

# A GUIDE TO COMMUNITY-BASED LONG TERM CARE IN NEW JERSEY



PROMOTING INDEPENDENCE, DIGNITY & CHOICE



Richard J. Codey  
Acting Governor



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Commissioner

# PROMOTING INDEPENDENCE DIGNITY, & CHOICE

*The key to owning your  
future is planning early  
and wisely, knowing your  
options and taking action.*

*Begin planning your  
secure future today.*

This guide is provided by the New Jersey Department of Health and Senior Services Division of Aging and Community Services with funding from the U.S. Department of Health and Human Services' Centers for Medicare and Medicaid Services. It is intended to help you learn more about the long-term care programs that are available in the State of New Jersey. Included in this folder are descriptions of different supportive housing settings and community services available, information on a variety of financial programs offered, as well as several checklists to reference as these important decisions are being made.

Long-term care consists of a variety of services that help people with health or personal needs and activities of daily living over a period of time. Making decisions about care and assistance throughout the aging process is a personal choice. Some individuals actively pursue their options ahead of time, while others are more reluctant to make these decisions. This guide is designed to provide a reference for all individuals as they take the necessary steps to plan their future.

Remember, the key to owning your future is planning early and wisely, knowing your options and taking action. We encourage you to use the contents of this folder to become educated on all applicable facets of New Jersey's long-term care programs and to begin planning a secure future.



*For more information please contact New Jersey EASE (Easy Access Single Entry), toll-free at 1.877.222.3737.*

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# Programs & Services Checklist

In recent years, the availability of home and community-based services has increased dramatically. Since there are a variety of services and programs to choose from, it is important to know what options exist in your community, how these services can be paid for and what care is specifically offered by each provider. This will help you find the service provider that will best meet your needs.

If you decide to pursue a community program or in-home service, there are some steps you can follow to help make the best possible choice. To begin the process it is important to explore the reputation of each provider you consider.

The following checklist will help you determine the suitability of each provider. Not all of these questions will apply to each provider, but in general they should offer a good basis, whether you are investigating a home health care agency or an adult day health services center.

## Credibility

- Is the agency or organization (provider) approved or licensed?
- How long has the provider been serving the community?
- How does the provider ensure the quality of service it supplies?
- How does the provider evaluate the skills and abilities of its staff?
- How are client rights protected?

## Services

- What kind of services does the provider specifically offer?
- Do they offer the services you need?
- When is the staff on duty?
- Are clients asked to evaluate employee performance and other factors such as courtesy and behavior?
- How are emergencies handled?

## Health Care

- Will there be a care plan developed? Can families and clients help decide this plan of care?
- Does the provider teach family members or caregivers about the type of care being provided?

## Staff

- ❑ Who is the executive director, supervisor or administrator of the provider organization and what are his or her qualifications?
- ❑ Who can a client call if he or she has a problem or complaint?
- ❑ What type of training have the staff members received?
- ❑ Have there been any background and reference checks completed on the employees?
- ❑ Are the staff members trained in specialty care required by the clients?
- ❑ What happens if the staff member assigned to my care is not available or does not show up for a scheduled appointment?
- ❑ Will the provider be in contact with the other services that clients are receiving, such as their primary care physician or specialist?
- ❑ Does the provider ensure that the staff members are professionally licensed and insured?

## Cost

- ❑ What are the charges or costs for the services or supplies required for client care?
- ❑ Are there financial assistance programs that can help cover the cost of services? How do potential clients apply for them?
- ❑ Will Medicare, Medicaid or private insurance cover any costs?
- ❑ Will the provider help fill out applications for funding assistance for the cost of the care received?
- ❑ Does the provider present all financial arrangements in writing?
- ❑ What is the provider's notification policy if services are to be canceled?
- ❑ What is the policy for clients who want to cancel services with the provider?

 **FOR MORE INFORMATION ON PROGRAMS & SERVICES, PLEASE CONTACT THESE RESOURCES:**

**THE COUNTY OFFICE ON AGING/  
STATE INFORMATION HOTLINE**  
NJEASE: 1.877.222.3737

**NEW JERSEY DEPARTMENT OF  
HEALTH & SENIOR SERVICES  
DIVISION OF AGING &  
COMMUNITY SERVICES**  
P.O. Box 807  
Trenton, NJ 08625-0807  
1.800.792.8820 (toll-free for  
NJ residents only)

**NEW JERSEY DEPARTMENT OF  
HUMAN SERVICES  
DIVISION OF DISABILITY SERVICES**  
222 South Warren Street  
P.O. Box 700  
Trenton, NJ 08625-0700  
1.888.285.3036 (toll-free)  
609.292.7800  
609.292.1210 (TDD)  
[www.state.nj.us/human  
services/dds](http://www.state.nj.us/human<br/>services/dds)

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**Department of Health and Senior Services Division of Aging and  
Community Services**

P.O. Box 807 Trenton, NJ 08625-0807



# 2 State Health Insurance Assistance Program

The State Health Insurance Assistance Program (SHIP) is a statewide program funded under a grant from the U.S. Department of Health and Human Services' Centers for Medicare & Medicaid Services (CMS). SHIP provides free, objective and confidential assistance and information about Medicare, Medigap, Medicare Advantage plans and long-term care options.

Trained counselors are available in every county. Some SHIP counselors in each county have had additional training about planning for long-term care. Counselors do not provide legal advice, sell, recommend or endorse any specific insurance product or policy, agent or company. SHIP counselors are not financial planners or elder law attorneys, but are available to provide general information and assistance to help you make more informed choices.

## Available Services

SHIP provides information about:

- Original Medicare
- Medicare Advantage HMO plans
- Medicare Advantage PPO plans
- Medicare Supplement Insurance (Medigap)
- Medicare Secondary Payer Situations
- Medicare Coordination with other insurance
- Long-Term Care options
- Medicare Savings Programs
- Prescription Assistance Programs

SHIP provides assistance with:

- Medicare Appeals
- Completion of Medicare enrollment forms
- Medicare supplement claims processing
- Resource referrals

## Program Eligibility & Cost

SHIP services are available to people with Medicare and their caregivers or representatives. SHIP services are free.



**FOR MORE INFORMATION ON THE STATE HEALTH INSURANCE ASSISTANCE PROGRAM,  
PLEASE CONTACT THESE RESOURCES:**

**THE COUNTY OFFICE ON AGING/  
STATE INFORMATION HOTLINE**

NJEASE: 1.877.222.3737

**NEW JERSEY DEPARTMENT OF HEALTH &  
SENIOR SERVICES  
DIVISION OF AGING & COMMUNITY SERVICES**

P.O. Box 807

Trenton, NJ 08625-0807

1.800.792.8820

(toll-free for NJ residents only)

**NEW JERSEY DEPARTMENT OF HUMAN SERVICES  
DIVISION OF DISABILITY SERVICES**

222 South Warren Street

P.O. Box 700

Trenton, NJ 08625-0700

1.888.285.3036 (toll-free)

609.292.7800

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# 3 Assistive Technology

Assistive Technology refers to any device used to improve the functional capabilities of a person with a disability, allowing the individual to function more independently.

This equipment can enable individuals to carry out daily activities including eating, cooking, showering and maneuvering around the house.

## Eligibility

Many individuals can benefit from assistive technology. Assessments of the needs and functioning capacities of people with multiple disabilities is vital to find the appropriate device(s) for them. Also, people with cognitive impairments may find assistive devices are difficult to understand and use correctly. Older adults with mild impairments may find that assistive technology devices supplement their informal care but do not prevent their need for personal assistance in some areas.

## Advantages

Assistive technology presents many advantages for its users, including:

- Saving money by eliminating the need for personal assistants.
- Improving the quality of life by promoting autonomy and self-sufficiency.
- Helping people remain functionally independent for a longer period of time.

## Special Concerns

Several factors should be addressed when promoting the use of assistive technology.

- Training is needed for the device to work effectively. Caregivers must be realistic about the patient's limitations and should have a positive attitude about the capabilities of the device.
- Assistive technology can involve ongoing technological support, including occasional maintenance.
- Choosing the appropriate equipment is fundamental to helping people accept and use the device. It is important that the device given to an individual is the right match.

## Cost

Assistive devices range in price, and none of the major sources of health care funding for the elderly offer comprehensive coverage for assistive technology. The Medicare Part B program may pay for a portion of the cost of assistive technology as long as it meets their definition of “durable medical equipment.” This is defined as items that are ‘primarily and customarily used to serve a medical purpose, and generally are not useful to a person in the absence of illness or injury.’

