for those not eligible for MLTSS, specifically from the Older Americans Act and other services?**

Laura Otterbourg, Director of the DHS's Division of Aging Services (DoAS) and Joseph Bongiovanni, Director of MLTSS and Contract Logistics, DMAHS, DHS spoke to the agenda items listed above.

Laura began the presentation about the holistic approach to senior services. DoAS works through the 21 County Area Agencies in NJ. Housing is not a direct service but many services support seniors in the community. She cited the NJ Elder Index Data that points out 43 % of single seniors or those living in an elder couple household cannot cover their basic living expenses. Social Security is the sole support for 30 % of NJ Seniors. \$15,000 for woman, \$19,000 for a man. The Average living expenses for a single senior in a one-bedroom apartment is \$29,436, and \$26,000 if they live in their own home without a mortgage. There are numerous benefit programs that are designed to defray living expenses, such as PAAD, value \$675/yr., Lifeline 225/yr., as well as Subsidies for health care. In the NJ State Budget there is funding for community based senior programs for HCBS (home community based care) State only funded programs. **See the handout that was distributed.**

These are services for people who are not eligible for Medicaid. JACC, Jersey Assistance mirrored Global Options but allowed a higher income level than Global Options. About 1500 people are on JACC through the counties. PAAD central office can also determine the eligibility for these two programs. There are openings to JACC.

Also, the State has submitted a 1115(a) waiver amendment for Costs Not Otherwise Matchable (CNOM) funding which would provide the authority for New Jersey to receive a federal match on the State funding for the program. to CNOM authority is an administrative change and does not directly or indirectly effect the client.

A question was asked regarding the Nursing home level of care; how is this evaluated? Laura indicated that the Office of Community Choice Options does the evaluation. Alisha mentioned

that a person needs hands on care. It is a clinical assessment, unable to perform 3 or more ADL, etc.

Statewide respite program is available through the County Offices on Aging. The applicants is the caregiver. Bergen County income limit is \$2,200 gross; the caregiver must be providing hands on caregiving in the home, but may work outside of the home as well.

The income eligibility and the benefit/service is on the DoAS handout. See the Handouts.

As other services on the handout were reviewed Elizabeth Davis indicated for a person in their own apartment living in the community the \$2000 asset limit is a barrier. Is there a possibility of a higher limit, or co-pay for services? Is this something to be explored? People come into the program too late and cannot really benefit from services to help them stay healthy and independent. Elizabeth runs assisted living services for residents in the Westwood House in Bergen County. Some people have limited resources, but are afraid to spend down. Could the level be raised to \$10,000 or higher? Could there be a co-pay? \$2000 is a very low resource limit.

Is the resource limit stipulated by the State or Federal? Joe was questioned on income eligibly and a possible higher resource/asset amount. We will explore this topic further. Krystal asked where would people go to first to apply for services. Laura suggested JACC first.

Dennis McGowan noted while the best economic help for low-income seniors is affordable housing, state programs do offer savings, like PAAD. Senior Gold has higher income limit but a lower benefit. **The entry point for most services is really the County Offices on Aging. The Older American Act Programs do not have income limits.** Congregate Housing is another option. Congregate Housing contact point is DoAS and is based on affordable funds. Sixty-six buildings offer congregate housing services with 33 different owners. The list may be found at www.aging.nj.gov The building itself needs to make commitment. Some restrictions such as physical access changes like automatic doors (and their cost) may have been reasons for building to drop out of the congregate program. The number of buildings may be based on available State funding. Since there are questions we will explore this topic further.

Laura indicated that there are many services that are offered by the County Offices on Aging that are supported by county and other funds to serve seniors in their community. Laura noted that there was additional help for seniors impacted by Sandy. More than 1000 seniors received significant funds that were not helped by FEMA with \$10 million.

Home Sharing was raised. Some Counties refer to Home Sharing Programs. Such a program matching person looking for housing with a homeowner who is looking to share their home. These are not Adult Care Homes, it is not a licensed facility. This will explore this further.

A question was raised about a client in a nursing home setting but who wants to move into the community. However, at this point she is not eligible to receive General Assistance because she is in a facility. She is temporarily on MLTSS and will not be eligible going forward. It was suggested that a program in Somerset, C.A.R.E. Ministries might be helpful.

