2008 Annual Report

of the

New Jersey

Casino Revenue Fund Advisory Commission

Recommendations for the
Casino Revenue Fund Programs

For Seniors and Citizens with Disabilities

Presented to

Richard Codey, Senate President
Joseph J. Roberts, Jr., Assembly Speaker
The New Jersey State Legislature

March 28, 2008
New Jersey Casino Revenue Fund Advisory Commission

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Kay Nest, Secretary, Public Member (representing senior citizens)

James Thebergy, Vice Chair (representing the NJ Association of Co. Disability Services)

Assemblyman Nelson T. Albano (representing the NJ Assembly)

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Patricia Wilson, Department of the Treasury
# 2008 Annual Report Recommendations of the NJ Casino Revenue Fund Advisory Commission

## Table of Contents

<table>
<thead>
<tr>
<th>Section</th>
<th>Pages</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Introduction</td>
<td>3</td>
</tr>
<tr>
<td>2. Funding Recommendations</td>
<td>3</td>
</tr>
<tr>
<td>3. Attachment 1, Funding History of Selected Programs</td>
<td>4-A</td>
</tr>
<tr>
<td>4. The Programs</td>
<td></td>
</tr>
<tr>
<td>- Meals on Wheels</td>
<td>5</td>
</tr>
<tr>
<td>- Transportation</td>
<td>6</td>
</tr>
<tr>
<td>- Transportation Reduction Schedule</td>
<td>6-A</td>
</tr>
<tr>
<td>- Endorsement of A2046</td>
<td>7</td>
</tr>
<tr>
<td>- Safe Housing and Transportation</td>
<td>7</td>
</tr>
<tr>
<td>- Adult Protective Services</td>
<td>8</td>
</tr>
<tr>
<td>- APS Allocation Schedule, Additional Funds</td>
<td>9-A</td>
</tr>
<tr>
<td>- State Congregate Housing Program</td>
<td>9</td>
</tr>
<tr>
<td>- State Respite Program</td>
<td>10</td>
</tr>
<tr>
<td>5. Cost of Living Increases for Essential Programs</td>
<td>10</td>
</tr>
<tr>
<td>5. A Redistribution, Not a Request for Additional Funds</td>
<td>11</td>
</tr>
<tr>
<td>- PAAD Expended Funding History</td>
<td>11-A</td>
</tr>
<tr>
<td>6. CRF Projections and Other Recommendations</td>
<td>12</td>
</tr>
<tr>
<td>- Estimated CRF Projections to 2011</td>
<td>12-A</td>
</tr>
<tr>
<td>7. The Casino Revenue Fund and Constitutional Issues</td>
<td>13</td>
</tr>
<tr>
<td>8. Closing and acknowledgement</td>
<td>14</td>
</tr>
<tr>
<td>9. Page from New Jersey Constitution</td>
<td>14-A</td>
</tr>
<tr>
<td>10. Related Documents on File</td>
<td>15</td>
</tr>
<tr>
<td>11. Exhibits</td>
<td></td>
</tr>
<tr>
<td>I. Casino Revenue Fund Summary and Projection, FY2009</td>
<td></td>
</tr>
<tr>
<td>II. A 2046</td>
<td></td>
</tr>
<tr>
<td>III. APS Position Paper, County Welfare Directors Assn.</td>
<td></td>
</tr>
<tr>
<td>IV. S1464</td>
<td></td>
</tr>
<tr>
<td>V. A491</td>
<td></td>
</tr>
<tr>
<td>VI. NJ Assn of Counties Endorsement</td>
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<tr>
<td>VII. Position Paper on Legislative Advocacy, NJ4A</td>
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Introduction-

There are 1,443,782 persons age 60 and over in New Jersey (Census) and 1,113,136 persons age 65+. The fastest growing segments of the senior citizen population are the oldest most frail elderly (age85+), growing at a rate of 42.6% from the 1990 to the 2000 census with a 27.6% increase in the population age 75 and older during the same time. One in every four persons age 65+ lives alone. One in every three persons age 75+ lives alone. The increases in the total aging population age 60 and over, should also be considered in view of the aging of the baby boomer population.

According to the 2000 Census, there are 1.39 million disabled residents age five and over and there are 635,104 disabled persons in New Jersey aged 16-64 who have an employment disability. The nature of the programs supported by the Casino Revenue Funds is essential to both the disabled and elderly in ensuring that they have the support to live independently in the community.

In fulfilling its mandate of providing recommendations to the Legislature on the programs funded by the Casino Revenue Funds, the Commission presents these recommendations to the Legislature for due consideration. The Commission has met on a bi-monthly basis to discuss the different programs and discuss various issues impacting the Casino Revenue Funds. Speakers have come before the Commission in 2007 including Kathy Mason, representing the Pharmaceutical Assistance to the Aged and Disabled Program; representatives of the Casino Control Commission; William Eisely, Ombudsman for the Institutionalized Elderly; Ethan Ellis, disabled advocate and former executive director of the Developmental Disability Council; David Ricci, Director of the State Adult Protective Services Program; Marilyn White, Director of the Congregate Housing Program for the Dept of Health and Senior Services; Allison Lonzano, Director of the NJ Developmental Disabilities Council; Robert Koska, Director of the NJTransit Office of Special Programs, among others.

Funding Recommendations

The attention of legislators is requested for these funding recommendations which are based upon the Commission’s findings as a result of an extensive survey to collect data on expenditures and program activities and production, meetings with Legislators and State officials, presentations to the Commission by Casino Revenue Fund program providers and administrators, and research conducted individually by Commission members in an effort to obtain accurate, updated, and detailed information in regards to the Casino Revenue Fund history, record of allocations, projections, and expenditure of funds.
The funding recommendations have been reduced from the 2007 recommendations to incorporate only programs currently receiving support from the Casino Revenue Funds and are as follows:

| 2008 Annual Report Recommendations of the Casino Revenue Fund Advisory Commission to increase the amount of funds available from casino revenues specifically for: | Dollars in Millions |
|---|---|---|
| | Existing CRF | Additional Requested | Total Fund Requested |
| Meals on Wheels | 1.0 | 3.0 | 4.0 |
| Transportation | 37.7 | 5.0 | 42.7 |
| Safe Housing & Escorted Transportation | 1.7 | 2.0 | 3.7 |
| Adult Protective Services | 1.0 | 2.0 | 3.0 |
| Respite Program | 5.4 | 2.0 | 7.4 |
| Congregate Housing | 2.0 | 1.0 | 3.0 |

Additional Funds from the Casino Revenue Fund in addition to the current allocation to be derived from a redistribution of Casino Revenue Fund Resources: 15.0

The funding of these programs will correct serious inequities in the allocation of several programs that have not received funding increases nor cost of living increases from the Casino Revenue Funds for over a decade and are not equipped to meet the demand for services resulting from a growing elderly population.

Attachment 1, Page 4-A shows the funding history of the CRF specifically for programs that are recommended to be addressed. The history clearly shows evidence of the static nature of funds for the programs recommended for funding increases. Should the programs have grown even with the rate of the casino revenue fund growth, their allocation under the funds would have doubled from 1993. Unfortunately, records indicate that programs such as Meals on Wheels have not received a funding increase from the CRF since at least 1988!! The Safe Housing and Transportation Program actually received $2.9 million in the State FY 1988, yet currently receives $1.7 million from the CRF. The critical nature of the programs in assisting elderly and disabled to remain in their own homes and the nature of the programs including protective services,
Attachment 1

FUNDING HISTORY OF SELECTED CASINO REVENUE FUND PROGRAMS
(1993 - 2008)

*numbers are in millions

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* +34.6 million in 2004 - Lifeline Transferred to Board of Public Utilities
** +17.2 million in 2002 - Property Tax Deduction Transferred to Property Tax Relief Fund

s:m/c/CRFAC/fundsreclw.p
07/31/2007
transportation, home care, and home repairs and respite care were major considerations of the Commission in making recommendations for funding increases.

The Programs-

Meals on Wheels – The Meals on Wheels Programs in New Jersey provide nutritional, hot meals to senior citizens on a daily basis. The program is known for the essential services provided at a minimal cost averaging $8.97 a meal (2005 Mission Nutrition Report) including all costs for food, staff, operations, and delivery. This component of long term care is essential in that it ensures that the most frail, vulnerable senior citizens, ie, those that are homebound and are not able to prepare their own meals, have the benefit of having a hot, nutritious meal everyday.

The cost of the program per day is very low compared to the cost of other in-home alternatives and for the benefits achieved. The program not only ensures that the clients have enough food to sustain themselves in their homes, but also ensures that they will be visited at least once per day by the person delivering the meal, who also therefore serves to reduce isolation and to check on the safety of the homebound elderly.

$3 million in additional funds is recommended for this program to attempt to meet the increasing demand by elderly and disabled. A portion of those funds (at least one million) should be allocated for ensuring that disabled homebound persons have access to Meals on Wheels. There is no other permanent source of funds for this purpose. Some Counties serve the disabled with other funding sources, because the need is obvious and local funds have been found. The disabled homebound also need to be served by a stable source of funds and the CRF can provide this.

An additional $2 million would serve to provide needed resources for the Meals on Wheels Programs statewide to utilize in their weekday and weekend meals. The State CRF provides no other funding besides $1 million a year for the support of the Weekend Meals on Wheels Programs. This is not enough and the lack of any increases in these funds from the CRF for the past 20 years has prevented thousands from obtaining services. The Meals on Wheels programs need funding assistance on a 7 day a week basis and additional support provided as recommended would reap tremendous benefit to the elderly and disabled in the ability of the local Meals on Wheels programs to serve them.

