# JCHC Licensed to Provide Assisted Living Services to Low-Income Seniors in HUD-Subsidized Communities



West Orange, New Jersey Mar 1, 2023 (Issuewire.com) - The Jewish Community Housing Corporation (JCHC) has been granted licensing by the state of New Jersey that will allow it to provide an Assisted Living Program (ALP) to low-income seniors residing at our rent-subsidized senior communities. These include the Jewish Federation Plaza in West Orange and the South Orange B'nai B'rith Federation House in South Orange. We are one of only 10 organizations in the state of New Jersey, currently licensed to provide this kind of in-home care. Through the JCHC's Assisted Living Program, seniors living in these affordable housing apartments in Essex County, New Jersey will now receive medically-necessary services and assistance that they could not otherwise afford.

## What does the JCHC Assisted Living Program Mean for Low-Income Seniors?

The JCHC Assisted Living Program will fill a large gap in currently available residential in-home care options for low-income senior citizens. The overarching goal here is to help them to stay in their homes as long as possible. In the State of New Jersey alone, the evidence for more long-term, in-home care options is overwhelming. According to the National Low-Income Housing Coalition, there are about 159,900 low-income senior and disabled households who need an affordable housing option where their healthcare needs can be met. Additionally, a six-year government study of HUD-assisted tenants, such

as those living in the JCHC's two (2) subsidized apartment buildings - Jewish Federation Plaza in West Orange and the South Orange B'nai B'rith Federation House in South Orange - found that half lived with a weight-related disability, had higher rates of physical and psychological ailments and averaged more than 2 ER visits a year. Furthermore, a 2017 report by the NJ Division on Aging concluded that 54% of seniors in NJ lack the income to pay for their basic needs. Taken together, the message is clear: Due to their advanced age, low income, and the likelihood of disability or illness, many seniors living in New Jersey cannot afford to both live in their home communities and meet their healthcare needs.

Unable to afford the cost of assistance with activities of daily living like getting dressed, going to the bathroom, and more, seniors are forced to move away from their friends and communities to assisted living facilities (ALFs). But, as a licensed ALF operator, the JCHC knows firsthand that these options are cost-prohibitive to most low-income seniors. New Jersey state regulations require that any ALF that opened September 2001 or later, must have at least 10% of their residents be on Medicaid, and for those residents, accept payment through Medicaid. Given that Medicaid rates are substantially lower than what they can receive at the market rate, they opt to take the minimum. While 20% of the residents at the JCHC's Lester Assisted Living residence in Whippany are Medicaid-eligible, this still does not come close to meeting the need. Further, this does not take into account those seniors who are Medicaid-eligible but are not receiving those benefits. Now with this new license, there is the opportunity to make certain that the 200 or so, low-income seniors living at the JCHC's buildings (as well as the thousands of others in other subsidized, affordable housing in Essex County) can get the health services that they need with Medicaid benefits without having to compromise other basic living needs.

## How the JCHC will Utilize its Assisted Living Program License

The JCHC's ALP will make use of our staff to bring innovative programming to residents, enacting meaningful changes in the lives of vulnerable aging populations. We have the ability to leverage resources to make the program sustainable and promote cooperation by health and wellness partners to work together to keep seniors in their homes safely and healthily. Furthermore, this comprehensive staffing will allow us to "see" residents for things like hoarding, a decline in cognitive abilities, or if they may need additional assistance. Through our resident services coordinator, we can either assist or direct those individuals to appropriate services. This will not only help our low-income seniors to successfully "age in place" in their homes for as long as they are able, but will keep this particularly vulnerable population safer by preventing social isolation and limiting their exposure to COVID-19 and other common illnesses. By managing the healthcare needs of ALP residents, we will proactively increase positive healthcare outcomes, reduce unnecessary emergency medical team and hospital emergency room visits, and keep residents in their preferred homes for as long as possible.

The JCHC's ALP will start by serving more than 200 low-income senior citizens 62 years or older living in two (2) of our apartment buildings located in South Orange and West Orange. Once we have the ALP model serving those residents, the JCHC will have the opportunity to bring these vital services to other subsidized, affordable housing apartment buildings in Essex County (as New Jersey's Department of Health issues permits for ALPs to operate in subsidized affordable housing by county). With more than 10,000 seniors living in such buildings but only one other ALP provider operating in the county, the JCHC intends to engage other property owners to meet this greater need to help seniors successfully "age in place" with dignity.

#### More about The Jewish Community Housing Corporation in NJ

The Jewish Community Housing Corporation's ongoing mission is to enrich the lives of older

adults by providing them with affordable homes in senior living communities that offer vital care services and activities that enhance their overall well-being. JCHC has served the seniors in Morris and Essex counties of New Jersey for more than 40 years! With four buildings and 450+ units of housing, offerings include affordable, low-income apartments as well as independent living, assisted living, and specialized memory care. JCHC is a mission-driven, nonprofit organization strongly rooted in Jewish values, but open to seniors of all faiths and backgrounds. We constantly strive to expand our offerings to enhance the quality of life of senior residents, while keeping pace with their evolving needs and expectations.

To learn more about the Jewish Community Housing Corporation, please give us a call or visit our website at: <a href="https://jchcorp.org/">https://jchcorp.org/</a>

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