

7. Housing

Remaining at Home

Most seniors and adults with physical disabilities in need of services prefer to stay in their homes rather than move to a nursing home or other long-term care facility. To make this possible, the person's home must be safe and affordable. Home modifications, assistive technologies and home care supports can improve safety and programs that provide financial support for energy costs, property taxes and home and community-based care can alleviate some of the financial burdens of home ownership.

Home Safety

Home accidents are some of the most common reasons why frail individuals make trips to the hospital or need to move to an assisted living residence or a nursing home. One of the first steps to good long-term planning is a thorough safety assessment of your home. A home safety assessment will point out modifications and repairs that can be made to reduce or prevent accidents.

It is important to first determine what modifications are needed now or in the future by examining each area of your home. Make notes of anything that could be fixed, moved, repaired or improved. Make the noted repairs or changes as soon as you can. Every improvement or repair will make you or your loved one that much safer.

Please see **Appendix V** for a Home Safety Checklist or visit www.eldercare.gov.

Home Modification and Repair

Home modifications meet the needs of people with physical limitations so they can live independently and safely. Examples of home modification can include:

- Ramp installation to improve access
- Doorway expansions
- Handrails
- Grab bars in the bathroom (shower, toilet, tub)
- Flexible, hand-held shower head
- Lever-handed faucets
- Expanded, walk-in shower

Considerations

When you are ready to have your home modifications performed, be sure to:

- Get recommendations from family and friends who have had similar projects completed.

- ❑ Check with your local Better Business Bureau regarding the contractor or program's reliability and performance record.
- ❑ Be specific about changes you wish to make.
- ❑ Ask for a written agreement with only a small down payment.
- ❑ Make the final payment only after the project is completed.

Paying for Home Modifications

Minor home modifications and repairs can be done for as little as \$150 to \$2000. For bigger projects, some financing options that may be available include:

- ❑ Mr. Fix It or Handyman Programs - supported with Older Americans Act funds
- ❑ Community Development Block Grants – grant funds typically available through the local department of community development.
- ❑ Private funding, including home equity conversion mortgages.

Additional resources that you may find helpful include:

- ❑ **The National Resource Center on Supportive Housing and Home Modifications (NRC SHHM)** at www.homemods.org is a major clearinghouse for news on government-assisted housing, assisted-living policies, home modifications for older people, training and educational courses, and technical assistance. It publishes fact sheets, guidebooks, and a newsletter. You can also reach them by calling **213-740-1364**.
- ❑ **Rebuilding Together** at www.rebuildingtogether.org a national volunteer housing rehabilitation organization that focuses on the home repair and home improvement needs of lower-income homeowners. You can also reach them by calling **1-800-473-4229**.

Staying Safe in Your Home

The following programs and services are intended to keep you safe in your home.

Personal Emergency Response System (PERS)

A PERS is a pendant or wristband with a transmitter that the wearer can use to summon help to their home in an emergency 24 hours a day, 365 days a year. The help button activates an in-home communicator that calls the PERS provider's call center. To find a PERS provider in your area consult the phone book or use an Internet search engine (i.e., Google, Yahoo, etc.). Individuals enrolled in Global Options (GO) may be eligible for this service.

Project Lifesaver

Project Lifesaver is a program adopted by most Sheriff's Departments in New Jersey to locate persons with Alzheimer's disease who wander away from their homes and caregivers.

The program relies on proven radio technology and specially trained search and rescue teams. Clients enrolled in the program wear a personalized wristband that emits a tracking signal. A search and rescue team responds when caregivers notify their local Sheriff's Department that a person is missing. Trained professionals start searching for the lost individual using a mobile locator tracking system. Search times are greatly reduced thanks to this technology.

Eligibility

- ❑ A primary family member/caregiver must submit an enrollment application for the specific county where the relative resides.
 - ❑ The individual must have a physician's diagnosis of Alzheimer's or other related disorders.
 - ❑ Applicant must reside with a caregiver.
- ❑ For more information on Project Lifesaver, contact your local **Aging and Disability Resource Connection (ADRC), Area Agency on Aging (AAA), or Sheriff Department** for more details. (See **Appendix O.**)

Safe Return Program

Individuals with Alzheimer's disease or related dementia disorders can lose their ability to recognize familiar places and faces, and become lost in their own neighborhoods or when they are away from home.

The Safe Return Program provides assistance in locating persons who wander and become lost through the use of a national information and photo database. Through Safe Return, help is available from the national Alzheimer's Association and local chapter offices, 24 hours a day, seven days a week, whenever a person is lost or found.

The Safe Return Program will provide identification products such as jewelry (necklaces and bracelets), wallet cards, and clothing labels with a toll-free number to call in an emergency printed on them. There is a \$40 registration fee and the jewelry is about \$5.

- ❑ To inquire about this program, please contact the **Alzheimer's Association** by phone at **1-800-272-3900** or on the web at **www.alz.org/SafeReturn**.

Emergency Preparedness

Disasters can happen anytime, anywhere, and without warning. The American Red Cross and your local government agencies will respond when a disaster threatens and after it strikes. However, they can't be everywhere at once. Seniors and individuals with disabilities and special needs often need additional time and assistance to prepare for a disaster. Being ready for a disaster is a part of maintaining your independence.