Yes, waiting lists are a sad reality for Meals on Wheels as is the reality that Counties who have allocated funds from their own coffers to prevent such lists, may no longer be able to make up for the lack of increases in the State and Federal funding sources for Meals on Wheels. Counties are contributing much more funds to the Meals on Wheels Programs than the State contributes. The additional $3 million will not match nor come close to the amount of funds from local resources that support Meals on Wheels; however it will be a beginning and an important step in having the State assume a portion of the support of this essential program and having the State assist in one of the most cost effective and
basic programs that address assisting the senior to live independently in his/her own home.

Transportation

NJ Transit currently receives 7.5% of the Casino Revenue Fund annually, which is distributed to the Counties on a formula basis. This funding has been successful in developing and supporting a network of coordinated, paratransit services for elderly and disabled in each of the 21 Counties in New Jersey. According to NJ Transit, approximately 4 million rides per year are provided through these County-wide systems, with 1.6 million of those rides provided by funding from the CRF. An increase in funding for transportation services is needed and the need for such funding is at a crucial point considering the following factors:

1. Counties are pressed to maintain these County-wide systems of transportation, with increasing costs of fuel, insurance, staff and staff benefits, and maintenance and upkeep of vehicle fleets.

2. The increasing senior and disabled population in New Jersey is an important factor. In the last Census decade, the highest increase in the senior citizen population was in the 85+ population, which increased by 42% in the last census decade. The nature of the transportation services are geared to help those who are too frail to drive themselves, as well as those whose increasing age limits their desire or ability to drive themselves. These are the oldest elderly, for which the increase in population is the largest component of the elderly population increase. There is therefore an increase in the general demand for this service that must be met.

3. Another factor is the increased demand for kidney dialysis transport that Counties are striving to meet. This type of transport is essential and life sustaining and a priority in service for many of the Counties; however, it is a service that must be provided on a regular basis, at least three days a week, often to persons in wheelchairs and very frail. The resources to provide such transport on a daily basis is costly and an increasing burden to the Counties. As more dialysis centers are planned in New Jersey, the transportation needs of dialysis patients cannot be met by transportation programs whose resources are being reduced.

4. The allocation of funds from the Casino Revenue Funds are projected to decrease in the year 2009. The schedule of funding reductions (Attachment 2, Page 6-A) has been provided by NJ Transit in response to the published FY 2009 State budget. The Commission has recommended a 1% increase to 8.5%, in the percentage of funds for transportation from the CRF. This would provide for a modest increase of transportation funds in each County and would represent a fair % of funds considering the benefits reaped from the 21 County transportation systems. In 2009, this would also serve to assist the Counties in maintaining the services they currently provide, and prevent a certain anticipated reduction in transportation funds for the 21 Counties in 2009. A reduction in funds will not only place the County systems in jeopardy of maintaining their services; but also have the systems reduce services to
### S.C.D.R.T.A.P. FY'2009 ALLOCATIONS

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those now served either in scope of service or in refusal of services to those in need.

**Strong endorsement of A2046**

The Commission stresses the importance of, and strongly supports Assembly Bill A 2046 which addresses an issue that must be considered now. A2046 would increase the % of funds for transportation from the CRF from 7.5% to 8.5% of the total revenues. The legislation, if approved would prevent reductions in funding and service projected for 2009 and would ensure that Counties in 2009 could at least maintain their services to seniors and disabled without disruption and planned reduction in services. The legislation is timely as well as crucial. The Commission urges legislators to enable its passage, so that transportation resources in New Jersey are not reduced at a time costs for transportation, including gas and insurance increase relentlessly and make the provision of such services for the senior and disabled population, even more important. (See Exhibit II, A2046).

In the words of the Commission's former Chairman Donald Boeri, "Transportation for seniors and disabled is so desperate that the need must be met! We cannot ignore the inability of those most vulnerable to provide their own transportation. Shall we wait for the crisis to escalate beyond repair until we act? The cost to redeem a "broken" system is by far too expensive to even consider. Good planning of existing conditions rewards the community with an enviable result!"

**Safe Housing and Transportation**

Funds for Safe Housing and Transportation, primarily for home repairs and escort transportation are essential and unique in New Jersey, providing a stable source of funds for services not elsewhere funded. Unfortunately, funding received to support this program are very limited and the current allocation of $1.7 million for Safe Housing and Transportation is not sufficient and should be increased. The Commission recommends increasing the funding from the CRF by $2 million. It is noted that twenty years ago, the CRF allocated $2.9 million to Safe Housing and Transportation. Noting its essential nature and uniqueness in being a service not otherwise provided in the State, it is astounding that this program has lessened in funds as the senior population and the CRF have increased significantly.

Since the Safe Housing Program is the only source of dedicated funding for the provision of home repairs related to safe housing and escort programs for senior citizens, the continued lack of increases has prohibited meeting the increased demand by senior citizen homeowners, and has also prohibited counties from providing needed varied home repair services that would require a minimal amount of resources to sustain a program providing multiple repairs.

Many Counties have established programs with the administrative and project operational activities and controls in place. The funds would be used to enable these programs to serve more persons and make it worthwhile for Counties with very small allotments, to establish more comprehensive programs. For example, the practical aspects of organizing
a home repair program for 10-15 persons, leaves much to be desired in terms of benefits received for the energies taken to organize and maintain the program. More funding would address this problem and would assist in meeting the demand for a program that has historically had huge waiting lists. This program currently serves seniors only. There are seniors who have difficulty using any kind of transportation and this particular assertive escort service provides the physical means to use transportation. Additional funds should be considered to open the Safe Housing and Transportation Program to the disabled.

**Adult Protective Services**

The Commission recommends an increase of $2 million for the Adult Protective Services Program. This increase is recommended with consideration of the following factors:

1. Abuse, neglect and exploitation of vulnerable adults residing in the community is on the rise. In the last decade, the number of investigations has grown from 3762 to 4787, representing a 27% increase. Not only is the number of cases increasing, but they are also becoming more complex with a growing number of financial exploitation and guardianship cases. The upward trend of guardianship cases is directly related to the growth in population of individuals 80 years of age or older residing alone.

2. The APS budget has remained at its current level of $4.1 million dollars since 2000. This is putting a severe financial strain on the county APS provider agencies. There are 13 county APS providers that are Boards of Social Services (BOSS). Presently 3 County Boards are considering no longer providing APS. A position paper has been presented to the Division by the County Welfare Directors' Association focusing on APS referrals and showing a “change in activity of over 112%” from 1992 to 2003, the severe funding shortage and requesting an “immediate commitment to adequately fund and support APS statewide”. The position paper goes on to say “during the same period, State funding for APS remained basically unchanged with only a modest 17% increase in 2001. During the same period, the actual cost-of-living increased by over 35%. The inadequate state funds that were available in 1992 have not only failed to keep up with the cost of doing business but also failed to increase in proportion to the increased demand for services”. The position paper is attached as Exhibit III.

3. As an example the State of Massachusetts, though not geographically similar, is almost identical demographically. Unlike New Jersey where APS serves adults from the age of 18, their APS program serves only those individuals 60 years of age and older who reside in the community. In 2004 Massachusetts completed approximately 7000 investigations but substantiated less than half compared with New Jersey which investigated approximately 5000 cases and substantiated 60% giving both states similar open caseloads. Massachusetts APS budget is $13.6 million dollars this year up from $11.4 million dollars last year.

4. APS is not a program where a waiting list is acceptable or legal. By statute APS must respond to a referral of abuse, neglect or exploitation within 72
hours and continue intervention until the client is no longer at risk. The county provider agencies are questioning their ability to continue to respond to a crisis within those parameters.

The Commission emphasizes the need for the legislature to approve additional funding for the Adult Protective Services Programs and includes this as a priority recommendation to ensure that the needs of the most vulnerable and frail elderly in New Jersey are not overlooked. A schedule of funding increases to the Counties’ APS programs has been prepared by the NJ Department of Health and Senior Services and shows modest increases that would result from additional funding assistance of $2 million. See Attachment 3, Page 9-A.

**Congregate Housing**

The Commission recommends an increase of funds for the State Congregate Housing Program in the amount of $1 million. The Congregate Housing Program depends primarily upon the CRF for its support and is funded for $1.9 million from the Casino Revenue Funds, receiving this level of funding since at least 1997. The funding levels from the CRF have remained static since as early as FY1988, when the Congregate Program received $1.7 million, and $1.6 million for FYs 1989 and 1990.

The Congregate Housing Program has a long standing history of service provision in the State of New Jersey. The program is administered by the Dept of Health and Senior Services and is offered through public housing facilities serving low-income senior citizens. Services provided to housing residents support their ability to remain independent, and include, home care, laundry services, housekeeping, and meals served in a congregate setting. This fits perfectly with the Governor’s Plan to rebalance long term care in favor of community based services and delaying the likelihood of needing costlier nursing home or institutional care.

According to State Division on Aging staff who administer the program, there is a waiting list of housing sponsors who wish to participate in the program and could offer the services to more persons. Currently the program is offered in only 12 of the 83 Housing Authorities in New Jersey and is not offered at all in 4 of the 21 Counties, being Warren, Hunterdon, Ocean, and Burlington. Currently the program serves 2700 tenants in approximately 60 subsidized independent senior housing buildings.