The Department of Veteran Affairs (VA) purchases many assistive devices for eligible individuals. The VA purchases hearing and visual aids, wheelchairs, van adaptive aids, patient lifts, hospital beds and other medical equipment. They have a very comprehensive system which offers extensive staff, education and training personnel, and invests in the research and development for assistive technology.

Subsidy programs are another alternative for financing assistive technology. These programs may provide equipment at a reduced cost or free of charge. The subsidy may be in the form of a grant, a rebate or a discount, and it may target specific products. These programs promote broader distribution of devices and encourage people who might not otherwise have considered it, to use assistive technology.

 **FOR MORE INFORMATION ON ASSISTIVE TECHNOLOGY, PLEASE CONTACT THESE RESOURCES:**

**THE COUNTY OFFICE ON AGING/  
STATE INFORMATION HOTLINE**  
NJEASE: 1.877.222.3737

**NEW JERSEY DEPARTMENT OF  
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# 4 Legal Issues for Senior Citizens

It is important as you age to know your legal rights and to take the necessary steps to protect yourself and your interests. Whether you suspect you may have been the victim of age discrimination, are having difficulty with creditors, or wish to write out an advance directive or a will, putting your legal affairs in order will give you peace of mind and make sure that your wishes are known and followed.

## Legal Aid

Attorney fees vary, depending on the nature of services provided, the expertise of the attorney, the time and difficulty involved, and other factors. The Older Americans Act mandates and funds local legal assistance programs which provide free legal assistance to senior citizens in the following areas: public entitlements, healthcare/long-term care, housing/utilities, planning/protecting autonomy, family/domestic, individual rights and consumer issues. The County Office on Aging can provide information about this program. Below are the Legal Services Offices and Legal Aid offices that provide free legal assistance and have expertise in areas of the law that affect seniors:

Edison   732.572.9100	Freehold   732.866.0020
Atlantic City   609.348.4200	Toms River   732.341.2727
Bergen County   201.487.2166	Morristown   973.285.6911
Mount Holly   609.261.1088	Somerville   908.231.0840
Camden   856.964.2010	Newton   973.383.7400
Newark   973.824.3000	Elizabeth   908.354.4340
Jersey City   201.792.6363	Belvidere   908.475.2010
New Brunswick   732.249.7600	

Additionally, the Community Health Law Project serves disabled persons including frail elderly. The Community Health Law Project offices are:

Bloomfield   973.680.5599	Elizabeth   908.352.8282
South Orange   973.275.1175	Williamstown   856.858.9500
Trenton   609.392.5553	Asbury Park   732.502.0059

## Elder Law

Elder Law is a relatively new and fast growing area of the law that deals with specific legal issues faced by the elderly population. It is important for attorneys dealing with the elderly to understand the laws that may affect the unique needs of the elderly client. Elder law combines elements of estate planning, trusts, wills, conservatorships, guardianships and

other issues that confront older adults such as Social Security and Medicare. In addition, Elder Law attorneys focus on disability planning including use of durable powers of attorney, living trusts, Advance Directives (including treatment directives and proxy directives), and other means of delegating management to another in case of incompetency or incapacity.

### Selecting an Attorney

Before selecting an attorney, ask a lot of questions, as most attorneys do not specialize in every one of the specific legal areas. It is important that you hire an attorney who regularly handles matters in your area of concern but also is familiar with other areas of law that might affect your decisions.

Lawyer Referral Service in New Jersey, a program handled by the county bar associations, can often recommend an attorney near your home. To find the phone number for the bar association in your county, call the New Jersey Bar Association at 732.249.5000.

### Durable Power of Attorney

A durable power of attorney is a written document in which a person (called the principal) appoints someone else (called the agent or attorney-in-fact) to act on his/her behalf. A non-durable power of attorney terminates when the principal becomes legally incapacitated or dies. A durable power of attorney continues to be valid even after the principal becomes incapacitated. If you want to prepare a power of attorney but do not want the attorney-in-fact's power to vest until you become legally incapacitated, you can create a "springing power of attorney". A "springing power of attorney" becomes effective only upon the happening of an event that you have designated. No matter what type of power of attorney you create, it will terminate automatically when you die. Durable powers of attorney may take many forms, and contain different powers. The most common forms are:

**DURABLE POWER OF ATTORNEY FOR HEALTH CARE** *(also known as a health care proxy)* | The primary purpose of the Durable Power of Attorney for Health Care is to appoint someone to make health care decisions for you in the event you are unable to make them for yourself. The Durable Power of Attorney for Health Care you create should be carefully drawn, so that it only becomes effective upon your incapacity.

**DURABLE GENERAL POWER OF ATTORNEY** | The Durable General Power of Attorney also called the Financial Power of Attorney appoints someone whom you want to assume control over matters other than health care decisions, if you should become incapacitated. This document gives another person full legal authority to sign your name on your behalf and manage your finances for all your assets.

## Office of the Public Guardian

The Office of the Public Guardian makes legal, financial and healthcare decisions for individuals age 60 and older who have been determined by a Superior Court judge to be incapacitated. The office accepts a case when the court assigns one to it because there are no other willing, responsible or appropriate family members or friends to serve as guardian for the incapacitated senior. Housed in the New Jersey Department of Health and Senior Services' Division of Aging and Community Services, the Office employs attorneys, investigators, care managers, accountants and support staff to assist its elderly clients.

To find a private-pay guardian, visit the Lawyer Referral Services' website maintained by the New Jersey State Bar Association. Short of guardianship, some families hire private geriatric care managers to ensure their elderly relative receives appropriate care. To find a geriatric care manager, search the database maintained by the National Association of Geriatric Care Managers. Care management services may also be available through a number of state and federal programs administered locally through your County Area Agency on Aging.

The Office of the Public Guardian can be contacted by writing to P.O. Box 812, Trenton, New Jersey 08625-0812, or by calling 609.943.3519.

## Adult Protective Services

Freedom from abuse, neglect and exploitation is a right. If you, or someone you know, is being abused, neglected or exploited, or you even suspect this is the case, help is available. If the person is living at home, you may contact Adult Protective Services in your County [see phone numbers below]. If the person is in a health care facility, such as a nursing home, assisted living, or residential health care and you suspect abuse, neglect or exploitation, you may contact the State Ombudsman for the Institutionalized Elderly toll-free at 1.877.582.6995. All calls are confidential, and reports may be made anonymously.

## New Jersey Adult Protective Service Providers

### ATLANTIC COUNTY DIVISION OF INTERGENERATIONAL SERVICES

Shoreview Building, Room 210  
101 South Shore Road, Northfield, NJ 08225  
Phone: 609.645.7700 Ext. 4348 | After Hours:  
888.426.9243 or 911

### BERGEN COUNTY BOARD OF SOCIAL SERVICES

216 Route 17 North, Rochelle Park, NJ 07662  
Phone: 201.368.4300 | After Hours: 800.624.0275

### BURLINGTON COUNTY BOARD OF SOCIAL SERVICES

Human Services Facility  
795 Woodlane Road, Mount Holly, NJ 08060  
Phone: 609.261.1000 Ext. 4797 | After Hours:  
609.267.8500 or 609.234.8888

### CAMDEN COUNTY BOARD OF SOCIAL SERVICES

808 Market Street, Second Floor, Camden, NJ 08102  
Phone: 856.225.8178/8140 | After Hours: 800.786.5080

### CAPE MAY COUNTY BOARD OF SOCIAL SERVICES

4005 Route 9 South, Rio Grande, NJ 08242  
Phone: 609.886.6200 Ext. 358 | After Hours: contact  
local police or 911

### CUMBERLAND COUNTY GUIDANCE CENTER

2038 Carmel Road, P.O. Box 808, Millville, NJ 08332  
Phone: 856.825.6810 Ext. 219 or 299 | After Hours:  
856.455.5555 (crisis center)

**FOCUS, HISPANIC CENTER FOR HUMAN DEV., INC.**

441-443 Broad Street, Newark, NJ 07102  
 Phone: 973.624.2528 Ext. 135 | After Hours: 911,  
 local police, first aid or hospital