Emergency Preparedness resources you may find useful include:

- ❑ The **New Jersey Office of Emergency Management** at **www.state.nj.us/njoem** provides a wealth of information related to emergency preparedness.
- ❑ The **Federal Emergency Management Agency (FEMA)** at **www.fema.gov/areyouready** provides a publication - *Are You Ready? An In-depth Guide to Citizen Preparedness*. The guide provides a step-by-step approach to disaster preparedness. Topics covered include preparing an emergency supply kit, evacuation, emergency public shelters, animals in disaster, and information specific to people with disabilities.

Disaster Planning

The best time to prepare for an emergency situation is now, and the State of Jersey suggests these three steps:

- ❑ Buy and/or prepare a kit of emergency supplies – the items that will help you stay self-sufficient for up to three days.
- ❑ Make a plan for what you and your family will do during an emergency – including knowing how to evacuate and shelter-in-place.
- ❑ Stay informed of possible threats.

Individuals of any age who have physical disabilities or other limitations, such as a lack of transportation, may find it difficult to evacuate in an emergency. To help these individuals stay informed and receive personalized assistance when disaster strikes, the State of New Jersey has created NJ Alert and NJ Register Ready.

NJ Alert

NJ Alert is New Jersey's emergency alert system. In an emergency, individuals who register on the program's website will receive an email and/or text message on their cell phone letting them know what has happened and what they should do to remain safe. To register, go to **www.ready.nj.gov**.

NJ Register Ready

NJ Register Ready is a service that allows New Jersey residents with special needs the opportunity to provide vital information about themselves to emergency response agencies so these agencies can better plan to serve them in a disaster or other emergency situation. The information gathered is confidential and not available to the public. In 2009, the program was available in Mercer, Middlesex and counties south. For more information or to register, call **211** or go to **www.registerready.nj.gov**.

Registering with Power Companies and First Responders

Some frail elderly and individuals with disabilities register with their power company so that, should there be a power outage, crews will look to restore power to their homes on a priority basis. Likewise, many fire companies and first aid squads keep such lists so they can respond appropriately in an emergency. Contact your local providers for additional information.

To Move or Not to Move

There are a number of housing-related issues that you and your caregiver must consider when attempting to decide if you can remain at home. Here are some resources that can help:

- ❑ The **NJ Housing Resource Center** at www.njhousing.gov provides information on accessible and affordable housing throughout the state.
- ❑ The **U.S. Department of Housing and Urban Development (HUD)** at www.hud.gov has many resources to help individuals remain at home. To access local resources visit its website, click on “Information by State,” and then click on your state.
- ❑ **Centers for Independent Living (CIL)** are community-based, consumer-driven organizations that provide information and referral, peer counseling, skills training, advocacy and a variety of services based on a disabled individuals needs. They are especially strong in providing information regarding housing availability for this population. Please see **Appendix C** for a CIL in your area.

Housing Options

Even if you or your loved one is able to remain home now, you should begin your exploration of other housing options as soon as possible. Many communities and facilities have waiting lists. You may want to gather brochures and visit locations ahead of time, so you’ll know what the local options are.

Housing Lists

Your local Aging and Disability Resource Connection (ADRC), Area Agency on Aging (AAA), County Office of Disability Services, Centers for Independent Living (CIL) or Public Housing Authority (PHA) have information about the options best suited to fit your needs.

The New Jersey Division of Aging and Community Services maintain lists of the following types of senior and disabled housing in New Jersey:

- ❑ Adult Retirement Communities
- ❑ Government Subsidized Housing
- ❑ Shared Housing
- ❑ House-matching programs

For copies of these lists, please contact the **NJ Division of Aging and Community Services**, PO Box 807, Trenton, NJ 08625-0807, telephone toll-free **1-800-792-8820** or 609-943-3437.

State Rental Assistance Program (S-RAP)

The State Rental Assistance Program (S-RAP) provides tenant-based and project-based rental assistance grants or vouchers to households with limited incomes, similar to the federal Section 8 program. Individuals and households are not allowed to be on both programs at the same time. Voucher availability is limited and/or waiting lists exist. A certain number of vouchers are reserved for specific groups including seniors aged 62 and older and heads of households or spouses with disabilities. For more information call the **NJ Department of Community Affairs** at **609-292-4080**.

Federally Assisted Housing Programs

The U.S. Department of Housing & Urban Development (HUD) has a wide range of programs of interest to the senior and disabled consumer. These programs deal primarily with rental housing and rental assistance programs. Some of HUD's housing developments are exclusively for the elderly and individuals with disabilities, while, in others, these groups are among others considered eligible tenants. The actual sponsors/developers of the housing may be non-profit or for-profit organizations, public agencies, or consumer cooperatives. Eligibility is income-based.

According to the federal Administration of Aging, preference for federally funded housing is given to people who pay more than 50 percent of their income in rent, are being displaced from their homes, or live in inadequate housing. Be sure to notify the agency that you contact if any of these situations apply to you.

Most federally assisted housing provided to the elderly and disabled is funded under two programs known popularly as "Section 8" and "Section 202."