The program’s growth and assistance to more seniors would be assured with the addition of more funds for services. The average cost of providing Congregate services for a year per client is $1000 per client per year. The cost savings is obvious in the long run, of extending the ability of elderly and disabled to maintain their own households as opposed to being placed in costlier alternatives such as assisted living or nursing home care at a cost of 50 times or more per client!
Allocation of $2,000,000 for Adult Protective Services

<table>
<thead>
<tr>
<th>County</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>ATLANTIC</td>
<td>72,474</td>
</tr>
<tr>
<td>BERGEN</td>
<td>188,964</td>
</tr>
<tr>
<td>BURLINGTON</td>
<td>69,996</td>
</tr>
<tr>
<td>CAMDEN</td>
<td>122,695</td>
</tr>
<tr>
<td>CAPE MAY</td>
<td>31,236</td>
</tr>
<tr>
<td>CUMBERLAND</td>
<td>48,654</td>
</tr>
<tr>
<td>ESSEX</td>
<td>255,360</td>
</tr>
<tr>
<td>GLOUCESTER</td>
<td>49,861</td>
</tr>
<tr>
<td>HUDSON</td>
<td>216,887</td>
</tr>
<tr>
<td>HUNTERDON</td>
<td>14,534</td>
</tr>
<tr>
<td>MERCER</td>
<td>82,128</td>
</tr>
<tr>
<td>MIDDLESEX</td>
<td>145,845</td>
</tr>
<tr>
<td>MONMOUTH</td>
<td>125,637</td>
</tr>
<tr>
<td>MORRIS</td>
<td>74,173</td>
</tr>
<tr>
<td>OCEAN</td>
<td>145,310</td>
</tr>
<tr>
<td>PASSAIC</td>
<td>128,890</td>
</tr>
<tr>
<td>SALEM</td>
<td>15,072</td>
</tr>
<tr>
<td>SOMERSET</td>
<td>43,219</td>
</tr>
<tr>
<td>SUSSEX</td>
<td>19,183</td>
</tr>
<tr>
<td>UNION</td>
<td>128,803</td>
</tr>
<tr>
<td>WARREN</td>
<td>21,079</td>
</tr>
</tbody>
</table>

2,000,000

These funds would be used for additional Adult Protective Services (APS) social work staff. By statute APS must respond to a referral within 3 working days. As caseloads have increased and cases, especially guardianships, have become more complicated, APS is in danger of not being able to respond within the parameters set forth in the statute. Additional certified staff would help alleviate the problem and the vulnerable adults of New Jersey would continue to be kept safe, in their homes with a safety net of services.

If the time comes, when APS cannot intervene and advocate for those adults that cannot advocate for themselves, the results would be disastrous.
State Respite Program

The Commission recommends an additional $2 million for the Statewide Respite Program. The Statewide Respite Program provides services to caregivers of those who are elderly and infirm and living in their own homes. A National Study conducted by the National Family Caregiver Association and Family Caregiver Alliance estimates that there are 862,502 caregivers in New Jersey contributing an average of 921 million hours of care to their family member or friend, for an estimated value of $9.2 billion of service.

The Statewide respite program enables caregivers to have a respite from the rigors of daily care for another family member. The program arranges for home care, housekeeping services, bathing assistance and personal care, sitting services, and temporary institutional placement for caregivers who have entrusted themselves with the care of a family member. Having such a program enables the caregiver to have some time for themselves,(perhaps to get out of the house, perhaps to take a needed vacation, perhaps to free up time to pursue their own business or a hobby) and enables them to be strengthened and empowered to maintain care for their elderly loved one.

Considering the estimates of numbers of caregivers, the Statewide respite program could expand services to more persons and serve many persons on the waiting lists in the various counties. In addition, consideration to improving and increasing the current limits on care provided through the respite program could be made. Currently, caregivers are limited to no more assistance than $4500 of services per year. In certain circumstances this may not be sufficient and on an ongoing basis, more services might be considered for the caregiver to have more time for respite.

In Fiscal Year 2009, the federal assistance for Respite from the Older Americans Act is decreasing, when it too should be increasing to meet the demand for respite from families who have decided to accept the responsibility for the care of their loved one. The CRF has not increased the allocation for the Statewide Respite Program since 2002, with a funding level of $5.2 million. From State FY1999 the CRF allocation for Respite was only $4.8 million. With the increasing recognition of the value of Respite as an alternative to having family members placed sooner, in a costlier institutional setting, and enabling the family and the elderly client to have services that assist in care at home, the Commission recommends additional funds for the Statewide Respite Program.

Cost-of Living Increases for Essential Programs

A general recommendation is made that these programs, with the exception of Transportation (which is uniquely tied to the gross revenues of the CRF), should receive at least cost of living increases annually. The Commission states that these mentioned programs are recognized for their efficiency, cost effectiveness, and need by the elderly and disabled to assist in their efforts to maintain their independence at home.
Unfortunately, these programs have suffered from lack of funding increases through the years. Such lack of increases have served to have negative impacts upon the programs. Instead of growth, the programs have diminished since level funding that is not sufficient to meet even cost of living increases for staff, results in decreases in what each program can accomplish on a yearly basis. This diminishing of resources has resulted in crisis situations and decisions by public agencies to forego sponsorship (of APS, for example,) of unnecessarily large waiting lists for service, and programs that do not have the necessary resources to maintain services without reducing the nature of the service or numbers to be assisted.

Cost of living increases are not enough to make up for years of underfunding by the CRF; thus, the recommendations for additional funding have been made. However, increases in the cost of living should be integrated in every program that depends upon funding from the CRF so that needed expansion or maintenance of services can be effected with the growing Casino business and resultant revenues through the years.

**A Redistribution, not a Request for Additional State funds.**

The Commission makes the recommendation that additional funds for the most critical and underfunded programs should be reallocated from the savings in the CRF generated from the onset of the Medicare D drug benefit program that has assumed the expense of a major portion of what formerly was paid by the Casino Revenue Fund. The implementation of Medicare as a national provider of assistance in the costs of prescription drugs has provided the State of New Jersey with a unique opportunity to report savings of $90 million in 2005 and over $180 million for the 2006, 2007, and 2008 year for the Pharmaceutical Assistance for the Aged and Disabled Program. The New Jersey Department of Health and Senior Services has very successfully tackled the immense challenge of coordinating the PAAD with the 2006 Medicare D program with minimal negative effects upon the clients and maximum retrieval of costs for PAAD from the Medicare D payment of benefits of PAAD eligible clients.

**A PAAD Expended Funding History** (Attachment 4, Page 11-A) shows the history of the expenditures of the PAAD Program detailing the CRF portion of funds as well as the contribution from the General Funds. It is noted that the General Revenue Portion of the PAAD program was $167.8 million in 2003 and $259.8 million from the CRF, for a record expense for the PAAD of $427.6 million. The General Revenue Fund portion of the PAAD program saw an immense benefit in terms of savings in FYs 2005 through 2007; in FY 2007 only $15.1 million in General Revenues supported the program; the CRF in that same year contributed $205 million or 93% of the support of PAAD. In FY 2009, $41.2 million of General Funds is budgeted for PAAD and $215.9 million of CRF Funds is budgeted from the CRF. This amount of funding from the CRF is $94 million less than the amount of CRF required for the support of PAAD in the FY2005. The State general revenue portion of PAAD in FY 2009 is $126 million less than the amount of general revenue support required for PAAD in FY 2003.

The Department of Health and Senior Services (DHSS) as the administering agency for most of these programs recommended for funding increases, has some responsibility for their successful development and ability to provide needed assistance. Hopefully, the
<table>
<thead>
<tr>
<th>Year</th>
<th>PAAD General Fund</th>
<th>PAAD Casino</th>
<th>TOTAL</th>
<th>GF support</th>
<th>CRF Support of PAAD</th>
</tr>
</thead>
<tbody>
<tr>
<td>1996</td>
<td>$42,801,626</td>
<td>$134,961,118</td>
<td>$177,762,744</td>
<td>24%</td>
<td>75.92%</td>
</tr>
<tr>
<td>1997</td>
<td>$35,802,930</td>
<td>$148,514,975</td>
<td>$184,317,905</td>
<td>19%</td>
<td>80.58%</td>
</tr>
<tr>
<td>1998</td>
<td>$34,141,623</td>
<td>$170,510,670</td>
<td>$204,652,293</td>
<td>17%</td>
<td>83.32%</td>
</tr>
<tr>
<td>1999</td>
<td>$82,054,061</td>
<td>$154,689,153</td>
<td>$236,743,214</td>
<td>35%</td>
<td>65.34%</td>
</tr>
<tr>
<td>2000</td>
<td>$34,783,000</td>
<td>$247,331,858</td>
<td>$282,114,858</td>
<td>12%</td>
<td>87.67%</td>
</tr>
<tr>
<td>2001</td>
<td>$83,482,224</td>
<td>$231,706,887</td>
<td>$315,189,111</td>
<td>26%</td>
<td>73.51%</td>
</tr>
<tr>
<td>2002</td>
<td>$106,185,017</td>
<td>$257,916,319</td>
<td>$364,101,336</td>
<td>29%</td>
<td>70.84%</td>
</tr>
<tr>
<td>2003</td>
<td>$167,855,400</td>
<td>$259,825,386</td>
<td>$427,680,786</td>
<td>39%</td>
<td>60.75%</td>
</tr>
<tr>
<td>2004</td>
<td>$161,411,859</td>
<td>$254,646,953</td>
<td>$416,058,812</td>
<td>39%</td>
<td>61.20%</td>
</tr>
<tr>
<td>2005</td>
<td>$48,581,884</td>
<td>$309,005,018</td>
<td>$357,586,902</td>
<td>14%</td>
<td>86.41%</td>
</tr>
<tr>
<td>2006</td>
<td>$21,568,000</td>
<td>$276,000,000</td>
<td>$297,568,000</td>
<td>7%</td>
<td>92.75%</td>
</tr>
<tr>
<td>2007</td>
<td>$15,102,000</td>
<td>$205,200,000</td>
<td>$220,302,000</td>
<td>7%</td>
<td>93.14%</td>
</tr>
<tr>
<td>2008*</td>
<td>$59,251,000</td>
<td>$215,500,000</td>
<td>$274,751,000</td>
<td>22%</td>
<td>78.43%</td>
</tr>
<tr>
<td>2009*</td>
<td>$41,238,000</td>
<td>$215,900,000</td>
<td>$257,138,000</td>
<td>16%</td>
<td>83.96%</td>
</tr>
<tr>
<td>total</td>
<td>$934,258,624</td>
<td>$3,081,708,337</td>
<td>$4,015,966,961</td>
<td>23%</td>
<td>76.74%</td>
</tr>
</tbody>
</table>