**GLOUCESTER COUNTY BOARD OF SOCIAL SERVICES**

400 Hollydell Drive, Sewell, NJ 08080  
 Phone: 856.582.9200 | After Hours: 800.648.0132

**HUDSON COUNTY PROTECTIVE SERVICES, INC.**

6018 A Hudson Avenue, 4th Floor, West New York, NJ 07093  
 Phone: 201.295.5160 | After Hours: 800.792.8610

**HUNTERDON COUNTY DEPARTMENT OF HUMAN SERVICES**

Division of Social Services  
 P.O. Box 2900, Flemington, NJ 08822-2900  
 Phone: 908.788.1300 | After Hours: 908.782.HELP,  
 908.735.HELP or 800.272.4630

**MERCER COUNTY BOARD OF SOCIAL SERVICES**

200 Woolverton Street, Trenton, NJ 08650  
 Phone: 609.989.4346 | After Hours: recording—call 911

**MIDDLESEX COUNTY BOARD OF SOCIAL SERVICES**

P.O. Box 509, New Brunswick, NJ 08903  
 Phone: 732.745.3635 | After Hours: recording—  
 call local police or 911

**FAMILY AND CHILDREN SERVICES OF MONMOUTH COUNTY**

1900 Highway 35, P.O. Box 639, Oakhurst, NJ 07755-0639  
 Phone: 732.531.9191 | After Hours: 732.531.9111

**MORRIS COUNTY AGING, DISABILITIES AND VETERANS**

P.O. Box 900, Morristown, NJ 07963  
 Phone: 973.326.7282/7283 | After Hours: 911 or  
 sheriff's comm. center, 973.285.2900

**OCEAN COUNTY BOARD OF SOCIAL SERVICES**

1027 Hooper Avenue, P.O. Box 547, Toms River, NJ 08754  
 Phone: 732.349.1500 or 732.286.5929/5333  
 After Hours: 732.240.6100

**PASSAIC COUNTY BOARD OF SOCIAL SERVICES**

80 Hamilton Street, Paterson, NJ 07505-2057  
 Phone: 973.881.2616/0100 | After Hours: 973.345.2676

**SALEM COUNTY OFFICE ON AGING**

98 Market Street, Salem, NJ 08079  
 Phone: 856.935.7510 | After Hours: call 911

**SOMERSET COUNTY BOARD OF SOCIAL SERVICES**

73 East High Street, Somerville, NJ 08875-1144  
 Phone: 908.526.8800 | After Hours: 800.287.3607

**SUSSEX COUNTY DIVISION OF SOCIAL SERVICES**

P.O. Box 218, 18 Church Street, Newton, NJ 07860  
 Phone: 973.383.3600 Ext. 140 | After Hours:  
 800.280.8845

**CATHOLIC COMMUNITY SERVICES**

505 South Avenue E, Cranford, NJ 07016  
 Phone: 908.497.3900/3902 | After Hours: 911 or  
 local police

**WARREN COUNTY WELFARE BOARD, COURTHOUSE ANNEX**

P.O. Box 3000, Belvidere, NJ 07823  
 Phone: 908.475.6301 | After Hours: 911 or local police

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# 5 Facility Checklist

If you decide to pursue a community-based living arrangement, there are some steps you can follow to help make the best possible choice. It is a good idea to visit more than one setting to get an idea of what is available in your community so you can make a well-informed decision about which facility will adequately meet your needs. In exploring your choices, it is a good idea to consult the following sources:

- Ask the provider to show you their latest state inspection report and/or their state license.
- Ask for references from former residents or their family members.
- Call the NJ Department of Health and Senior Services for information on any complaints about a long term care facility (1.800.792.9770). Please note, the NJ Department of Community Affairs, Bureau of Rooming and Boarding House Standards is responsible for the inspection and licensure of Boarding Homes. For more information about this type of setting call 609.633.6251 or 609.984.1706.

The following checklist will help as you visit facilities, meet professionals, and assess the appropriateness of each residence.

## Cost & Finances

- Can you take a copy of the basic rates with you?
- What is included in the facility's basic package?
- What does the basic service package cost? What is the cost of additional services?
- Is there a Contract/Resident Agreement available for review?
- What are the billing, payment and credit policies of the facility?
- What is the policy for rate increases? Under what circumstances might fees change and how much notice will be given?
- Under what circumstances can a Contract/Resident Agreement be terminated? What is the refund policy if a resident leaves before the end of the month?
- Are there any programs available to help cover the cost of services?
- Does the facility accept Medicaid funds as a form of payment? Would the facility accept Medicaid in the future if a resident becomes eligible and can no longer pay privately for services?
- Are residents asked to move if there is a change in health status?
- Can residents handle their own finances, or should family members or outside party be designated?

## Environment & Location

Take time to look and listen to what is going on in the lobby and other gathering areas. Imagine yourself living there, and think about how you would fit in.

- Do you like the location and appearance of the facility?
- Is it close to friends and relatives?
- Are there shops, a library, post office, a park or other public places within walking distance? Is there an outside area to sit or walk?
- Is public transportation close by?
- Do residents appear happy and comfortable?
- Do the residents look like people you, or your loved one would want to live with?
- Do staff members treat residents with respect and dignity?

## Physical Setting

### COMMON AREAS

- Is the residence nicely decorated? Does it offer a home-like “look and feel”?
- Can residents find their way around the facility?
- Are doorways, hallways and rooms accommodating to wheelchairs and walkers?
- Are elevators available for those who cannot manage stairs?
- Are there handrails to help walking in the corridors and in the bathroom? Are there non-skid floors and firm carpets to assist walking?
- Is the facility clean, free of odors and well heated or cooled?
- Does the facility have a sprinkler system and clearly marked exits?
- Is the facility free from obvious hazards?
- Is there free use of the kitchen? Activity rooms? Toilet facilities? Dining room? Grounds?
- Can residents smoke?
- Where and when is the mail delivered and sent out?
- Is there a secure environment for wanderers?

### INDIVIDUAL UNIT AREAS

- Are different sizes and types of units available? Are units single or double occupancy?
- Are the rooms clean, safe and adequate?
- What pieces of furniture are provided? Is there a rental fee for items provided?
- Can you bring some of your own furniture or other personal items?
- Is there a way to get furniture donated for your room if you don't own any?
- Are there arrangements made to help you move your belongings in/out?
- If this unit is a shared room, how are roommates selected?
- Is there storage space available?
- Is there access to temperature control within the room?
- Do units have their own lockable doors?
- Do units have a telephone or cable TV? How is billing handled?
- Are there shared bathrooms? If so, how many residents are there per bath?
- Is there a sit-down shower?
- Are there fire sprinklers and smoke alarms installed?
- Are kitchenettes available? May residents keep food in their units?
- Is there a 24-hour emergency call system available?
- Is there a sufficient level of privacy?

## Staffing

- Can you speak with the staff members who will be providing direct care?
- Who will provide personal care? Nursing care?
- What language(s) do staff members speak?
- Who has the most daily interaction with the residents?
- When is a registered nurse (RN) on the premises?
- How many nurses aides are available at different times of the day?
- What is the staff ratio per resident?
- Do aides handle all job functions within the residence (assistance with bathing and/or dressing, dining, light housekeeping) or are their jobs defined to more specific activities?

- ❑ Is there a security system in place?
- ❑ What is the employee turnover rate?
- ❑ What training and qualifications are required of all employees?
- ❑ Is the staff caring, cheerful and attentive to resident needs?

## Services

- ❑ Can the residence provide a list of basic services?
- ❑ Are doctors, nurses and emergency assistance available if needed?
- ❑ What is the procedure for responding to a resident's medical emergency?
- ❑ How will specialized services, such as physical therapy and occupational therapy, be arranged?
- ❑ Are pharmacy services offered on-site? What are the policies regarding storage of medication, assistance with medication, training and supervision of staff?
- ❑ Is self-administration of medications allowed? How is it monitored?

## Emergency Procedures

- ❑ Are emergency/evacuation procedures clearly posted throughout the facility?
- ❑ Does staff know what the procedures are? Are there practice drills, when?

## House Policies

- ❑ What is included in the statement of Resident's Rights and Responsibilities?
- ❑ What are the policies regarding visitors and pets?
- ❑ Are there accommodations for guests to visit or stay over?
- ❑ Are pets allowed in the residence, what types? Who is responsible for their care?
- ❑ Can residents be absent from the facility? For what reasons and for how long?