Section 8

The Section 8 Housing Assistance Program was created to help very low-income persons of all aged secure decent, safe and sanitary housing in the private rental market by helping to pay a portion of the monthly rent. Income limits are determined by family size and geographic area. Participants usually pay no more than 30 percent of their adjusted monthly income for rent. The program pays the balance of the rent to the landlord. The rent must be reasonable.

Individuals age 60 and older can call the NJEASE toll-free number **1-877-222-3737** to obtain the address and telephone number of the county agency that administers the Section 8 program.

This program is funded by HUD and administered by the **NJ Division of Housing and Community Resources**, PO Box 051, Trenton, NJ 08625-0051,

telephone **609-633-6156**. For other HUD related information please call **HUD** at **1-800-955-2232** or visit their website at **www.hud.gov**.

Section 202

The Section 202 program provides direct, low-interest loans to non-profit sponsors to finance the construction or rehabilitation of residential projects and related facilities for those 62 or older and individuals with disabilities. Projects may be sponsored by private, non-profit organizations, or consumer cooperatives. Section 202 housing developments may be equipped with congregate dining facilities, and may provide an array of supportive services, including health, transportation, and referral services. Residents of nearly all Section 202 units also receive Section 8 rental assistance.

Independent Living

These facilities are designed for the physically disabled and aged populations -- individuals who are able to live on their own, but want the security and conveniences of community living. Private funds are most often used to pay for independent living, although some apartments are subsidized and accept state and/or federal funding to cover a portion of the payment for low-income individuals. Medicare and Medicaid do not cover independent living since no health care is provided. Because these facilities are not licensed by local, state or federal agencies, there are no formal regulations.

Following is a description of the different independent living options:

- ❑ **Subsidized Apartments for the Elderly and Disabled** are rental units, generally in the form of garden apartments or apartments in high-rise or mid-rise buildings. The units have been specially designed for, and are limited to, people who are at least 62 year old or have a disability. Rental costs are financed by the local, state, or federal government. Sponsors of this housing include nonprofit or limited profit organizations or public housing authorities. There are income limitations for eligibility for this type of housing, and the rents are usually subsidized, with the amount of rent based upon the income of the household. There are usually lengthy waiting lists for this housing.
- ❑ **The Congregate Housing Services Program (CHSP)** provides selected supportive services to low-income elderly persons or adults with disabilities, residing in certain subsidized housing facilities. CHSP is intended to provide the physical and social environment that will extend the time span during which people can live independently.

Services may include:

- ❑ Housekeeping
- ❑ Laundry
- ❑ Shopping
- ❑ Linen changes

- Meal preparation
- Personal care (such as bathing and dressing)
- Companionship

For additional information about your independent living options, contact your local ADRC, AAA, or a CHSP provider (**Appendix F**). You may also call the **Division of Aging and Community Services** at **1-800-792-8820**.

Boarding Homes

Rooming and boarding houses, as well as, residential health care facilities, serve a population with diverse backgrounds, including veterans, persons with disabilities and senior citizens.

A boarding home is a public or privately-owned facility that provides lodging, meals and/or other services for a fee. Boarding homes usually house three or more residents; however, there are some facilities that have as many as 40 residents. Residents of a boarding home must be able to manage their own physical activities such as personal grooming, bathing, dressing, toileting, taking medicine, eating and walking or moving about. A person can use an assistive device such as a cane, walker, wheelchair or another similar device, but they must be independent in its use. These individuals must also be able to transfer from their bed to their chair without any assistance. All residents must be able to independently exit the facility within three minutes in the event of a fire or other disaster. Boarding home costs are not covered by any insurance. Some facilities will accept a person's social security check as payment in full, though the actual rate is mutually agreed upon at admission.

The New Jersey Department of Consumer Affairs licenses boarding homes. There are different levels of licensing for these facilities:

- Level A – Boarding homes that are single rooms for living and sleeping but do not have facilities or appliances for cooking.
- Level B – Boarding homes that offer services limited to laundry and meals.
- Level C – Boarding homes that offer some personal assistance and financial services.

For additional information, contact your local ADRC/AAA, County Board of Social Services, or the **NJ Division of Consumer Affairs** at **609-633-6251** (for general information) or **609-984-1706** (for licensing information).

Residential Health Care Facilities (RHCF)

An RHCF is a long-term care alternative that provides residents with a home-like atmosphere and assistance in getting health services. These facilities offer a supervised communal housing arrangement that encourages independence for as long as possible. Most RHCFs are licensed, regulated and inspected by the NJ Department of Community Affairs. The NJ Department of Health and Senior

Services license those RHCfs that are attached to other facilities, such as nursing or assisted living facilities.

Services Provided

Each facility provides, at a minimum, the following services:

- Personal care
- Dietary
- Health maintenance and monitoring
- Pharmacy
- Recreational services
- On-site staff
- Transportation

Eligibility & Costs

To reside in an RHCf, an individual must be unable to live independently, but can walk with or without an assistive device; reasonably oriented mentally; and not have significant medical needs. The financial arrangements for a RHCf typically consist of an agreed rate included in the admission agreement. Each resident who receives Supplemental Security Income (SSI) or General Assistance will receive a personal needs allowance. RHCfs must provide 10% of its units to those using SSI payments. Also, units are usually shared occupancy.