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3/31/2008
paadfundinghistory2

* budgeted figures
DHSS will view the extensive PAAD savings as an opportunity to address other critical needs of the elderly and disabled that are served under the other important programs of the Department that receive CRF funds. There is a need for additional funds for these other DHSS programs that are underfunded and require more resources to provide adequate services and assist the elderly and disabled in maintaining their independence at home, thus reducing the State's burden of shouldering nursing home costs by preventing or delaying the deterioration resulting from isolation and lack of community support services.

Commission recommendations have been endorsed by major state agencies and associations, including the NJ Commission on Aging, the Council on Special Transportation (COST), the State Association of Welfare Directors, the NJ Association of Area Agencies on Aging, the NJ Association of County Disability Services, NJ Association of the Blind, United Senior Alliance/Elder Rights Coalition, Alliance for Disabled in Action, Alliance for Betterment of Citizens who are Disabled (ABCD), and the Citizens Advisory Committee of New Jersey Transit.

Casino Revenue Fund Projections and Other Recommendations:

The Commission received an update from the Casino Control Commission in 2007, of the income sources that comprise the Casino Revenue Funds and projections for the funds to the 2011 year. (See attachment 5, Page 12-A). A decrease in the Casino Revenue Funds begins from the 2007 year extending to 2011 when growth figures anticipate $512 million in revenues. A significant amount of Casino Revenue Funds is reduced due to the cessation or reduction of taxes on casinos:

1. Limit to the taxes on complimentary, maximized at $26 million in 2006 and decreasing in subsequent years to zero in the year 2010.
2. Elimination of the Net Income Tax in 2007, resulting in a loss of $24 million to the CRF in the year 2007 and thereafter.
3. Parking tax reallocations from the CRF to the Casino Redevelopment Agency (CRDA) resulting in an $11.8 million loss of revenues to the Casino Revenue Funds beginning in the year 2007.
4. Starting in 2007, decrease of $8 million in the revenues for the CRF derived from the Room Fee, with 1/3 of the Fee to go to the CRDA and decrease of $10 million in CRF revenues in 2008.

Reinstatement of Casino taxes encouraged

In the interest of increasing revenues in a fund that provides support to essential programs for the aged and disabled, the Commission recommends that legislation reinstating these taxes be passed. Legislation is recommended that will reduce the ill effects of a fund that decreases steadily for the next several years because of the sunsetting and elimination of taxes on the operations of the casinos. With the continued growth of the disabled and elderly population in the state, and the certain growth in the program needs of these populations, the delay of sunsetting provisions and reinstatement of taxes is an increasingly important issue.

The most painless increase to the Casinos and the public, would seem to be the reinstatement of the taxes on complimentary, with the CRF being the beneficiary of the
## ESTIMATED CASINO REVENUE FUNDS FOR YEARS 2006 to 2011
($ in Thousands)

<table>
<thead>
<tr>
<th>YEAR</th>
<th>2006</th>
<th>2007</th>
<th>2,008</th>
<th>2009</th>
<th>2010</th>
<th>2011</th>
</tr>
</thead>
<tbody>
<tr>
<td>GROSS#</td>
<td>410,900</td>
<td>409,900</td>
<td>398,300</td>
<td>434,000</td>
<td>442,720</td>
<td>491,440</td>
</tr>
<tr>
<td>COMP^</td>
<td>26,000</td>
<td>19,500</td>
<td>13,000</td>
<td>6,500</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>NET*</td>
<td>24,200</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>PARKING&quot;</td>
<td>18,000</td>
<td>6,200</td>
<td>6,147</td>
<td>6,343</td>
<td>6,387</td>
<td>6,748</td>
</tr>
<tr>
<td>ROOM&gt;</td>
<td>15,000</td>
<td>6,900</td>
<td>4,591</td>
<td>5,770</td>
<td>6,039</td>
<td>8,209</td>
</tr>
<tr>
<td>SLOT&lt;</td>
<td>5,900</td>
<td>5,100</td>
<td>5,000</td>
<td>5,300</td>
<td>5,406</td>
<td>6,001</td>
</tr>
<tr>
<td>MISC</td>
<td>200</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>TOTAL</td>
<td>500,200</td>
<td>447,600</td>
<td>427,038</td>
<td>457,913</td>
<td>460,552</td>
<td>512,398</td>
</tr>
</tbody>
</table>

# = Gross Revenue Tax  
^ = ComplimentaryTax  
* = Net Income Tax  
" = Parking Tax  
> = Casino Room Fee  
< = Multi Casino Slot

Prepared by:  
Casino Revenue Fund Advisory Commission  
based on July 2007 N.J. Casino Control Commission Estimates  
9/13/2007
the tax. Even with the public paying a tax on free rooms, entertainment, and meals, the receipt of such comped benefits would be perceived to be a bargain and reasonable, with only the tax required to be paid. The public would indeed be a major beneficiary in having the tax be used for the benefit of the senior and disabled population service needs.

Recently S1464 has been introduced in this legislative session. The legislation would limit the taxes on the gaming complimentaries, providing a tax credit against the Casino gross revenue tax. In view of seemingly anticipated further loss of casino revenue funds as result of this legislation, the Commission urges legislators to review all repercussions to the CRF carefully, before deciding on the course of its approval. In view of the already ceased taxes on the net income of the Casinos and the anticipated cessation of the taxes on the comps after 2009, as well as the loss of revenues from several years of decreased gross revenue, another bill to reduce obligations of the casinos on taxes for which they are currently obliged seems untimely. (See Exhibit IV)

The Commission is also gathering information on the taxes paid by gaming establishments in other states as a response to the projections of major reductions in the fund. Preliminary information has been gathered on the taxes collected in other States. The taxes on gaming revenues range from 7% in Nevada to 31% in Illinois. The interest of several of the Commissioners is in the history and discussions occurring in regards to the amount of tax to be imposed. Their further research and recommendations in regards to an increase in the rate of regular Casino Revenue tax will be considered in the coming year. The attention of legislators is requested in regards to A491 which has been introduced in the 2008 Legislative session. This legislation increases the casino gross revenue and slot taxes to 10% and extends certain casino tax provisions for an additional two years. (See Exhibit V)

The Casino Revenue Fund and constitutional issues

The Commission calls attention to its efforts to ensure the integrity of the Casino Revenue Funds as a separate fund to be spent solely for the benefit of senior citizens and disabled. In fulfilling its charge to the Legislature, the Commission is mindful of the words in the State Constitution that guide the proper use of the CRF stating that “…the revenues derived therefrom to be supplied solely for the purpose of providing funding for reductions in property taxes, rental, telephone, gas, electric, and municipal utilities charges of eligible senior citizens and disabled residents of the State, and for additional or expanded health services or benefits or transportation services or benefits …”.

The inclusion of wording that states that funding should be for additional or expanded health services or benefits implies that care should be taken in the development of the Casino Revenue Budget to ensure that when new or additional programs are recommended, they are not so lightly disregarded when the CRF has access to additional funds that have become available to the Fund as a result of additional revenues and efficiencies and savings. (See Constitution, Attachment 6, Page 14-A)

Further some question has been raised in regards to the propriety of having part of the taxes derived from the operations of the casinos being dedicated to the Casino Reinvestment Development Authority (CRDA) as opposed to the CRF. Wording in the Constitution says that “the State shall license and tax casino operations and equipment
used in connection therewith. Any law authorizing the establishment and operation of such gambling establishments shall provide for the State revenues derived therefrom to be applied solely for the purpose of "...benefits to eligible senior citizens and disabled residents." Since the CRDA does not strictly serve senior citizens and disabled, the provision in law that the taxes and fees for room and parking be increasingly dedicated to the CRDA instead of the CRF, does not seem in compliance with the constitutional statement in regards to the sole purpose of revenues derived. The Commission asks that this be an issue to be decided by legal counsel with the advice of the Department of Treasury. Should there be confirmation of this opinion by legal counsel, it seems that the amount of funds for additional programs for seniors and disabled would be a positive result.