## Activities

- ❑ What type of activities are offered and when?
- ❑ How are the residents notified of available activities?
- ❑ Will staff plan for resident's activities, such as hair appointments or social gatherings?
- ❑ Will you and/or your loved one be able to attend religious services of your choice?

## Transportation

Attempt to view the vehicle and ask if it is handicap accessible, air conditioned, and maintained regularly.

- ❑ Is transportation available to activities outside of the residence?
- ❑ Is there a limit to the distance that transportation is offered and the type of trip for which transportation is available?
- ❑ Are trips scheduled on a limited basis or are they available regularly?
- ❑ Can residents arrange transportation on short notice?
- ❑ Is transportation arranged by the resident or a staff member?
- ❑ Is there a charge per trip? If so, in what case and how much?

## Meals

Be sure to make at least one visit during a scheduled mealtime and arrange to sample a meal if possible.

- ❑ Is the food pleasing, nutritious, adequate and attractively served?
- ❑ Are there specific meal times, or can you snack throughout the day or evening?
- ❑ Must everyone eat at the same time or is the facility flexible?
- ❑ Is seating assigned? If so, what arrangements are in place for residents to change and sit with others?
- ❑ Does the menu allow for choices at each meal?
- ❑ How do the residents make their selection? At mealtime or the day before?
- ❑ Can residents request special meals?

## Meals *(Continued)*

- Will the facility meet your dietary or cultural food preferences?
- Does someone check on a resident if he or she does not attend a meal?
- Is there help available to assist a resident to the dining room?
- Are wheelchairs and walkers permitted in the dining area?
- Is a resident able to have trays sent to his/her room in case of an illness?
- Can residents receive help cutting food or feeding themselves?
- Are private dining areas available?
- Are guest meals available?
- Can residents have alcoholic beverages?

## Other Questions

- How is a discharge from the facility determined?
- How often and by whom are the care plans completed? How often does the record keeping or documentation occur?
- How involved are families? What are the steps taken to encourage family members to visit residents and participate in their care?
- What if a resident has no immediate family available for support? Who will be able to assist him/her with tasks such as letter writing?
- If a resident is admitted to a hospital, what will happen to their room and what will it cost?
- What are the complaint, suggestion or grievance procedures at the facility?
- Who licenses/funds the facility and how can you contact that agency?

## Visit the Facility More Than Once

You should consider visiting one day unannounced and then again at a scheduled time, when you have made an appointment to speak with a representative. You may also find that spending some extra time around the facility and observing the daily routines will give you a better idea of what it would be like to live there.

 **FOR MORE INFORMATION ON CHOOSING A FACILITY, PLEASE CONTACT THESE RESOURCES:**

**THE COUNTY OFFICE ON AGING/  
STATE INFORMATION HOTLINE**  
NJEASE: 1.877.222.3737

**NEW JERSEY DEPARTMENT OF  
HEALTH & SENIOR SERVICES  
DIVISION OF AGING &  
COMMUNITY SERVICES**  
P.O. Box 807  
Trenton, NJ 08625-0807  
1.800.792.8820 (toll-free for  
NJ residents only)

**NEW JERSEY DEPARTMENT OF  
HUMAN SERVICES  
DIVISION OF DISABILITY SERVICES**  
222 South Warren Street  
P.O. Box 700  
Trenton, NJ 08625-0700  
1.888.285.3036 (toll-free)  
609.292.7800  
609.292.1210 (TDD)  
[www.state.nj.us/human  
services/dds](http://www.state.nj.us/human<br/>services/dds)

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State of New Jersey | Richard J. Codey, Acting Governor  
Department of Health and Senior Services | Fred M. Jacobs,  
M.D., J.D., Commissioner

Department of Health and Senior Services Division of Aging and  
Community Services

P.O. Box 807 Trenton, NJ 08625-0807



# 6 Caregiving Resources

In one of four New Jersey homes, an adult is providing caregiving services for an elderly or disabled family member or friend. These individuals know first-hand the importance of planning ahead to meet potential long-term care needs. They know that providing care can be both rewarding and challenging at times. Respite services and support groups can help to relieve stress and offer caregivers some time to themselves. Although it may seem secondary, it is imperative for caregivers to take care of their own needs in order to better care for their loved ones.

Caregiving often starts gradually. As needs increase over time, you may share the responsibilities with other family members or friends, or you may do it all, even providing around-the-clock care. Examples of the assistance caregivers provide can include, but are not limited to:

- Financial assistance and money management or bill paying
- Transportation to the doctor or to other appointments
- Personal care assistance with bathing, dressing and grooming
- Medication management
- Meal preparation and recognition of dietary needs
- Socialization by visiting frequently or arranging trips
- Home maintenance
- Housekeeping
- Shopping for groceries and personal items

## **Discussing Need for Long-Term Care**

Adult children often find it difficult to discuss the possible long-term care needs of their parents with them. It may seem offensive or premature to ask what a parent's plans or wishes are should they be hospitalized or need skilled nursing care. However, it is an excellent way to prepare yourself and your parents so that appropriate decisions can be made during a difficult time in your lives. Within a family there may be anxiety, guilt or differing opinions about what kind of care is needed, who is the best provider or from where the finances will come to pay for needed care.

It is important to understand how parents might feel about discussing long-term care needs. They may experience low self-esteem or depression when reflecting on their age or poor health and may be reluctant to discuss such plans with you because they don't want to lose their independence. They may also hesitate to bring up the subject because they feel they are being burdensome.

It is important that adult children discuss long-term care planning options with their parents before a crisis occurs that requires quick decision-making. This way an aging parent's wishes for his or her care can be known and preparations for care will not be a totally new concept for either the parent or the caregiver. This is likely to contribute to a less stressful situation for everyone.

The first step in long-term care planning is to overcome the reluctance to talk about it. Professionals, such as social workers, discharge planners, or geriatric care managers are available to coordinate and direct a family meeting if this will be helpful for you and your relatives.

### **Evaluating Long-Term Care Needs**

There are a number of people who can help evaluate the long-term care needs of an older adult or help locate resources that may provide the necessary care.

- Your parent's physician is a good person to start with because he or she can discuss medical needs and give advice on the type and length of care necessary.
- You may also seek the services of a geriatric assessment center. These groups are usually found in local hospitals or community and county health centers.
- Care managers, social workers or nurses through public programs such as NJEASE or hired privately can help assess needs and locate appropriate resources.

The physician, geriatric assessment team or care manager should evaluate the medical requirements needed by your parent such as monitoring, medication management, home health assistance or physical therapy. They can describe the possible changes in care that will be needed over time, evaluate for illnesses such as Alzheimer's disease and related disorders and discuss how these conditions may result in the need for special care services in the future.

### **Locating Services**

There are several resources you may find helpful when locating appropriate services:

- Friends and relatives who have confronted similar situations
- Local services providers, such as senior centers or family service agencies, can introduce caregivers to various service or housing alternatives. These alternatives can include agencies providing different levels of care in various settings.

- The County Office on Aging provides information and referral services and care management. It offers a directory of resources and services available in each caregiver's county. For information about Caregiver Support Groups or other resources in your community contact the Office of Aging, by calling NJEASE at 1.877.222.3737.
- Visit the State's website established specifically to help caregivers locate vital information and services at [www.caregovernj.nj.gov](http://www.caregovernj.nj.gov).

Assessing the personal needs and capabilities of your parents is often more difficult but just as important as addressing their medical needs. In addition to finding what services are needed and who is available to provide the services, a critical part of planning long-term care depends on how important it is for your parent to remain in control of his or her own life.

Some people, no matter what their age, may adamantly want to receive as little assistance from others as possible. For these individuals, who also have the ability to manage their own program of care, remaining at home with minimal assistance may be possible and very important. Others may be willing to receive outside assistance if they or their family members are primary decision-makers. In these situations in-home care, or relocation to a residential setting, may be most appropriate.

## Seeking Support

Although it may often seem difficult to find time for yourself, it is important to take care of your own needs so that you do not become overwhelmed. Caregivers of older people who are chronically ill or disabled can undoubtedly benefit from home and community-based services. Helping yourself is as important as helping your parents, and there are several resources you can use that offer temporary assistance or ongoing help for both you and your parents. For example, adult day care, senior centers, home health care services and respite care enable caregivers to work or take time off from caregiving responsibilities, knowing their loved ones are getting the care they need. In addition, you may want to check with your employer's human resource department for information about policies that offer time off for parental care. You can also ask for a copy of your rights under The Family Medical Leave Act, or contact the Wage and Hour Divisions of your regional Department of Labor. You may also wish to join a caregiver support group. Your County Office on Aging can give you information about support groups meeting in your area.