For additional information contact:

- For more information about free-standing RHCfs contact the **NJ Division of Housing**, 101 South Broad Street, P.O. Box 806, Trenton, NJ 08625-0806; telephone **609-633-6303**.
- For more information about RHCfs attached to other facilities contact the **NJ Division of Health Facilities Evaluation and Licensing**, PO Box 367, Trenton, NJ 08625-0367; telephone **609-633-9060** or **609-633-9087**.
- To find an **RHCf** go to www.state.nj.us/health/healthfacilities/index.shtml.

Continuing Care Retirement Community (CCRC)

CCRCs provide housing, services, and health care, including nursing home care, to people of retirement age. The community must provide a continuum of care to meet the needs of individual residents, beginning with independent living through skilled nursing care. CCRCs offer a contract that is signed when the person first enters the community. The contract will define the type of housing and services to be provided, which usually include meals, housekeeping, linens, 24-hour security, and recreational services. There is generally a sizable entrance fee (in 2008, ranging from \$40,000 to over \$300,000) that guarantees shelter and access to various health care services, whether these services are pre-funded or provided on a fee-for-service basis. Monthly fees from \$700 to more than \$3,000 are also charged.

- ❑ CCRCs are regulated by the **NJ Department of Community of Affairs**, telephone **609-633-3888**.
- ❑ For more information contact the **NJ Division of Aging and Community Services** at **1-800-792-8820** or **609-943-3437 (out of state)**.

Assisted Living

Assisted living means a coordinated array of supportive personal and health services, available 24 hours per day to residents who need these services, including those who require formal long-term care. Assisted living promotes a resident's self-direction and participation in decisions that emphasize individuality, privacy, dignity and home-like surroundings. There are three settings for assisted living in New Jersey:

- ❑ **Assisted Living Residence (ALR)** – This is a residential facility licensed by the Department of Health and Senior Services to provide apartment-style living, congregate dining and assisted living services. Apartment units offer, at a minimum, one unfurnished room, a private bathroom, a kitchenette and a lockable door on the unit entrance. Units are single or double occupancy.
- ❑ **Comprehensive Personal Care Home (CPCH)** – This is a residential facility licensed by the Department of Health and Senior Services to provide room and board and assisted living services. Residential units in a CPCH are typically shared occupancy but have no more than two residents and have a lockable door on the unit entrance. These facilities were converted from previous settings such as residential health care facilities, boarding homes or nursing facilities.
- ❑ **Assisted Living Program (ALP)** – This is a package of assisted living services, including nursing and personal care, to be provided by an agency licensed by the Department of Health and Senior Services. This program will be provided only to individuals residing in public-subsidized housing. It is not a separate facility, and there are a limited number of buildings in which an ALP is available.

Services Provided:

The minimum service capacity of an assisted living facility must include:

- ❑ Personal Care
- ❑ Nursing
- ❑ Pharmacy
- ❑ Dining
- ❑ Activities
- ❑ Housekeeping
- ❑ Recreational Services
- ❑ Social Work Services
- ❑ Transportation for Medical Appointments
- ❑ Administration of Medications

Some assisted living facilities are designed to accommodate persons with Alzheimer's disease and related dementias. These facilities offer higher staffing levels and care that supports individual skills and interests, in an environment designed to minimize confusion and agitation.

Facility Staffing

There is at least one personal care assistant and one additional staff person at night and sufficient staffing to provide the services indicated by the assessments of the residents. A registered nurse is available on staff or on call 24 hours a day. Both administrators and personal care assistants must meet training and program requirements approved by the NJ Department of Health and Senior Services.

Cost of Services

Assisted living costs vary greatly depending on room size and services offered. Medicare does not pay for assisted living services. All facilities accept residents who pay privately, and many now accept Medicaid. In New Jersey, the Global Options (GO) Medicaid waiver program allows the state to serve residents in assisted living settings.

It should be clearly specified and outlined in the facility's admission agreement/resident contract under what circumstances a contract could be terminated or result in the resident being moved from the facility. The facility must also describe the assessment process and the manner in which the resident and/or family will be involved with meeting resident needs and providing services.

For additional information:

- ❑ See **Appendix T** for an Assisted Living Checklist if you are considering this option.
- ❑ To find an assisted living facility or program in your area go to **www.state.nj.us/health/healthfacilities/index.shtml**.
- ❑ To learn about programs that help with the cost of assisted living, contact your ADRC/AAA.
- ❑ For licensing and inspection information, contact the **NJ Division of Health Facilities Evaluation and Licensing**, PO Box 367, Trenton, NJ 08625-0367; telephone **609-633-9060** or 609-633-9087.

Adult Family Care (AFC)

AFC is a community option in which up to three people receive room, board and other supportive health and social services in the home of another, unrelated person. It is sometimes called adult foster care. An assessment is conducted to determine the services needed for each participant. A plan of care is then developed with input from the participant and services are provided according to that plan. AFC providers are trained and approved by a licensed sponsor agency. Services provided will be determined by your assessed needs and can

include care management, medication administration, personal care, meal preparation, transportation, laundry, errands, housekeeping, socialization and recreational activities, monitoring of funds when requested.