Closing Remarks
The Commission has called for an audit of the funds, specifically clarifying the expenditure of the funds by program and a comparison of program expenditures to the program allocations as presented in the State budget and is working with the Office of Management and Budget to derive this information. The Commission appreciates the cooperation, assistance, and work of the Office of Management and Budget in responding to the varied information requests of the Commission for fiscal data and budget information.

In addition, the Commission will continue to derive client and service information on the specific programs that are funded by the Casino Revenues and asserts that program performance audit information is important and will be assessed in making further observations and recommendations to the Legislature that would impact upon the best performance by programs funded by the Casino Revenue Fund.

The Commission looks forward to a productive year and it is with enthusiasm toward the pursuit of these mentioned efforts as well as the feedback from the public and various representatives and agencies involved in the Commission efforts, upon which future Commission recommendations will continue to be based.

Respectfully submitted,

Misono Miller, Chairwoman
New Jersey Casino Revenue Fund Advisory Commission

Exhibits:
I. Casino Revenue Fund Summary & Projection for Fiscal Year 2009 (State Budget Appendix, proposed)
II. A2046
III. APS Position Paper, County Welfare Directors Assn
IV. S1464
V. A491
VI. Endorsement of Commission Recommendations, NJ Assn of Counties
VII. NJ4A Legislative Position Paper, 2008
NEW JERSEY CONSTITUTION

ARTICLE IV

SECTION VII

1. No divorce shall be granted by the Legislature.

2. No gambling of any kind shall be authorized by the Legislature unless the specific kind, restrictions and control thereof have been heretofore submitted to, and authorized by a majority of the votes cast by, the people at a special election or shall hereafter be submitted to, and authorized by a majority of votes cast thereon by, the legally qualified voters of the State voting at a general election, except that, without any such submission or authorization;

A. It shall be lawful for bona fide veterans, charitable, educational, religious or fraternal organizations, civic and service clubs, senior citizens associations or clubs, volunteer fire companies and first-aid or rescue squads to conduct, under such restrictions and control as shall from time to time be prescribed by the Legislature by law, games of chance of, and restricted to, the selling of rights to participate, the awarding of prizes, in the specific kind of game of chance sometimes known as bingo or lotto, played with cards bearing numbers or other designations, 5 or more in one line, the holder covering numbers as objects, similarly numbered, are drawn from a receptacle and the game being won by the person who first covers a previously designated arrangement of numbers on such a card, when the entire net proceeds of such games of chance are to be devoted to educational, charitable, patriotic, religious or public-spirited uses, and in the case of senior citizen associations or clubs to the support of such organizations, in any municipality, in which a majority of the qualified voters, voting thereon, at a general or special election as the submission thereof shall be prescribed by the Legislature by law, shall authorize the conduct of such games of chance therein.

B. It shall be lawful for the Legislature to authorize, by law, bona fide veterans, charitable, educational, religious or fraternal organizations, civic and service clubs, volunteer fire companies and first-aid or rescue squads to conduct games of chance of, and restricted to, the selling of rights to participate, and the awarding of prizes, in the specific kinds of games of chance sometimes known as raffles, conducted by the drawing for prizes or by the allotment of prizes by chance, when the entire net proceeds of such games of chance are to be devoted to educational, charitable, patriotic, religious or public-spirited uses, in any municipality, in which such law shall be adopted by a majority of the qualified voters, voting thereon, at a general or special election as the submission thereof shall be prescribed by law and for the Legislature, from time to time, to restrict and control, by law, the conduct of such games of chance and

C. It shall be lawful for the Legislature to authorize the conduct of State lotteries restricted to the selling of rights to participate therein and the awarding of prizes by drawings when the entire net proceeds of any such lottery shall be for State institutions, state aid for education.

D. It shall be lawful for the Legislature to authorize by law the establishment and operation, under regulation and control by the State, of gambling houses or casinos within the boundaries, as heretofore established, of the city of Atlantic City, county of Atlantic, and to license and tax such operations and equipment used in connection therewith. Any law authorizing the establishment and operation of such gambling establishments shall provide for the State revenues derived therefrom to be applied solely for the purpose of providing funding for reductions in property taxes, rental, telephone, gas, electric, and municipal utilities charges of eligible senior citizens and disabled residents of the State, and for additional or expanded health services or benefits or transportation services or benefits to eligible senior citizens and disabled residents, in accordance with such formulae as the Legislature shall by law provide. The type and number of such casinos or gambling houses and of the gambling games which may be conducted in any such establishment shall be determined by or pursuant to the terms of the law authorizing the establishment thereof.

14-A
Related documents on file:
3. Congregate Housing Program Report by NJ Dept. of Health and Senior Services

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03-25-08

crfac2008annualreport
EXHIBITS
## APPENDIX

### CASINO REVENUE FUND SUMMARY AND PROJECTION

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<thead>
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### MEDICAL ASSISTANCE

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<td>Personal assistance</td>
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### LIFELINE CREDITS

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### TRANSPORTATION ASSISTANCE

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<td>Senior citizens and disabled residents</td>
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### HOUSING PROGRAMS

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<td>Congregate housing support</td>
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<td>Safe housing and transportation</td>
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### OTHER

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<td>$4.6</td>
<td>$5.7</td>
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### TOTAL APPROPRIATIONS

|                         | $364.8      | $445.5      | $499.5      | $501.3      | $449.6      | $413.0       | $425.8      |

### ENDING SURPLUS

|                         | $0.0        | $22.7       | $0.0        | $1.0        | $1.0        | $0.0         | $0.0        |

### GENERAL FUND SUPPORT

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<tr>
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<td>SOBRA for Aged and Disabled</td>
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<td>Global Budget and Waivers (b)</td>
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<td>Senior Citizens Property Tax Freeze</td>
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<td>$0.0</td>
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### VALUE OF PROGRAMS SHIFTED

|                         | $468.1      | $421.0      | $372.1      | $330.2      | $279.8      | $442.5       | $423.8      |

Notes:
(a) Beginning in fiscal 2004; the Lifeline program is funded through the Board of Public Utilities.
(b) Beginning in fiscal 2009, Community Care services are provided through the Global Budget for Long Term Care.
ASSEMBLY, No. 2046
STATE OF NEW JERSEY
213th LEGISLATURE

INTRODUCED FEBRUARY 7, 2008

Sponsored by:
Assemblyman JOHN S. WISNIEWSKI
District 19 (Middlesex)
Assemblyman THOMAS P. GIBLIN
District 34 (Essex and Passaic)

Co-Sponsored by:
Assemblywoman Wagner

SYNOPSIS
Increases funding of Senior Citizen and Disabled Resident Transportation Program.

CURRENT VERSION OF TEXT
As introduced.
AN ACT concerning the funding of "The Senior Citizen and Disabled Resident Transportation Assistance Program" and amending P.L.1983, c.578.

BE IT ENACTED by the Senate and General Assembly of the State of New Jersey:

1. Section 4 of P.L.1983, c.578 (C.27:25-28) is amended to read as follows:

4. a. The board shall establish and administer a program to be known as "The Senior Citizen and Disabled Resident Transportation Assistance Program" for the following purposes:

[a.][1] To assist counties [(1)] to develop and provide accessible feeder transportation service to accessible fixed-route transportation services where such services are available, and accessible local transit service to senior citizens and the disabled, which may include but not be limited to door-to-door service, fixed route service, local fare subsidy, and user-side subsidy, which may include [by] but not be limited to private ride or taxi fare subsidy; and [(2)] to coordinate the activities of the various participants in this program in providing the services to be rendered at the county level and between counties[.and;]

[b.][2] To enable the corporation [(1)] to develop, provide and maintain capital improvements that afford accessibility to fixed route and other transit services in order to make rail cars, rail stations, bus shelters and other bus equipment accessible to senior citizens and the disabled; [(2)] to render technical information and assistance to counties eligible for assistance under this act; and [(3)] to coordinate the program within and among counties.

b. In the State fiscal year beginning July 1 following the effective date of P.L. , c. (C. ) (pending before the Legislature as this bill) and in each fiscal year thereafter, there shall be appropriated to the corporation from the revenues deposited in the Casino Revenue Fund established pursuant to section 145 of P.L.1977, c.110 (C.5:12-145) a sum equal to 8.5% of the revenues deposited in the fund during the preceding fiscal year, as determined by the State Treasurer, to effectuate the purposes and provisions of P.L. 1983, c.578 (C.27:25-25 et seq.). (cf: P.L.1983, c.578, s.4)

2. Section 7 of P.L.1983, c.578 (C.27:25-31) is amended to read as follows:

7. a. Moneys under this program shall be allocated by the corporation in the following manner:

(1) 85% shall be available to be allocated to eligible counties for the purposes specified under paragraph (1) of subsection a. of section 4 of this act.

(2) 15% shall be available for use by the corporation for the purposes specified under paragraph (2) of subsection [b.]a. of section 4 of this act and for the general administration of the program, but no more than 10% of the total moneys allocated under this program shall be used for the general administration of the program.

b. The amount of money which each eligible county may receive shall be based upon the number
of persons resident in that county of 60 years of age or older expressed as a percentage of the whole number of persons resident in this State of 60 years or older, as provided by the U.S. Bureau of the Census. As similar data become available for the disabled population, such data shall be used in conjunction with the senior citizen data to determine the county allocation formula. No eligible county shall receive less than $150,000.00 during a fiscal year under this program, except that during the first fiscal year no county shall receive less than $50,000.00 nor more than $150,000.00.

c. The governing body of an eligible county, or a group or groups designated as an applicant or as applicants by the county after a public hearing in which senior citizens and the disabled shall have the opportunity to comment on the appropriateness of such designation, may make application to the board for moneys available under subsection b. of this section. The application shall be in the form of a proposal to the board for transportation assistance and shall specify the degree to which the proposal meets the purposes of the program under paragraph (1) of subsection a. of section 4 of this act and the implementation criteria under the program guidelines and the proposal shall have been considered at a public hearing. The board shall allocate moneys based upon a review of the merits of the proposals in meeting the purposes of the program, and the implementation criteria, under the program guidelines. The governing body of an eligible county shall schedule a public hearing annually for interested parties to provide the governing body with any facts, materials, or recommendations that would be of assistance regarding the efficacy of the program established under paragraph (1) of subsection a. of section 4 of this act.