## NEW JERSEY EASE

(EASY ACCESS SINGLE ENTRY) IS AN EASY WAY FOR INDIVIDUALS TO GET INFORMATION ABOUT SERVICES FOR OLDER ADULTS.

FOR MORE INFORMATION OR TO ARRANGE THE SERVICES YOU NEED, PLEASE CALL 1.877.222.3737.



**FOR MORE INFORMATION ON CAREGIVING, PLEASE CONTACT THESE RESOURCES:**

**THE COUNTY OFFICE ON AGING/  
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NJEASE: 1.877.222.3737

**NEW JERSEY DEPARTMENT OF HEALTH &  
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**DIVISION OF AGING & COMMUNITY SERVICES**

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1.800.792.8820

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 FOR MORE INFORMATION ON FINANCIAL ISSUES, PLEASE CONTACT THESE RESOURCES:

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# Financial Issues

There are many options that you can choose from to finance long-term care expenses. Some options may not be appropriate or available to everyone. It is important to assess your circumstances when evaluating each of the options.

## LONG-TERM CARE INSURANCE

Long-term care insurance is one way to pay for some or all of your long-term care. Private insurance companies sell long-term care insurance policies. Usually you buy an individual policy from an agent or broker but you may be able to buy a policy through the mail or by telephone. You may be able to buy coverage under a group policy through an employer or through membership in an association. The federal government and New Jersey state government offer long-term care insurance coverage to their employees, families, and some retiree groups.

Long-term care insurance covers services needed by people who cannot perform basic life tasks on their own. These may include personal care for needs like bathing, eating and dressing; possibly homemaker services for chores like cooking; and respite care to relieve family caregivers. Policies cover services in a variety of settings, including nursing homes, assisted living facilities, adult day care facilities, and at home.

People buy long-term care insurance to preserve savings and assets, have freedom of choice over care and where it is provided, control over the money you spend for care, and personal independence and peace of mind. Not everyone should buy long-term care insurance, however. For instance, if your only income is a Social Security benefit, you may not be able to afford the premium. Look carefully at your needs and resources to determine if this type of insurance is appropriate for you.

For additional information about long-term care insurance and a list of the companies selling it in New Jersey, you may call the State Health Insurance Assistance Program (SHIP) at 1.800.792.8820.

## LIFE INSURANCE

**ACCELERATED DEATH BENEFITS** | This benefit provides cash advances against the death benefit while the insured is still alive. It is accomplished by adding an Accelerated Death Benefits (ADB) rider to the life insurance policy for little or no cost.

**LIFE SETTLEMENTS** | Life Settlements (also known as Senior Settlements, Elder Settlements or High Net Worth Settlements) give older individuals the

ability to adapt to changes in health, goals or life circumstances by selling their life insurance policy. They may no longer need the death benefit because the original reason they bought the insurance no longer exists or the insurance premium may be unaffordable after retirement.

**VIATICAL SETTLEMENTS** | A Viatical Settlement is the sale of a policy by someone who has a life expectancy of two years or less while someone with a Life Settlement has a life expectancy greater than two years but less than 13. Under a Viatical Settlement, the insured assigns the proceeds of his/her life insurance policy to an investor in exchange for a cash settlement, which is less than the value of the death benefit. The tax consequences also differ. Viatical Settlements are usually tax-free, whereas Life Settlements are not.

**SINGLE PREMIUM LIFE/LTC POLICIES** | These policies are funded through a lump sum payment, which is guaranteed not to change. The single premium deposit can be made with cash, CDs, money market accounts, non-qualified and qualified annuities or IRAs and Keogh plans. Issue ages can vary based on the source of the premium.

## LONG-TERM CARE ANNUITIES

**DEFERRED ANNUITY WITH LONG-TERM CARE BENEFITS** | This annuity is available for persons up to age 85 and has seven broad health questions that most people can satisfy. One example of this hybrid product might consist of two funds. The first fund is for long-term care expenses and it grows at a high interest rate with a five-year guarantee. It then grows at the current interest rate thereafter. The second fund grows at 3 percent guaranteed and is a regular cash fund. The purpose of the separate long-term care fund is to allow immediate use of the funds for licensed LTC services.

**IMMEDIATE ANNUITY** | This annuity is available to people with uninsurable health conditions or those who may be already receiving long-term care, as well as those in good health. A single premium payment is converted to a monthly income stream guaranteed for the life of the policyholder or for a minimum guarantee period, life plus a minimum guarantee period or even a joint and survivor annuity option. The named beneficiary(ies) would receive a portion of the money if the policyholder dies earlier than the expiration of the minimum guarantee period.

**REVERSE MORTGAGE ANNUITY** | In a reverse mortgage annuity, part of the lump sum loan amount obtained from the reverse mortgage is used to buy an annuity. Even if the borrower sells or moves from the home, annuity payments will continue. The loan must be paid off when the owner dies, sells or moves from the home. The annuity payment from the separately purchased annuity can continue.

**LEASEBACK** | A leaseback occurs when an investor buys a home below market value and the investor agrees to rent the house to the seller on a long-term lease. The seller no longer has to worry about maintenance to the home or paying

taxes, and the proceeds of the sale can be used as desired, to finance long-term care needs or to buy insurance.

## HOME EQUITY CONVERSIONS

Home equity conversions are methods which allow homeowners access to the equity tied up in their homes without being forced to move or repay a loan from limited income. While there are several forms of home equity conversions, the most common are sale/leaseback and reverse mortgage.

**SALE/LEASEBACK** | Under a sale/leaseback, an investor purchases the homeowner's home and grants the seller a life tenancy. The seller may receive a lump sum payment from which a life annuity is purchased, or may receive monthly mortgage payments from which rent is deducted. The specific arrangement is often dictated by tax considerations. An advantage of this approach is that the seller's income is protected against the buyer's default by the mortgage and annuity purchased at the time of sale.

**REVERSE MORTGAGE** | A reverse mortgage is a loan made by a lender to a homeowner, which provides either a lump sum, a line of credit or monthly payments to the homeowner. Typically, the loan does not have to be repaid until the homeowner moves, sells or dies. The money received from the lender is not counted as income for purposes of eligibility for public benefits, such as Medicaid, Food Stamps or SSI.

The U.S. Department of Housing and Urban Development sponsors a program called the Home Equity Conversion Mortgage (HECM), a reverse mortgage program which is insured by the federal government. Theoretically, this mortgage can be made through any bank or mortgage company which is a Federal Housing Administration (FHA) lender. Anyone interested should call local FHA lenders or NJEASE at 1.877.222.3737, to find a participating lender. Some of the features and requirements of HECM are:

- Flexible payment options
- Adjustable rate mortgages
- Loan repayment cannot exceed the sale proceeds of the house even if the loan and interest exceed this amount.
- The loan amount is based on a maximum equity value, which is set in each county.
- HECMs are available only for single family homes.
- All home owners must be at least 62 years of age.
- Applicants must receive counseling from a HUD-certified counseling agency, which is separate.

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# 8

# Housing Options I

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- a – Assisted Living
- b – Residential Health Care Facilities
- c – Nursing Homes
- d – Continuing Care Retirement Communities

## 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 provide assisted living services. Residential units in CPCHs 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 publicly-subsidized housing. There are home personal care and health-related services. 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 a facility must include:

- Personal Care
- Dining
- Recreational Services
- Transportation for medical appointments
- Nursing
- Activities
- Social work services
- Administration of medications
- Pharmacy
- Housekeeping

# 8a

## ASSISTED LIVING

Some facilities are specifically designed or have units designed to accommodate persons with Alzheimer's disease. In these instances, staff members may be specially trained to address the needs of people with cognitive impairments.

### Eligibility

Sometimes seniors need assistance with activities of daily living, such as dressing, bathing or eating. They may not require the 24-hour skilled health care that a nursing home provides, but their needs may not be met if they live alone. Assisted living is designed to help seniors remain independent for as long as possible by offering a mix of supportive personal and health services.

Assisted living residences and comprehensive personal care homes are capable of providing nursing services to maintain residents, including residents who require long-term care. However, 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.