The cost of this option includes a fee for room and board, services, and an operational cost for the sponsor agency. You can pay privately. It is also a service option under Global Options (GO).

For more information on this option, contact your **ADRC/AAA**.

Nursing Home and Long-Term Care

New Jersey residents who need help completing activities of daily living such as washing, dressing or feeding have several options as to where such services can be provided. Today, more and more individuals with disabilities and their families are choosing to receive care in their homes or in community settings such as adult medical day care and assisted living facilities rather than in nursing homes. Despite this trend, nursing homes continue to play an important and necessary role in our long-term care system by providing quality care for those in need of intensive and ongoing medical and nursing assistance.

Candidates

Nursing homes may be appropriate for people who fit one or more of the following categories established by the New Jersey Medicaid program:

- ❑ Catastrophic illness or accident that requires major changes in lifestyle and needs.
- ❑ Debilitation or chronic changes in physical or mental status that causes deterioration of self-care skills.
- ❑ Multiple hospital admissions within the past six months.
- ❑ Previous nursing home admission within the past two years.
- ❑ Major health needs, such as physical rehabilitation, recuperation after hospitalization for serious illness or surgery, restorative services, tube feeding and special equipment or treatment.

Services Offered

All licensed nursing homes must provide:

- ❑ 24-hour skilled nursing
- ❑ Personal care
- ❑ Pharmacy
- ❑ Dining
- ❑ Activities
- ❑ Housekeeping
- ❑ Recreation
- ❑ Social work
- ❑ Transportation

All nursing homes are not equally equipped to take care of residents with special needs (i.e. dialysis, head trauma, tracheotomy). Some nursing homes are

specially licensed to provide more comprehensive care, such as behavior management, nasogastric tube feeding, ventilator care or oxygen therapy.

Cost of Services

Since nursing home care is the most medically intensive of the long-term care services, it is also the most expensive. Nursing homes charge a basic daily or monthly fee. In 2008 the average cost of a semi-private room in a nursing home was \$5,448 per month (\$65,385 a year). Some families purchase long-term care insurance in anticipation of the cost, while most depend on other forms of financing. For those who meet clinical and financial qualifications, both the Medicare and Medicaid programs pay for nursing home services, although Medicare coverage for nursing home care is limited to short-term nursing care within 30 days of a hospitalization of three or more days and is medically certified. See **Appendix BB**, “*Who Pays for Long-Term Care*.” For more information, see also the **Insurance** section.

Facility Monitoring

Nursing facilities in New Jersey are licensed, regulated, inspected and/or certified by a number of public and private agencies at the state and federal levels, including the New Jersey Department of Health and Senior Services, the U.S. Department of Health and Human Services and the Centers for Medicare and Medicaid Services (CMS). These agencies have separate yet sometimes overlapping jurisdictions.

The New Jersey Office of the **Ombudsman for the Institutionalized Elderly**, PO Box 852, Trenton, NJ 08625-0852, telephone 1-877-582-6995 or **609-943-4023**, investigates allegations of abuse and exploitation of residents of long-term care facilities who are 60 years of age and older. The office is charged with serving as an advocate for residents who are unable to do so themselves due to illness or vulnerability.

Oversight of practices in nursing facilities is not limited to the facilities themselves. Key health care professionals who work in nursing facilities are also licensed or certified by state agencies, such as the State Board of Medical Examiners, New Jersey Board of Nursing, Nursing Home Administrators Licensing Board and the Department of Health and Senior Services’ Certified Nurses Aide (CNA) Program. Health care workers are subject to disciplinary action from these bodies for failure to adhere to performance standards.

Additional Quality Resources:

- **Nursing Home Compare** - U.S. Centers for Medicare and Medicaid Services (CMS) maintains a federal database that allows searches of Medicare- and Medicaid-certified nursing homes by state, county, city, zip code and name. It provides detailed information on facility ownership, number of beds, staffing levels, performance on quality-of-care measures,

and track record in recent inspections. This information is posted at www.medicare.gov/NHCompare.

- **A Guide to Community-Based Long Term Care in New Jersey** – This guide walks consumers through the process of choosing the long-term care option that works best for them. The guide describes options, costs, and brief descriptions of important resources. It also contains helpful checklists and other long-term care planning tools. It is posted at www.state.nj.us/health/senior/ltcguide.shtml.

Nursing Home Pre-Admission Screening (PAS) Program

New Jersey has a nursing home PAS to determine the long-term care needs of Medicaid-eligible individuals, or individuals who may become Medicaid eligible within 6 months who are seeking long-term care services, whether at home or in an institution.

The PAS Program is administered by the **NJ Division of Aging and Community Services**, Office of Community Choice Options, PO Box 807, Trenton, NJ 08625-0807, telephone toll-free **1-877-856-0877** or **609-943-4978**.