(cf: P.L.1995, c.350, s.1)

3. Section 11 of P.L.1983, c.578 is amended to read as follows:

11. There is appropriated to the New Jersey Transit Corporation from the revenues deposited in the Casino Revenue Fund established pursuant to section 145 of P.L.1977, c.110 (C.5:12-145) the sum of $3,000,000.00 to effectuate the purposes and provisions of this act during the first fiscal year in which this legislation is enacted. In the fiscal year following the effective date of this legislation there shall be appropriated to the New Jersey Transit Corporation from the Casino Revenue Fund to effectuate the purposes and provisions of this act a sum of $10,000,000.00[, and in each subsequent fiscal year there shall be appropriated to the corporation from the Casino Revenue Fund a sum equal to 7.5% of the revenues deposited in the Casino Revenue Fund during the preceding fiscal year, as determined by the State Treasurer].

4. This act shall take effect immediately.

STATEMENT

This bill increases the annual appropriation requirement for “The Senior Citizen and Disabled
 Resident Transportation Program" from 7.5% to 8.5% of the revenues deposited in the Casino Revenue Fund. Section 2 of the bill revises references to the program to reflect the amendments in section 1 of the bill.

The language providing for the annual appropriation level of 7.5% for the program is contained in a section of the "Senior Citizen and Disabled Resident Transportation Assistance Act," P.L.1983, c.578 (C.27:25-25 et seq.), which was not codified. This bill removes the annual appropriation language from the uncodified section and places it, at the increased level, in a section of the act which is codified in order to make the annual appropriation language easier to locate.
January 3, 2008

Ms. Misono Miller, Chairperson
New Jersey Casino Revenue
Fund Advisory Board
c/o Cumberland County Office on Aging
Cape May
790 E. Commerce
Bridgeton, NJ 08308

Dear Ms. Miller:

In 2005, the County Welfare Directors’ Association of New Jersey (CWDA), which represents all of the 21 counties in the state, wrote to you concerning funding levels for the Adult Protective Services program administered by most of the county welfare agencies. We are re-issuing our position and ask for your assistance to work towards increasing funding in order for us to be able to work to protect this vulnerable population.

As you may know, the services we provide extend far beyond providing “welfare” benefits and most of our association members are referred to as “Boards of Social Services”.

In addition to the variety of financial and social services we provide, 15 of the 21 County Adult Protective Service Programs (APS) are administered by County Welfare Agencies.

Operating under the authority of the Adult Protective Service Act, designated APS providers administer critically needed often emergency response services to residents of our state who are over 18 years of age and are at imminent risk of abuse, neglect and/or exploitation. The majority of people we are called upon to assist are elderly, frail and typically in very dangerous situations as a consequence of their decreased ability to manage and provide self care.
As you know, our state aging population is growing at a tremendous rate. As one consequence, we have witnessed significant growth in the demand for APS service. This increase has been seen not only in the volume of individuals referred for services but also in the complexity and severity of their individual presenting situations. Since 1992 statewide referrals to APS providers increased by over 100%! The demographics of our aging population strongly suggest that this trend will continue to grow. This growth, combined with normal increased costs of doing business has placed the APS program in a very tenuous position. State support of this program, which has historically been inadequate, has now resulted in an increased burden on the counties that has reached a critical state. Since 1992, State support for APS has decreased in value to the counties by over 150%. Or, in other words, the counties have been required to increase their support of this state-mandated program by over an additional 150% in local funds.

At present, counties over-match the cost of maintaining APS programs from between 100% - 500%. Many, if not all of our member agencies, are facing increased pressure by county government to reduce costs. So strong is this pressure in some counties, that they face the very real possibility of not being able to continue to administer the APS program.

With this bleak reality as a factual background, we note that, at this time, the New Jersey Casino revenue fund advisory committee is considering a recommendation to increase funding to Adult Protective Service providers. The CWDA strongly supports this recommendation and strongly endorses this desperately needed assistance to help us address the ongoing needs of vulnerable, aging state residents.

Please feel free to call upon us if there is anything our Association can do to assist in making this recommendation a reality and we would be pleased to send a representative to one of your meetings to discuss this issue and make a full presentation.

Very truly yours,

Bruce Nigro, President

BN: w
County Welfare Directors’ Association
of New Jersey

Position Paper

Adult Protective Services

Many County Welfare Agencies had the origin of what has evolved in our current statewide Adult Protective Services program network in the old age and disability welfare programs we administered prior to the onset of Supplemental Security Income (SSI) in the early 1970s. In many ways, SSI resulted in a loss of contact between our staff and our former clients. However, the experiences we had in working with this elderly and disabled population taught us that this needed to be remedied as they historically displayed a significant need for the social services we provided in addition to the financial assistance they received.

We knew that many were vulnerable and at risk, in need of community based support and many more would add to this at risk population as our communities continued to age.

Some of us responded by encouraging select staff to develop expertise in the field of geriatrics that over time evolved into specialized units. Our unified experience was that a very noticeable at risk population in need of community based services continued to exist and grow within each of our counties. Mostly funded by Title XX case management dollars a more formalized response to this growing need was communicated to the state through the efforts of the County Welfare Directors Association (CWDA), the Coalition for the Protection of Vulnerable Adults, the Adult Protective Service Institute at Kean College and other concerned groups throughout the state.

As with all of our social service programs, the Division of Youth and Family Services attempted to provide a focus for emerging county Adult Protective Services providers to reach towards unified standards of practice. Over time, administrative procedures were developed and efforts were undertaken to address the lack of any legislative authority that so frustrated local service providers. State funding support was very limited and inadequate. In 1985, additional financial support was provided to a select group of providers in the form of the “Adult Intervention Project”. Yet, despite this increase, program costs to the counties far out paced funds provided by the state.

On the local level, county protective services continued to grow, fueled by community education, regarding the needs of this population and the growing number of vulnerable adults who were finding themselves in the void of isolation symptomatic of the shrinking nuclear family.
Provider agencies and other interested parties continued their efforts to lead the state forward in helping it understand the need to financially support the counties’ efforts as well as be responsive to the growing legal and administrative demands of a rapidly increasing social service delivery system.

By the early 1990s, New Jersey was the only state in the nation lacking a specific law that afforded protection to vulnerable adults. Due to the dedication, support and hard work of community-based groups, the Adult Protective Service Act of 1993 became law. In addition to establishing the authority for county officials to designate a specific APS provider for their county, the law granted to those approved providers the authority and responsibility to see that the provisions of the law were enacted statewide and that all vulnerable adults over the age of 18 residing in the community would receive the services they needed to protect them from abuse, neglect and/or exploitation. The nature of APS interventions require a highly trained group of social workers. One of the positive supports that developed since the passage of the Adult Protective Service Act was the designation of the Continuing Education Office of the Graduate School of Social Work at Rutgers University as responsible for statewide APS worker training and certification.

The law also called for the administration of the APS program to move from the Division of Youth and Family Services to the Department of Community Affairs. Since that time, the administration of APS has been again relocated and now resides within the Department of Health and Senior Services.

While the APS law was fairly thorough in addressing the many different aspects necessary to grant local providers the authority needed to effectively carry out the meaning of the law, it provided no additional funding to cover what certainly should have been anticipated to be significantly increased costs associated with program growth. Around mid-1996, a slight adjustment in funding this state mandated, mostly county supported, program was made but this was a very modest increase and primarily attempted to equalize funding between the different providers.

Since that time, the APS program has continued to grow in the number of clients it protects and in the complexity of the client situations presented to program administrators to resolve.

When the APS law was enacted, the law itself recognized the key role that had been - and continues to be - played by the County Boards of Social Services (CWA’s). Today, 15 of the 21 county APS programs fall under the administration of the County Welfare Agencies. The location within the CWA greatly enhanced the delivery of services to community residents as the CWA is able to utilize many of the other services it provides in meeting the needs of the APS client. In addition to the 15 CWA administered APS programs, the 6 remaining counties have their APS programs
Administered by local not-for-profit agencies resulting in 21 local county-based APS provider agencies. Over the years, these county-based providers have faced tremendous growth in demand for service, incurred ever increasing costs, both in terms of programs and personnel and have dedicated local resources to meet essential concrete needs often required in achieving a safe and secure environment for our increasing vulnerable population. In 1992, for example, according to New Jersey Department of Human Services reports, a total of 3,524 referrals to APS providers were received statewide. By 2003, this number had increased to 7,450. The change in activity represents an increase of over 112%. During the same period, State funding for APS remained basically unchanged with only a modest 17% increase in 2001. During the same period, the actual cost-of-living increased by over 35%. The inadequate state funds that were available in 1992 have not only failed to keep up with the cost of doing business but also failed to increase in proportion to the increased demand for services. Combining increased costs with increased demand, the State has fallen behind by almost 150% in its support to the counties, or, in other words, the counties have been required to assume an increase of over 150% of the cost of this State mandated program. Additional increases locally continue on an annual basis. They are seen in costs associated with providing skilled, certified APS staff, increased legal costs encountered in situations requiring court interventions and highly complex client situations that often have no immediate resolution.