### 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 New Jersey 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 for services privately, but many are now accepting some Medicaid payments. In New Jersey, a Medicaid home and community-based waiver, Enhanced Community Options (ECO), allows the state to serve residents in assisted living settings.

## RESIDENTIAL HEALTH CARE FACILITIES

A Residential Health Care Facility (RHCF) is a long-term care alternative that provides residents with a home-like atmosphere and assistance in getting health services. These facilities are licensed by the NJ Department of Health and Senior Services to offer a supervised communal housing arrangement that is safe and encourages independence for as long as possible. Some nursing homes also have residential units for individuals who do not require skilled nursing care.

### Services Provided

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

- Personal care
- Dietary
- Health maintenance and monitoring
- Pharmacy
- Recreational services

There is sufficient staff in the building occupied by the residents in order to provide appropriate supervision. A registered nurse is also on-call at all times. Resident transportation is provided either directly or by arrangement to and from health care services offered outside the facility, as well as to and from social, religious and community groups in which the resident wishes to participate.

### Eligibility

Residential health care facilities provide sheltered care and services to residents who do not require skilled nursing care, in order to help residents maintain personal interests and dignity as well as to protect their health and safety. An elderly person who meets the following criteria will find a residential health care facility most appropriate for their care:

- Unable to live independently, but can walk with or without an assistive device
- Reasonably oriented mentally
- Does not have significant medical needs

### Cost of Services

The financial arrangements for a residential health care facility typically consist of an agreed rate included in the admission agreement. The resident is informed of all fees for services provided and supplies. No additional charges or expenses in excess of the rate included in the admission agreement will be assessed.

Each resident of a residential health care facility who receives Supplemental Security Income or General Public Assistance will receive a personal needs allowance. Residential health care facilities must provide 10% of its units to those using Supplemental Security Income payments. Also, units are usually shared occupancy.

## NURSING HOMES

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 seniors 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 Medicaid program:

- Catastrophic illness or accident that requires major changes in lifestyle and needs. Examples include multiple sclerosis, stroke, multiple trauma, AIDS, amputation, neurological disease, cancer, birth defects and end-stage renal disease.
- Debilitation or chronic changes in mental status that causes deterioration of self-care skills, such as Alzheimer's disease and related disorders.
- Debilitation or chronic changes in physical status as a result of conditions such as diabetes, fractures and progressive pulmonary disease.
- 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 | —Dining       | —Recreation     |
| —Personal care           | —Activities   | —Social work    |
| —Pharmacy                | —Housekeeping | —Transportation |

All nursing homes are not equally equipped to take care of residents with special needs (i.e. dialysis, head trauma, oxygen therapy, tracheotomy). Some nursing homes are specially licensed to provide more comprehensive care, such as behavior management, nasogastric tube feeding, ventilator care or oxygen therapy. Sometimes residents must be transferred from one nursing home to another if their medical condition changes and the first facility is no longer able to provide the type of care necessary.

**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.

SOME NEW JERSEY NURSING FACILITIES ARE MEMBERS OF NATIONAL ACCREDITING ORGANIZATIONS, WHICH INDEPENDENTLY INSPECT THEIR MEMBER FACILITIES TO ASSESS PERFORMANCE.

## Cost of Services

Since nursing home care is the most medically intensive of the long-term care services, it is also the most expensive. 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.

## 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 Department of Health and Senior Services is responsible for ensuring nursing facilities comply fully with mandatory state regulations. The Department, under a contractual agreement with CMS, is also responsible for ensuring that facilities accepting Medicare and Medicaid payment for services rendered to program beneficiaries meet federal regulations and certification rules. Each year, the Department conducts approximately 400 full, on-site licensure inspections of nursing facilities and responds to approximately 2,500 complaints. These inspections, called surveys, are conducted to evaluate the fitness and adequacy of the nursing facility, its staff, equipment, policies, procedures and finances.

The New Jersey Office of the Ombudsman for the Institutionalized Elderly 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, because of illness or vulnerability, to advocate for themselves.

In addition to inspection by the state, some New Jersey nursing facilities are members of national accrediting organizations, such as the Joint Commission on Accreditation of Healthcare Organizations (JCAHO) and the Commission on Accreditation of Rehabilitation Facilities (CARF), which independently inspect their member facilities to assess performance.

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.

## CONTINUING CARE RETIREMENT COMMUNITIES

Continuing Care Retirement Communities (CCRCs), provide a continuum of care for their residents, who usually join the community as self-sufficient individuals in relatively good health. If these residents eventually develop health care needs, there is a licensed long-term care unit (assisted living or nursing home) available within the community. CCRCs usually require a significant financial investment in exchange for lifetime housing, food, recreation, health care and support services.



**FOR MORE INFORMATION ON HOUSING OPTIONS, PLEASE CONTACT THESE RESOURCES:**

**THE COUNTY OFFICE ON AGING/  
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1.800.792.8820

(toll-free for NJ residents only)

**NEW JERSEY DEPARTMENT OF HUMAN SERVICES  
DIVISION OF DISABILITY SERVICES**

222 South Warren Street

P.O. Box 700

Trenton, NJ 08625-0700

1.888.285.3036 (toll-free)

609.292.7800

609.292.1210 (TDD)

[www.state.nj.us/humanservices/dds](http://www.state.nj.us/humanservices/dds)

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State of New Jersey | Richard J. Codey, Acting Governor  
Department of Health and Senior Services | Fred M. Jacobs,  
M.D., J.D., Commissioner

Department of Health and Senior Services Division of Aging and  
Community Services

P.O. Box 807 Trenton, NJ 08625-0807, 1.877.856.0877





# Housing Options II

## CONTENTS

a – Adult Family Care

b – Subsidized Housing

## ADULT FAMILY CARE

Adult Family Care (AFC) is a community-based arrangement where people in need of assistance can receive room, board, personal care and other supportive health and social services in the home of a trained individual who has been approved by a Sponsor Agency.

### Available Services

Services are provided on an individualized client service plan, based on an assessment of the client's need for services. Services may include, but are not limited to:

- Health care services which address orders for treatments, diet and medications
- Assistance with personal care
- Meal preparation
- Transportation
- Laundry
- Errands
- Housekeeping, socialization and recreation
- Monitoring of client's funds when requested by client
- Supervision up to 24 hours a day
- Administration of medications

### Service Eligibility

- Frail, elderly or physically disabled persons
- Someone 21 years or older who has a medical condition or requires a regimen of therapy that can be adequately provided by the caregiver in the home

All AFC participants agree to comply with the written contract regarding the participant's responsibilities and financial obligations.

## Cost of Services

The cost of Adult Family Care includes a fee for room and board, services and operational cost for the sponsor agency. The cost is determined individually and is based on the client's income, assets and expenses. Medicaid is available for participants who meet eligibility guidelines. The sponsor agency reimburses the caregiver for services provided to the client. The client is responsible for paying a monthly room and board fee to the caregiver.

A Medicaid home and community-based waiver, Enhanced Community Options (ECO), allows the state to serve residents in AFC settings. ECO pays for AFC services required for persons who might not otherwise be eligible for Medicaid assistance in the community.

**NEW JERSEY EASE**  
(EASY ACCESS SINGLE ENTRY) IS AN EASY WAY FOR INDIVIDUALS TO GET INFORMATION ABOUT SERVICES FOR OLDER ADULTS.

FOR MORE INFORMATION OR TO ARRANGE THE SERVICES YOU NEED, PLEASE CALL 1.877.222.3737.

## How does it work?

Each client is pre-screened by a sponsor agency staff member to determine interest in pursuing AFC. If appropriate for the program, each client shall receive an initial assessment by a registered professional nurse to determine the client's need for general and/or health services. A care manager is subsequently assigned and the client is matched with a suitable caregiver. An individual care plan is then developed and confirmed with the participation of the client, client's family and caregiver.

## Service Providers

All AFC caregivers must be:

- New Jersey residents
- Graduates of a formal training program, certified home health aides, certified nurses aides, licensed practical nurses, registered nurses
- Caring and compassionate

All AFC providers will be:

- Carefully screened through references and criminal background check
- Deemed by a physician to be physically and emotionally capable of providing required care on a daily basis
- Judged appropriate by the licensed sponsor agency's Adult Family Care staff

## Role of Sponsor Agencies

- Recruit and assess clients and caregivers
- Develop and implement training programs for caregivers
- Develop care plan for each client
- Carefully match the client and the caregiver
- Determine financial responsibilities of the client
- Perform ongoing assessments of the client's health status
- Complete regular in-home assessments of care plan implementation
- Maintain records and provide care management

For a list of Adult Family Care sponsor agencies in your area, contact your County Office on Aging by calling NJEASE at 1.877.222.3737. Out-of-state callers can use the same number to reach the State Information and Assistance Senior Helpline.