Pre-Admission Screening and Resident Review (PASRR)

All individuals entering a Medicaid-certified nursing facility (NF) are required to undergo a PASRR screening prior to NF admission to evaluate for evidence of mental illness (MI) or Mental Retardation/Developmental Disability (MR/DD). A PASRR is also required when a significant change in condition occurs for those who already reside in a NF. This process is used to determine the appropriateness of NF services, alternatives to NF placement, and whether an individual requires specialized services for MI provided by the Division of Mental Health Services and/or MR/DD provided by the Division of Developmental Disabilities (DDD). If the PASRR evaluation/determination prescribes specialized services, then the individual is ineligible for NF services until specialized services are no longer needed.

Veterans Memorial Homes

The NJ Division of Veterans Healthcare Services oversees the operation of the state's three long-term care veterans nursing homes, located in Vineland, Menlo Park and Paramus. Each facility has a professional staff that provides residents with a complete range of caring and comprehensive services. These homes are inspected and licensed annually by the NJ Department of Health and Senior Services, and the U.S. Department of Veterans Affairs. Residents receive compassionate medical and nursing care 24 hours a day. Respite care is available for caretakers who need a rest from the stress of caring for a veteran at home.

If you are interested in applying to one of the veteran's homes, please contact the homes directly. The telephone numbers are listed below.

NJ Veterans Memorial Home at Paramus

1 Veterans Drive, PO Box 608, Paramus, NJ 07652-0608; tel. 201-634-8200

NJ Veterans Memorial Home at Menlo Park

132 Evergreen Road, PO Box 3013, Edison, NJ 08818-3013; tel. 732-452-4100

NJ Veterans Memorial Home at Vineland

524 North West Boulevard, Vineland, NJ 08360-2895; tel. 856-405-4200

For additional information:

- ❑ Contact the nearest **Veterans Service Office** for additional information and assistance. A complete list of offices is included in **Appendix R**.
- ❑ Visit the website **www.nj.gov/military/veterans/index.html**
- ❑ Call the **Veterans Benefit Hotline: 1-888-8NJ-VETS (1-888-865-8387)**
- ❑ Call the **Veterans Counseling Hotline: 1-866-VETS-NJ4U (1-866-838-7654)**

Nursing Home Transitions

Community Choice Program / Global Options Nursing Home Transitions

The statewide Community Choice Program is designed to assure that senior citizens, persons with disabilities, and their families are aware of the choices they have when it comes to long-term care. The program helps short-term Medicaid nursing facility residents and hospital patients explore the various community-based alternatives. The resident's discharge is coordinated with other state and community agencies and necessary support services are provided to help make the transition from a nursing facility to community housing. Through this program, counselors:

- ❑ Provide information on special housing, community programs and in-home services;
- ❑ Explain any financial or medical requirements;
- ❑ Coordinate with your discharge planner to find services that support dignity, choice and independence; and
- ❑ Help you and your family to make arrangements so that you will receive service in an appropriate community setting via an Interdisciplinary Team meeting.

An interdisciplinary team that includes participants and/or their guardians, social workers, discharge planners, and other care professionals decide what services are needed on a case-by-case basis and include those services in individual and flexible plans of care. All participants receive care management services and are enrolled in a Medicaid waiver program that most appropriately meets their needs on day one of transition to the community. This text moved over from MFP

Please contact the **NJ Division of Aging and Community Services**, PO Box 807, Trenton, NJ 08625-0807, telephone **1-877-856-0877** or 609-943-4978.

Money Follows the Person (MFP)

A federal demonstration project, MFP helps eligible individuals who have been residing in nursing homes and developmental centers for a minimum of six months move into a community setting. Individuals are offered transitional services and long-term supports that prevent or delay the need to return to institutionalized care. This demonstration project is not a permanent stand-alone program and is due to end in 2011.

Other services that may be available include, but are not limited to:

- Homemaker services
- Peer/Family mentors
- Chore services
- Attendant care
- Medication administration
- On-going assessment
- Health monitoring
- Transportation
- One-time clothing purchase
- One-time food purchase
- One-time environmental assessment
- Community transition services (security deposits, moving expenses, furnishings, one-time cleaning)
- Assistive technology devices

A person may only receive a total of 365 days of MFP eligibility in his or her lifetime.

To obtain additional information, call:

- NJ Division of Disability Services (DDS) at 1-888-285-3036.**
- Nursing facility residents interested in receiving community-based supportive services should ask their nursing facility social worker to contact the appropriate Regional Office of **Community Choice Options** to arrange for a Community Choice COUNSELOR visit. Call toll-free **1-877-856-0877**.
- Developmental center residents and/or their guardians interested in receiving community-based supportive services should speak with their center social worker. This text moved into text box from above.

Utility Assistance Programs

Energy/Utility Assistance

When energy costs rise, heating and air conditioning bills can become a factor in an individual's ability to stay in his or her current home. New Jersey has several energy assistance programs, as well as laws that prevent utility companies from

shutting off service to senior and disabled households that are experiencing a financial hardship.

If you are an elderly or disabled customer having financial problems paying for your electric or gas bill, you should request the utility company to enroll you in a budget plan in accordance with your ability to pay. You are required to make good faith payments of all reasonable bills for service. **Residential service can be shut off after proper notice.** A utility may not shut off residential service on Friday, Saturday, Sunday or a holiday or the day before a holiday, or if a valid medical emergency exists in your household.