The fact that CWA's have a long-standing commitment to all of the state residents is obvious by the tremendous work we do throughout the state. Likewise, our commitment to our vulnerable adult population is clearly seen in the leadership role we have maintained throughout our many years of work in the specific area of Adult Protective Services. For the current budget year, CWA APS providers over match State support with County dollars from a minimum of 100% to over 500%! The counties have maintained and continue to maintain this commitment despite the financial strain. To add to the dilemma, we are in the midst of an explosion in our aging population. Demand for APS services is about to reach record highs. Counties, regardless of dedication and desire, are simply unable to continue to expand Adult Protective Services to meet this increasing need. Several CWA's are facing the negative fiscal reality of expecting to be forced out of this long-term commitment to APS as their counties simply do not have the dollars needed to keep up with this ever growing local over match. Adding to this bleak picture is the possibility of mandatory reporting of APS suspected cases which will certainly add to our over-stressed system.

The County Welfare Directors' Association calls upon the state to recognize the cumulative effects of years of inadequate funding for this vital program. The state must respond to the reality of the needs of this program by an immediate commitment to adequately fund and support APS statewide. The time is at hand where none of us can continue under the historical assumption that discounts the importance of APS, or simply assumes that the counties will continue to make up for the financial neglect so tragically a hallmark of this program.
SENATE, No. 1464

STATE OF NEW JERSEY
213th LEGISLATURE

INTRODUCED MARCH 3, 2008

Sponsored by:
Senator JIM WHelan
District 2 (Atlantic)

SYNOPSIS
Provides tax credit against casino gross revenue tax for certain dedicated gaming complimentary.

CURRENT VERSION OF TEXT
As introduced.
AN ACT concerning dedicated gaming complimentary issued by
 casinos and amending and supplementing P.L.1977, c. 110
 (C.5:12-1 et seq.).

BE IT ENACTED by the Senate and General Assembly of the State
 of New Jersey:

1. (New section) “Dedicated gaming complimentary” - A
 complimentary item issued by a casino licensee to a person for the
 purpose of enabling the placement of a wager at a slot machine in
 the licensee’s casino. A dedicated gaming complimentary shall be
 in the form of slot machine credit or any other representative of
 value approved by the commission as a dedicated gaming
 complimentary, provided that no complimentary shall be reported
 as a dedicated gaming complimentary unless the casino licensee can
 establish that the complimentary was issued by the casino licensee
 and received from a patron as a wager at a slot machine in the
 licensee’s casino.

2. Section 144 of P.L.1977, c.110 (C.5:12-144) is amended to
 read as follows:

144. a. There is hereby imposed an annual tax on gross
 revenues as defined in section 24 of this act in the amount of 8% of
 such gross revenues. Except as otherwise provided herein, a casino
 licensee shall be entitled to an annual credit against the tax liability
 incurred pursuant to this subsection in an amount equal to the tax
 liability on the dedicated gaming complimentary reported by that
 casino licensee in its annual tax return. This annual tax credit shall
 be limited as follows:

(1) No casino licensee shall be entitled to a tax credit for
 dedicated gaming complimentary in any tax year unless the total
 amount of dedicated gaming complimentary issued by all licensed
 casinos for that year exceeds the sum of $90,000,000. Only
 dedicated gaming complimentary in excess of the sum of
 $90,000,000 shall be eligible for credits pursuant to this subsection.
 The commission shall establish, by regulation, procedures for
 allocating credits pursuant to this subsection.

(2) The commission shall establish, by regulation, procedures to
 ensure that the dedicated gaming complimentary tax credit
 established pursuant to this subsection does not result in a negative
 fiscal impact to the Casino Revenue Fund. Such regulations may
 include, but shall not be limited to, procedures for allocating credits
 among casino licensees and, if necessary, for reducing the value of
 the available credits from 100 percent of dedicated gaming
 complimentary in excess of the sum of $90,000,000 annually to a

EXPLANATION – Matter enclosed in bold-faced brackets [thus] in the above bill is
not enacted and is intended to be omitted in the law.

Matter underlined thus is new matter.
lesser percentage of dedicated gaming complimentaries as required
to eliminate any negative fiscal impact to the Casino Revenue Fund.

b. Commencing with the first annual tax return of a licensee for
any calendar year beginning after December 31, 1978, and ending
before January 1, 1984 and based upon a determination that in said
return or any annual return for a calendar year during that period the
gross revenue of a licensee in the calendar year upon which the tax
is based exceeds the cumulative investments in this State of said
licensee as of that year, such licensee shall make investments in an
amount not less than 2% of the gross revenue for said calendar year
within a period of five years from the end of said calendar year.
Fifty percent of the investments required by this subsection as a
result of any of the three annual tax returns commencing with the
first annual tax return for any calendar year beginning after
December 31, 1978 shall be made in the municipality in which the
licensed premises are located, and 50% of such investments shall
be made in any other municipality of this State. Twenty-five
percent of the investments required by this subsection as a result of
any annual tax return subsequent to the third such return in a series
of returns the first of which is for a calendar year beginning after
December 31, 1978 shall be made in the municipality in which the
licensed premises are located, and 75% shall be made in any other
municipality of this State.

All investments and cumulative investments made pursuant to
this subsection shall be subject to a determination by the
commission as to the eligibility of such investments. In
determining eligibility, the commission shall consider the public
interest, including the social and economic benefits to be derived
from such investments for the people of this State.

c. For the purposes of this section, "investments" means equity
investments in land and real property on which improvements are
made and in real property improvements. For the purposes of this
section, "cumulative investments" means investments in and debt
financing of the licensed premises, plus other investments in and
debt financing of land and real property on which improvements
are made and real property improvements; provided, however, that
the investments and debt financing not associated with the licensed
premises have been subsequent to July 6, 1976. Real property and
real property improvements sold or otherwise disposed of by the
licensee shall not be included for the purposes of determining
cumulative investments.

d. For the purposes of satisfying the amount of investments in
any given year and of determining cumulative investments as of any
given year, pursuant to subsection b., contributions of money or
realty shall be included if the commission determines that such
contributions best serve the public interest and either (1) directly
relate to the improvement, furtherance, and promotion of the tourist
industry in this State through the planning, acquisition,
Investment. Any interest earned on the funds while they are
entrusted to the State Treasurer shall accrue to the licensee and the
Casino Reinvestment Development Authority in the same
proportion as if the funds were held and invested by the Casino
Reinvestment Development Authority pursuant to subsection m. of
section 13 of P.L.1984, c. 218 (C. 5:12-161).

The proceeds of all bond purchases made pursuant to this
subsection shall be used exclusively to finance the rehabilitation,
development, or construction of housing facilities in the city of
Atlantic City for persons or families of low through middle income
in accordance with the provisions of subsection f. of section 3 of
P.L.1984, c. 218 (C. 5:12-144.1).

  i. If a licensee has incurred an investment obligation which
requires bonds to be purchased pursuant to the provisions of
subsection h. of this section and the licensee purchases bonds of
the Casino Reinvestment Development Authority issued pursuant
to sections 14 and 15 of P.L.1984, c. 218 (C. 5:12-162, 5:12-163)
in satisfaction of that obligation no later than six months after the
adoption by the Casino Reinvestment Development Authority of
rules and regulations pursuant to subsection j. of section 3 of
P.L.1984, c. 218 (C. 5:12-144.1), the licensee shall be entitled to a
reduction of its investment obligation in an amount determined by
the Casino Reinvestment Development Authority, taking into
account a current market discount rate from the date of the
purchase to the date the purchase would have been required to be
made. Any purchase of bonds made pursuant to this subsection
shall first be used to satisfy the licensee's most recently incurred
investment obligation. That purchase of bonds shall not constitute
a credit against the tax provided for in subsection a. of section 3 of
this 1984 amendatory and supplementary act.
(cf: P.L.1984, c.218, s.2)

3. This act, P.L. , c. (pending before the Legislature as this
bill), shall become operative upon the certification by the chair of
the Casino Control Commission to the State Treasurer that an
agreement has been executed among casino licensees and relevant
parties implementing a purse supplement for horse racing, the value
of which is $30,000,000 annually for a three-year period.

4. This act shall take effect immediately.

STATEMENT

This bill provides a credit against the annual tax liability that
casino licensees in Atlantic City pay on dedicated gaming
complimentary above a base amount

The bill would establish, in law, a new type of complementary
item called a "dedicated gaming complimentary." These
complimentary items are issued to casino patrons for the purpose of placing a wager at a slot machine in a casino. Under the bill, casinos would receive a tax credit equal to the tax liability on the dedicated gaming compliments reported by the casinos in their annual tax returns.

The tax credit only applies if the total amount of dedicated gaming compliments issued by all licensed casinos for one year exceeds $90 million. Additionally, the Casino Control Commission is required to establish procedures to ensure that the tax credit does not result in a negative fiscal impact to the Casino Revenue Fund. The procedures may include reducing the available tax credits as necessary to eliminate a negative fiscal impact.