- For more information about Medicaid financial assistance for Adult Family Care through the Enhanced Community Options Waiver, call NJEASE.
- For organizations interested in becoming an AFC Sponsor Agency, contact:  
NJ Department of Health and Senior Services  
P.O. Box 807  
Trenton, NJ 08625-0807  
609.943.4060
- For more information about the Licensure of Adult Family Care Sponsor Agencies contact the:  
NJ Department of Health and Senior Services  
Division of Long Terms Care Systems Licensing Program  
P.O. Box 367  
Trenton, NJ 08625-0367  
609.633.9042

## SUBSIDIZED HOUSING

Subsidized apartments for the elderly are rental units, generally in the form of garden apartments, high-rise or mid-size buildings. Local, state or federal government sources finance construction or subsidize rental costs for these accommodations. Sponsors of this housing include non-profit, limited profit and for-profit organizations, as well as public housing authorities.

Senior rental apartments are sometimes referred to as federally funded senior housing. They are specially designed to accommodate the needs and preferences of seniors who prefer to live independently. There are three major types of federally funded housing:

**Public housing** refers to rental units available to low-income families or seniors and usually requires the tenant to pay no more than 30 percent of their income toward their rent. These units are administered by public housing authorities that receive federal funds to build, manage and operate public housing developments. Most of these units are apartments. Public housing units are generally reserved for families or seniors with earnings at or below the moderate income.

**Section 8 housing** offers rent vouchers to low-income families living in approved buildings to help cover the cost of rent. Section 8 apartments receive rental assistance from the federal government. This program provides apartment owners with subsidies that make up the difference between fair market rents and what renters can afford to pay. Rents are set at 30 percent of a household's adjusted income, 10 percent of gross income or the portion of their welfare assistance designated for housing—whichever is higher. The federal government makes up the balance.

**Section 202 housing** provides housing to low-income seniors and usually includes some supportive services such as meals or transportation. Section 202 housing is funded by the federal government. These rental units are restricted to the elderly (62 years of age or over) or persons 18 years of age and over with physical or developmental disabilities. Most Section 202 apartments are for low-income households with earnings at or below 50 percent of median county income.

### Services Provided

Although most senior apartment complexes do not include services such as personal assistance or social activities, some buildings do provide recreational activities and support services such as meals, housekeeping or transportation.

While subsidized housing can be for younger individuals with disabilities, it is typically for elderly adults (62 years of age or over) who don't need the degree of personal care associated with assisted living facilities. It is mostly for seniors who are looking for relief from the home maintenance and chores that come with living in a single family home.

### ASSISTED LIVING PROGRAMS (ALP) & CONGREGATE HOUSING SERVICES PROGRAM (CHSP)

THESE PROGRAMS CAN BE PROVIDED TO SENIORS IN BUILDINGS THAT HAVE A CONTRACT WITH THE NJ DEPARTMENT OF HEALTH AND SENIOR SERVICES TO OFFER ALP AND/OR CHSP SERVICES.

### NEW JERSEY HOUSING & MORTGAGE FINANCE AGENCY (HMFA)

THIS AGENCY ESTABLISHED THE SERVICES FOR INDEPENDENT LIVING (SIL) PROGRAM TO HELP SENIORS AND PERSONS WITH DISABILITIES REMAIN INDEPENDENT IN DEVELOPMENTS FINANCED THROUGH HMFA.

It is important to understand that there is a large demand for subsidized housing. Depending upon the rent structure, there may be waiting lists for this type of accommodation. It is highly recommended that you plan ahead by contacting apartment managers and appropriate agencies to have your name added to the waiting lists where you would like to live. It is possible to have your name on more than one waiting list at a time. There is no central way to sign up—you need to apply with each building.

The Assisted Living Program (ALP) and Congregate Housing Services Program (CHSP) are both packages of services that can be provided to seniors in subsidized housing buildings. It is very important to realize that these programs are only available in buildings that have a contract with the NJ Department of Health and Senior Services that offer ALP and/or CHSP services. Both of these programs make it easier for seniors to remain in their apartments rather than relocate to another setting, even while their need for assistance increases. Before moving into a subsidized apartment building, you may want to ask if either an Assisted Living Program or Congregate Housing Services Program is provided to encourage seniors to live independently as long as possible.

Further, the NJ Housing and Mortgage Finance Agency established the Services for Independent Living (SIL) Program to help seniors and persons with disabilities remain independent and in their apartments longer. Those HMFA financed developments, participating in the SIL program, are provided with technical assistance, advisory and in-service training, and resource and guidance to develop appropriate programs and services to promote independent living for their residents.

## **Housing Eligibility**

The individual apartment units in subsidized buildings have been specially designed for people who are at least 62 years old or disabled. There are income limitations for eligibility for this type of housing, and the rents are often subsidized with the amount of rent based upon the income of the household.

Many seniors enjoy this type of living, which commonly offers a quieter environment, as there are no children or young adults. In general, the older adults in this type of housing are able to care for themselves and live independently. People can get services, such as home health care from a local agency, in their apartment just as they would at home.

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



SUBSIDIZED HOUSING

## Cost of Services

The monthly rent for senior subsidized housing varies. Each individual subsidized housing agency should be consulted about apartment unit rates. The rent usually depends on the size of the apartment and the services that are offered. When applicable, fees for services may be included in the rent or charged separately.



**FOR MORE INFORMATION ON HOUSING OPTIONS, PLEASE CONTACT THESE RESOURCES:**

### **THE COUNTY OFFICE ON AGING/ STATE INFORMATION HOTLINE**

NJEASE: 1.877.222.3737

### **NEW JERSEY DEPARTMENT OF HEALTH & SENIOR SERVICES DIVISION OF AGING & COMMUNITY SERVICES**

P.O. Box 807

Trenton, NJ 08625-0807

1.800.792.8820

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# 10

## Independent Living

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- a – Home & Community-Based Services
- b – Congregate Housing Services Program
- c – Home Modifications & Repair
- d – Home Safety Checklist

### HOME & COMMUNITY-BASED SERVICES

Most older adults prefer to live independently in their own homes for as long as possible. 'Home and Community-Based Services' refers to the array of supportive services that can help individuals do this. If you are interested in obtaining care at home, included is a general description of some of the home and community-based services that may be available in your area.

*These services can be accessed through New Jersey EASE (Easy Access Single Entry) county agencies by calling 1.877.222.3737. Case managers are available to help determine and coordinate the care and services needed by elderly individuals.*

### Services & Programs

**ADULT PROTECTIVE SERVICES** | Adult Protective Services helps protect vulnerable adults who are being subjected to abuse, neglect or exploitation and cannot fully protect or care for themselves.

**HEALTH INSURANCE COUNSELING** | Trained volunteer counselors assist Medicare enrollees of all ages with questions, problems and claim forms related to Medicare, Medigap and Long-Term Care Insurance.

**ADULT DAY HEALTH SERVICES OR SOCIAL ADULT DAY CENTERS** | Seniors spend the day in a supervised group setting where they receive social, recreational and/or healthcare support, and return to their homes in the evening.

**MONEY MANAGEMENT** | Seniors receive guidance and confidential assistance with bill-paying, budgeting, check writing, reconciling bank accounts and managing financial matters to maximize their independence. This program is offered in about one-third of New Jersey's 21 counties.

**RESPIRE CARE** | This program gives caregivers a break from the daily responsibility of caregiving for an elderly or disabled relative or friend.

**TRANSPORTATION** | Various programs will transport eligible older persons to and/or from community facilities and resources, and medical offices for the purpose of acquiring or receiving available services, benefits or entitlements.

## In-home Services

**FRIENDLY VISITOR** | This service provides regular visits to socially or geographically isolated older individuals for purposes of providing companionship and social contact.

**HOME DELIVERED MEALS/MEALS ON WHEELS** | This service offers nutritionally adequate meals which provide, at a minimum, one-third of the Recommended Dietary Allowance to older persons in their homes.

**HOME HEALTH CARE** | This includes a broad range of services and trained professionals (in the field of nursing, health care, therapy and social work) who come to the homes of seniors requiring assistance with health care.