The following utility assistance programs may be able to assist you or your loved one:

Comfort Partners is a program designed to improve energy affordability for income eligible households through direct installation of free energy efficiency measures and education about steps everyone can take to save energy. Participants are offered comprehensive, personalized energy education and counseling and asked to partner with the program to develop and carry out a household energy savings action plan.

Services offered can include:

- ❑ Efficient lighting products
- ❑ Hot water conservation measures
- ❑ Replacement of inefficient refrigerators
- ❑ Thermostats; insulation upgrades
- ❑ Blower-door guided air sealing
- ❑ Duct sealing and repair
- ❑ Heating/cooling equipment maintenance

Eligibility Requirements:

The Comfort Partners program is available to any New Jersey household with significant use, having an income at or below 175% of the federal poverty guidelines.

For more information call:

- ❑ **PSE&G:** 1-888-773-8326
- ❑ **Jersey Central Power & Light:** 1-800-207-9276, TDD/TTY 1-800-522-2376
- ❑ **Atlantic City Electric:** 1-888-642-3780, TDD/TTY 1-800-898-8056
- ❑ **Rockland Electric:** 1-800-231-0427, TDD/TTY 1-800-223-0024
- ❑ **Elizabethtown Gas:** 1-888-773-8326
- ❑ **NJ Natural Gas:** 1-800-221-0051, press 3, then 4, then 2
- ❑ **South Jersey Gas:** 1-800-648-0138, TDD/TTY 1-800-547-9085

- If your primary source of heat is oil, propane or kerosene, contact the **NJ Dept. of Community Affairs, Office of Weatherization** at **1-800-510-3012**.

The Heating Oil Cost Assistance program is operated by the New Jersey Citizen Action's Oil Group (NJCAOG). The NJCAOG is comprised of thousands of heating oil consumers who have joined together to negotiate a lower price with local dealers. After joining, members are assigned a supplier. They then call that supplier and make arrangement for fuel delivery but at the Oil Group's discounted price. Generally, the prices members pay are 10–30% less than average retail prices. The annual membership fee for persons aged 60 and older was \$15 in 2009.

- For more information call **New Jersey Citizen Action**, toll-free at **1-800-464-8465**, or visit their website at **www.njcaoilgroup.com**.

CITGO/Citizens Energy

In partnership with CITGO, Citizens Energy works with thousands of oil heat dealers and local fuel assistance agencies to provide deliveries of home heating oil to those in need. The program provides eligible families a one-time delivery of 100 free gallons of home heating oil.

- For program availability and additional information call **1-800-JOE-4-OIL**, or 1-800-563-4645, or visit the website **www.citizensenergy.com**.

The Lifeline Program is a utility assistance program that offers \$225 to persons who meet the PAAD eligibility requirements or who receive Supplemental Security Income (SSI). This includes utility customers as well as tenants whose utility bills are included in their rent. Only one tenant in a household is entitled to this assistance. Your Lifeline benefit provides for only electricity and natural gas. Other fuels, such as bottled or propane gas, oil, coal, or wood, are NOT covered.

Eligibility:

Consumers must meet one of the following:

- Recipient of PAAD;
- Meet the eligibility requirements for PAAD;
- Recipient of Medical Assistance to the Aged (MAA);
- Recipient of Medical Assistance Only (MAO); or
- Recipient of the New Jersey Care.

For more information about **Lifeline**, please call **1-800-792-9745**.

The Low Income Home Energy Assistance Program (LIHEAP) is designed to help low-income families and individuals meet home heating and medically necessary cooling costs. Applicants must be responsible for home heating or cooling costs, either directly or included in the rent; and have gross income at or below 225% (in 2009) of the federal poverty level. The LIHEAP application is also used for the Universal Service Fund (USF) Program (see below). Therefore, if you qualify, you are enrolled in both energy assistance programs through a single application.

Universal Service Fund (USF) is a program created to help make energy bills more affordable for low-income customers. The goal of the USF program is to ensure that income eligible New Jersey utility customers pay no more than 6% of their annual income for their natural gas and electric service combined. Households with income equal to or less than 175% of the federal poverty level are income eligible.

□ For more information about **LIHEAP** and/or **USF**, visit www.energyassistance.nj.gov or call toll-free at **1-866-240-1347**.

NJSHARES is a non-profit corporation organized to provide assistance to individuals and families living in New Jersey who are in need of temporary help in paying their energy bills. New Jersey SHARES can assist with up to \$700 for gas, up to \$300 for electric, or up to \$700 for electrically-heated homes.

Eligibility:

A person or family must be facing a financial crisis and not eligible for welfare. Recipients must also have a history of good-faith payments of their utility bills.

□ Call **NJSHARES** at **1-866-657-4273** or visit www.njshares.org.

The Winter Termination Program is in effect from November 15 through March 15, with the goal of preventing residential customers from having their gas or electric service disconnected during the winter months. The Board of Public Utilities administers this program.