Joe Bongiovanni was asked about changes to the 1115 NJ FamilyCare Comprehensive Demonstration (Waiver). The Waiver has been approved. He noted that in the Managed Care Contracts the State is adding language asking MCOs to hire Housing Specialists. This Contract

language is under review by CMS and if approved this requirement would go into effect in January 2018. And the State is reviewing and considering additional housing support opportunities relating to providing housing tenancy services, but does not have any specific information to share at this time.

Terre Lewis noted that this Contract language would include an expanded and detailed the definition of Housing Specialist. The MCOs have been involved in the discussion with the State. A Housing Support Tenancy discussion was held in the spring and that work will be reviewed.

It was suggested by Pascale Leone that the work from Washington State and Louisiana on housing supports should be reviewed. Joe noted those states and Pennsylvania are being looked at. Currently, MLTSS clients can get furniture, and security deposits. Pascale asked if with the new contracts would provide more housing supports? Diane Riley asked a question about support services for mental health clients. Standard definitions for housing support services are needed. The Tenancy Support Services would be in place to help clients sustain themselves over time in the communities by creating a relationship over time with MCO's Care Managers. It was suggested that this work would help with MLTSS and Medicaid benefits recertification annually which is important.

Who is Chronically Homeless?

A handout was distributed with the **definition for the Chronically Homeless** as defined by HUD.

A recent HUD Report on Rental Housing Discrimination on the Basis of Mental Disabilities listed a number of barriers that clients with a mental health issues run into when then apply for an affordable unit. These include not showing the unit that was advertised but perhaps another, referring the client elsewhere, etc. The Report link is with the Summary and Handout.

Arnold noted that the HUD definition is federal, and this is a barrier for developers and buildings. SRAP however, is a state program and is not limited to federal. SRAP provides Vouchers. Chronically Homeless clients need more than vouchers; they need consistent supportive services. They do not have papers, they do not show up, they forget appointments, etc. The current HUD definition with its timelines, etc. make it difficult to serve this population. A general homeless definition or at-risk of homeless would be more helpful (homeless but not long enough). There are not sufficient funds for supportive services. In NJ 160,000 people face eviction each year. NYC uses dollars to prevent evictions and homelessness. Often people become suddenly homeless due to abuse, etc. and they need immediate services. We could advocate for a more flexible definition to address the paperwork, etc. needed and more supports to prevent homelessness. It is complicated, often there is no room in shelter, and they need extensive background checks. There often are so many steps for the client that they are lost in the process. There is a dramatic increase in the number of homeless young families and seniors. The rents are high and there few vouchers. They rent even for a one-bedroom apartment is still too high. Difficult for the working poor. Krystal suggested Homeless Solution in Morris County might be helpful.

The chronically homeless definition is different than a homeless definition. This definition needs to be explored.

- **Recommendations aimed at increasing resources for housing units and supportive services for low-income seniors, disabled persons and those who are chronically homeless.**

Stakeholders offered:

- Seeking a more appropriate definition for the Homelessness
- Alter the definition for the Chronically Homeless
- Increase the Asset/Resource limit for Medicaid Eligibility (for persons living in the Community to recognize the higher cost of living)
- More resources for Rapid Re-Housing to break the cycle of homelessness
- Reduce silos/ barrier to access housing (suggesting a common application within a jurisdiction). Too many broken linkages.
- More funding into prevention programs to prevent/reduce evictions
- Subsidies to help with Rent (even partial)
- Bring back the Public Advocate
- Should NJ have a Dept. of Housing for statewide oversight,
- Need a holistic approach at the Cabinet level
- Statewide Summit on Housing request to new Governor
- Interagency Council to coordinate services and programs to support better integration of services
- Streamline congregate housing process (reflective of new mandates that reduce participation)
- Dial back the documentation needed for emergency assistance for those who are homeless or chronically homeless, alternatives might be available
- Identify language in the MCO contracts regarding housing tenancy supports
- Seek clarification for tenancy supports
- Request a meeting across the DHS divisions to address housing supports holistically
- Address housing substandard conditions & need to address security
- Better use of these recommendations to create a consistent thread on housing through meetings and coordination of existing conferences to address senior housing
- Look at non-legislative solutions and continuing this conversation
- Advocacy for use of funds
- More education for developers re: housing supports
- Understand the need and building rehab rules, incorporating universal design, etc.
- Coordinate master list of housing sites by county like what the list Bergen County has
- Publicize that NJ HMFA has a list for both open and closed housing sites
- Streamline application process with universal application
- **Next steps: drafting summary for discussion at next meeting.**