**HOMEMAKER SERVICES** | This helps an individual with personal and household needs, such as cleaning, laundry and meal preparation. These services are often available from the same agencies that provide home health care.

**HOSPICE CARE** | Hospice services are provided to individuals with terminal illnesses and their families. Services are most often provided in homes, but can be provided in hospital and long-term care settings. Skilled nursing, health care professionals, social workers and spiritual and bereavement specialists provide care to the ill individual and the family.

**TELEPHONE REASSURANCE** | This service provides regular telephone calls to home-bound older persons to assure their well being and safety and also provides social interaction and psychological reassurance.

## Accessing Programs & Services

New Jersey EASE (Easy Access Single Entry) is an easy way for individuals to get information about services for older adults and receive assistance when applying for benefits or funded programs. Calls to NJEASE are answered by trained staff within your County Office on Aging.

## Program Eligibility

All seniors and their families, regardless of income, are eligible for NJEASE information and assistance, outreach and care management services. Eligibility requirements for other services and programs vary. Contact NJEASE at your County Office on Aging or the State Information and Assistance Senior Helpline (both at 1.877.222.3737) to find out if you or someone close to you qualifies for a particular service.

## Cost of Programs

NJEASE information and assistance, outreach and care management services are free. Fees for other services and programs vary. A person may have to pay for all or part of the expense. Contact NJEASE or the organization providing the service directly to inquire about individual finance responsibilities or funding assistance.

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## CONGREGATE HOUSING SERVICES PROGRAM

The State-funded Congregate Housing Services Program (CHSP) provides selected supportive services to low-income, frail elderly tenants of subsidized housing facilities. The program combines shelter and services to help those elderly who need some assistance as they age in place. The program is intended to extend the time span during which older persons can live independently.

Many frail elderly benefit from the freedom and independence that the congregate housing services program affords them. Older adults can remain in their accustomed residence with dignity and freedom of choice because they are assisted with the daily tasks that they may no longer be able to complete by themselves.

### Available Services

The CHSP provides a nutritionally balanced meal served daily in a group setting, light housekeeping and service coordination. In addition, the following services may also be available and vary by site:

- Laundry
- Shopping
- Personal Care  
(assistance with  
bathing or dressing)
- Linen Change
- Meal Preparation
- Companionship
- Heavy Chores

### Eligibility

To participate in this program a person must be a tenant in an affordable housing building that currently has a CHSP contract with the NJ Department of Health and Senior Services.

### Program Benefits

- Supports independent living and prevents unnecessary institutionalization
- Maintains good health of tenants by providing personal and nutritional services
- Prevents apartment deterioration by providing cleaning services
- Provides opportunities to socialize

### Program Cost

The cost of the CHSP is shared between the State and participants. The tenant's CHSP co-pay varies according to his or her adjusted income and the amount of services purchased. A sliding scale is used to determine what percent the participant will be responsible for and what percent the State will reimburse. Additional subsidies to further reduce the cost are allowable.



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## HOME MODIFICATION & REPAIR

**Home modifications** are adaptations to the home that can make it easier and safer to carry out activities such as bathing, cooking and climbing stairs. **Repairs** are alterations to the physical structure of the home to improve its overall safety and condition.

Home modifications and repairs:

- *Help prevent accidents such as falls*
- *Allow people to remain in their own homes as they age*
- *Facilitate caregiving*
- *Can be a substitute for more costly personal care services*
- *Accommodate lifestyle changes and increase comfort*

### Financial Assistance for Home Modifications & Repair

While some modification and repair programs charge for alterations, there are programs that provide services free of charge or at reduced rates for eligible older adults and persons with disabilities.

- The local Community Development Department in your city may use block grant funds to help citizens maintain and upgrade their homes.
- Rebuilding Together is an organization that, in partnership with the community, rehabilitates the homes of low-income homeowners, particularly people with disabilities, the elderly and families with children so that they may continue to live in warmth, safety and independence.
- Local welfare agencies and community action programs offer programs such as Low-Income Home Energy Assistance Program and the Weatherization Assistance Program, which provide funds to weatherize (i.e. insulate) the homes of lower income persons.
- County Office on Aging can use funds from the Older American Act Title III to modify and repair homes. This office can also refer you to programs such as the ‘Handyman Project’ which uses the skills and talents of volunteers to perform minor home repairs and maintenance.
- Some local lenders and banks offer reverse mortgages that allow homeowners to turn the value of their home into cash, without having to move or make regular loan payments.
- Some of the Medicaid Waiver Programs in New Jersey reimburse for environmental modifications.

It is also important for tenants who are renting a home or apartment to realize they can make reasonable environmental modifications to their homes and the landlord cannot refuse such alterations.

### COMMON IN-HOME PROBLEMS & SOLUTIONS

#### Problems

- > DIFFICULTY GETTING IN AND OUT OF THE TUB OR SHOWER, AND/OR SLIPPING IN THE TUB OR SHOWER
- > DIFFICULTY TURNING FAUCET HANDLES AND DOORKNOBS
- > DIFFICULTY ACCESSING THE HOME
- > INADEQUATE HEATING AND VENTILATION
- > DIFFICULTY CLIMBING THE STAIRS

#### Solutions

- > INSTALLING GRAB BARS, SHOWER SEATS, TRANSFER BENCHES AND NON-SKID STRIPS OR DECALS IN TUBS OR SHOWERS
- > REPLACING DIFFICULT FAUCETS OR DOORKNOBS WITH LEVER HANDLES
- > INSTALLING RAMPS FOR SUPPORT
- > INSTALLING INSULATION, STORM WINDOWS AND AIR CONDITIONERS
- > INSTALLING HANDRAILS FOR SUPPORT

## Home Modification & Repair Assistance

There are several ways to modify and repair your home. You can do the alterations yourself with help from a friend or relative, hire a handyman or contractor to do the work or contact a home modification and repair program.

County Offices on Aging, senior centers, independent living centers, county welfare boards, the Department of Health and Senior Services or the Department of Community Affairs can help locate home modification and repair programs in your area.

If you decide to use a contractor, consider taking these steps.

- Get recommendations from friends who have had similar projects completed.
- Hire a licensed and bonded contractor and be specific about what changes you wish to make. Make sure the contractor is insured against claims covering workman's compensation, property damage and personal liability in case of an accident.
- Ask for a written agreement, with only a small down payment. Make the final payment only after the project is completed.
- Check with your local Better Business Bureau regarding the contractor's reliability and performance record.



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## HOME SAFETY CHECKLIST

Generally, seniors want to remain in their own homes for as long as possible. However, they often find that their physical environment is no longer adequate for their needs and their daily routine may become difficult and potentially dangerous. It is important to take a look around your house, or the home of someone close to you, and examine the environment for possible hazards.

The following is a sample checklist for you to use around the house or apartment to ensure safety.

### Bathroom

- Can you get in and out of the bathtub or shower with ease?
- Is a hand-held showerhead installed for your use?
- Are there grab bars where you need them to be?
- Is the hot water heater regulated to prevent scalding?

### Driveway & Garage

- Are there adequate parking spaces available, with appropriate lighting?
- Are there ramps to improve access to the home?

### Electrical Outlets

- Are electric switches easy to turn on and off?
- Are smoke and carbon monoxide detectors installed in appropriate areas, with working batteries?
- Is there an alarm system and/or a telephone readily available in case of emergency?
- Can the doorbell be heard throughout the home?

### Floor Surfaces

- Is the floor surface safe or is it slippery and likely to cause falls? Are there rugs or doormats that may be dangerous throughout the house? Throw rugs are tripping hazards and should be removed or securely fastened.

### Kitchen

- Are the everyday appliances convenient and safe, including the oven and refrigerator?
- Are the oven controls and refrigerator doors easy to use?
- Is there a place to safely sit while working in the kitchen?
- Are faucets easy to turn off and on?

### Lighting & Ventilation

- Is lighting located in areas such as the front door and stairways, and bright enough for safety?
- Is the home adequately ventilated?
- Are flashlights available for emergencies?

### Steps & Walkways

- Are the stairways in good condition?
- Are there handrails on both sides of the stairway?
- Are the steps themselves deep enough for one's entire foot to fit?

### Windows & Doors

- Are the windows and doors easy to open and close?
- Are locks sturdy and easy to operate?
- Are doors wide enough for walker or wheelchair to pass through?

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