Eligibility:

Customers may be eligible if they participate in any of the following:

- LIHEAP
- Work First New Jersey/Temporary Assistance to Needy Families (WFNJ/TANF)
- Federal Supplemental Security Income (SSI)
- Pharmaceutical Assistance to the Aged and Disabled (PAAD)
- Persons unable to pay their utility bills because of circumstances beyond their control including unemployment, illness, medically related expenses,

recent death of a spouse and any other circumstances which might cause financial hardship.

For more information on the **Winter Termination Program**, call **1-800-624-0241**.

Additional Utility Assistance Programs

Other programs are in existence that may be available to assist individuals with water and sewer utilities, cable, and telephone services, including:

- ❑ **Communications Lifeline Telephone Services** – Through the Verizon Telephone Company discounted residential telephone service is available for households that make less than three local calls per day which last five minutes or less, or that spend less than one and a half hours a week on local calls. To be eligible for this program you must receive benefits from one of the following programs: Temporary Assistance to Needy Families/Work First New Jersey (TANF/WFNJ), Lifeline Utility Credit/Tenants Lifeline Assistance, Pharmaceutical Assistance to the Aged and Disabled (PAAD), General Assistance (GA), Food Stamp Program, Supplemental Security Income (SSI)/Medicaid, Home Energy Assistance Program (HEAP) and you must not be dependent for Federal Income Tax purposes unless you are 60 years of age or older.
- ❑ **Link-Up America Telephone Service** – Verizon Communications make residential telephone service more affordable by offering Link-Up America services for qualified, low-income customers. Link-Up America provides a 50% discount on telephone connection charges for persons meeting the eligibility criteria for certain telephone service programs. Those persons receiving benefits for PAAD, Lifeline Utility Credit, or Medicaid/SSI should call 1-800-792-9745 for details. Persons receiving benefits from HEAP or Food Stamps, please contact your County Board of Social Services/County Welfare Agency. For additional communication and eligibility information please call 1-888-337-3339.
- ❑ **Senior Citizen Telephone Deposit Program** – The Verizon Telephone Company has a program that enables residents of subsidized senior housing to obtain phone service. Verizon will waive the deposit fee (typically \$100) for elderly and other tenants living in subsidized senior housing. Those eligible must have a good credit record with the phone company and must be a new customer, i.e., the person has not been a phone customer recently. Individuals receiving the waiver will be responsible for all other telephone costs, including purchase of the phone, installation costs and monthly service charges. To find out if you are eligible for the deposit waiver, contact your County Board of Social Services/County Welfare Agency.
- ❑ **Cable Television Discount** – The cable television companies may, if they choose, offer a discount rate for cable television reception to senior citizens age 62 and older or disabled individuals meeting the income and

residency eligibility requirements of the PAAD program, if there is no more than one non-senior/disabled person in the household.

- ❑ **Water and Sewer** – Any municipality or county authority may establish within its district rates or schedules that provide for a reduction or total abatement of water and sewer charges. Persons residing in the district and who meet specified guidelines are eligible if the benefit is offered. For further information, please contact your local municipal or county utilities or sewerage authority.

Multiple Dwellings: Rent Grace

Any senior citizen receiving Social Security Pension, Railroad Retirement Pension, or any other government pension in lieu of Social Security must be given a five-day grace period for payment when rent is due on the first of the month.

- ❑ For a copy of the law, please contact the **Office of Landlord-Tenant Information, NJ Department of Community Affairs**, PO Box 805, Trenton, NJ 08625-0805 or call **1-800-792-8820** or 609-292-4174.

Condominium Conversion

Under the Senior Citizens and Disabled Protected Tenancy Act, for those persons 62 and older and certain disabled veterans, there is a possibility of obtaining protection against eviction on the grounds that the building is being converted to a condominium or cooperative provided the following guidelines are met:

- ❑ The building in which they reside contains at least three rental units;
- ❑ The dwelling unit in which they or their spouse or civil union partner reside has been the principal residence for at least one year immediately preceding the conversion recording; and
- ❑ Their income is no higher than three times the county per capita personal income (which changes annually), or \$50,000, whichever is greater.

Before the landlord can begin the conversion process, an application package for protected tenancy must be sent to the municipal administering agency.

- ❑ For copies of the law and regulations concerning the Senior Citizen and Disabled Protected Tenancy Act, contact the **Office of Landlord-Tenant Information, NJ Department of Community Affairs**, PO Box 805, Trenton, NJ 08625-0805 or call **1-800-792-8820** or 609-292-4174.

Safe Housing and Transportation Program

The purpose of the Safe Housing and Transportation Program is to provide a safe environment for senior citizens through the provision of home repair services, safety improvements, and escorted transportation services.

The escorted transportation program is prioritized to serve seniors living in high crime areas with special emphasis being placed on seniors living alone and frail elderly aged 75 and older. Programs funded under residential maintenance focus on alleviating existing conditions which are detrimental to the health and safety of the elderly. The program is administered through the 21 Area Agencies on Aging.

- For additional information, please contact your local **Aging and Disability Resource Connection (ADRC)** or **Area Agency on Aging (AAA)**, toll-free at **1-877-222-3737** or please call the **NJ Division of Aging and Community Services**, toll-free at **1-800-792-8820** or 609-943-3437.