The provisions in this bill would only become operative if the chair of the Casino Control Commission certifies to the State Treasurer that an agreement has been executed among casino licensees and relevant parties implementing a purse supplement for horse racing, the value of which is $30 million annually for a three-year period.
Exhibit V

SENATE, No. 491
STATE OF NEW JERSEY
213th LEGISLATURE

PRE-FILED FOR INTRODUCTION IN THE 2008 SESSION

Sponsored by:
Senator SHIRLEY K. TURNER
District 15 (Mercer)

SYNOPSIS
Increases casino gross revenue and multi-casino progressive slot machine taxes and extends certain casino tax provisions for additional two years.

CURRENT VERSION OF TEXT
Introduced Pending Technical Review by Legislative Counsel
shall not be less than $350,000 annually.

b. The commission shall administer the tax imposed pursuant to this section. For a casino licensee that was in operation in calendar year 2002, the tax shall be due and payable to the State Treasurer in four equal payments on September 15, December 15, March 15, and June 15 of each State fiscal year. For a casino licensee that was not in operation in calendar year 2002, the tax in State fiscal year 2004 shall be due and payable to the State Treasurer in four quarterly estimated payments on the basis of adjusted net income in the current quarter, and the licensee shall file an annual return for State fiscal year 2004 no later than October 15, 2004. In State fiscal years 2005 [and] 2006, 2007, and 2008 for such casino licensee, the tax shall be due and payable to the State Treasurer in four equal payments on September 15, December 15, March 15 and June 15.

c. The tax imposed by this section, and any interest or penalties imposed by the commission relating to that tax, shall be deposited by the State Treasurer into the Casino Revenue Fund established pursuant to section 145 of P.L.1977, c.110 (C.5:12-145).

d. The commission shall certify on September 30, 2003 and annually thereafter the amount of tax required to be paid pursuant to this section. The commission may promulgate such rules and regulations as the commission determines are necessary to effectuate the provisions of this section.

e. (Deleted by amendment, P.L.2004, c.128).
(cf: P.L.2004, c.128, s.6)

7. This act shall take effect on July 1, 2006.

STATEMENT

This bill increases the casino gross revenue tax and the multi-casino progressive slot machine tax rates from 8 percent to 10 percent. Revenues generated by these taxes are deposited into the Casino Revenue Fund. This bill also extends the deadlines for the cessation or reallocation of four other casino tax provisions.

The bill continues to deposit $1.50 of the casino hotel parking charge into the Casino Revenue Fund through fiscal year 2008, instead of through fiscal year 2006 as provided by current law.

The $3.00 per day casino hotel room charge would continue to be deposited into the Casino Revenue Fund through fiscal year 2008, instead of through fiscal year 2006 as provided under existing law.

Scheduled reductions in the tax on casino complimentaries would be delayed for an additional two-year period. Revenues generated from this tax would continue to be deposited into the Casino Revenue Fund.

The bill would also extend through fiscal year 2008 the 7.5 percent tax on adjusted net income of licensed casinos. This tax is scheduled to expire at the end of fiscal year 2006. Revenues generated
from the adjusted net income tax would continue to be deposited into the Casino Revenue Fund.
NEW JERSEY ASSOCIATION OF COUNTIES
RESOLUTION

Urging the Adoption of Recommendations Contained
In 2007 Annual Report of Casino Revenue Fund Advisory Commission
Regarding funding for County Senior Programs

WHEREAS, senior citizens in New Jersey aged 75 and older are in greatest need of support
services available through county Offices on Aging which allow them to remain independent in
their homes, and;

WHEREAS, according to the last Census, the number of New Jersey residents aged 75 and older
has increased by 27 percent; the number of residents aged 85 and older has increased by 42.3
percent; and the number of residents in New Jersey aged 65 and older is projected to double by
the year 2030, and;

WHEREAS, the Casino Revenue Fund Advisory Commission has submitted to the Legislature
and to the Governor its 2007 Annual Report, and;

WHEREAS, the Annual Report recommends an increase in the amount of Casino Revenue Funds
made available to counties through the Offices on Aging and County Transportation systems,
and;

WHEREAS, most of the County programs cited in the Annual Report have received no funding
increases in the past ten years despite normal increases in the cost of living and despite growth in
Casino Revenue over that same period of time, and;

WHEREAS, those programs, which include County Meals on Wheels, Home Repairs, Escorted
Transportation, Transportation, Adult Protective Services, Congregate Housing Services and
Respite Care, are deemed critical by the Commission and in serious need of funding increases to
support a growing senior population, and;

WHEREAS, in 2006 the State of New Jersey realized a savings in its PAAD Program of $180
million through the Medicare D Prescription Program, and;

WHEREAS, New Jersey’s senior citizens should be the beneficiaries of that savings, and;

NOW, THEREFORE BE IT RESOLVED that the New Jersey Association of Counties endorses
the funding recommendations of the Casino Revenue Fund Advisory Commission included in its

Louis N. Magazzu, NJAC President
Cumberland County Freeholder

June 12, 2007
Position Paper on Legislative Advocacy
2008

In 1973, the Federal Older Americans Act created "Area Agencies on Aging" (AAAs) to provide advocacy, planning and coordination of services for those over age 60 and to provide needed funding for basic home and community services for older persons in every County. In New Jersey there are twenty-one County Offices on Aging established and designated as AAAs to carry out this mission, and to perform the AAA mandates to act on behalf of older New Jersey residents. A major goal of the AAAs in performing these functions is to promote the independence of older persons by providing access to services that delay or prevent institutionalization.

The New Jersey Association of Area Agencies on Aging (NJ4A) membership is comprised of all twenty-one AAAs. Under the auspices of county government, each of these offices are the federally designated Area Agencies on Aging (AAA) charged with carrying out the provisions of the Older Americans Act; said Act being the primary authorizing and funding source under which the AAA's operate.

Why will the AAAs continue to be the best source for delivering services and being the conduit of dollars coming into counties? Because:

- They have extensive knowledge of the issues;
- They have access to seniors and caregivers;
- They have the infrastructure in place to deliver services – either directly or through contracted programs; and
- They are trusted by the community because they have always been there to help for over 40 years.

These twenty-one County Offices on Aging consistently support the needs of seniors and provide assistance to approximately 500,000 older adults and their caregivers annually.

The New Jersey Association of Area Agencies on Aging (NJ4A) was established to bring together the twenty-one County Offices on Aging to advocate for seniors, to share best practices, and to speak with one voice on behalf of all seniors in New Jersey. It has been the intent of the Association to serve as a statewide advocate for actions to enhance services for older New Jersey residents, to encourage and maintain high standards of professionalism and service in the field of aging, and to educate and inform the public of the needs and programs for older adults.
New Jersey has the fourth largest senior population in the country. The total population of New Jersey residents who are age 60 years and over is 1,442,782. Between 1990 and 2000:

- 65+ population increased by 7.9%
- 75+ population increased by 27.6%
- 85+ population increased by 42.3%
- Those living alone aged 65 years and older increased by 9.8% between 1990 and 2000; 33.4% of the 75+ cohort lives alone.

The growing population of New Jersey's elders, especially in the older segment of the population, is a phenomenon that requires the attention of legislators and government officials at all levels to ensure that the needs of this population are adequately addressed. The older elderly and those that live alone are the most vulnerable and have the greatest service needs. In considering the needs of this growing population, funds that address adequate core programs to enable persons to live in their own homes or independently, should be a priority consideration in the crucial decisions that allocate resources for the public good.

The Association emphasizes the importance of a strong local network of services in the Counties which provide home and community based care. These services include in-home homemaker and home health aide, home based supportive care workers, adult day care, congregate nutrition, home-delivered meals, home repairs, adult protective services, and respite, among others. The administration of these services by the Area Agencies on Aging promotes planning, coordination and funding of services based on area needs and resources; inclusion in a comprehensive plan of services for elderly in each County (the Area Plans); mechanism for local administration, monitoring and evaluation of services; and regular consumer feedback into the development of services. Strengthening and funding local programs through this existing network and enabling their access to more senior citizens is consistent with the legislation and policy action that will be supported by the Association.

The Association also reinforces and supports the AAAs in each county as the lead agency in the further development of home and community based services for New Jersey residents through Global Options and Aging and Disability Resource Centers. AAA leadership will promote optimal coordination, access, information and planning, and reduction of duplication of efforts on behalf of senior citizens and disabled.
As the Association, representing all of New Jersey County Government Offices on Aging, NJ4A supports the following State legislative issues:

| NJ4A supports the recommendations of the Casino Revenue Fund Advisory Commission to increase the amount of funds available from casino revenue funds for: | Dollars in Millions |
|---|---|---|
| | Existing | Additional Requested | Total Fund Requested |
| Transportation | 37.7 | 5.0 | 42.7 |
| Meals-on-Wheels | 1.0 | 3.0 | 4.0 |
| Safe Housing & Escorted Transportation | 1.7 | 2.0 | 3.7 |
| Adult Protective Services | 1.0 | 2.0 | 3.0 |
| Congregate Housing | 2.0 | 1.0 | 3.0 |
| Respite | 5.4 | 1.0 | 6.4 |
| Funds from the Casino Revenue Fund in addition to the current allocation | | | 14.0 |

The revenues from the Casino Revenue Fund have increased steadily every year, but not for certain senior programs. There have been no additional monies for the last ten years coming to crucial programs from the Casino Revenue Fund dollars, including Meals on Wheels, Adult Protective Services, Safe Housing and Transportation, and Congregate Housing. Transportation remains a high priority in importance and need for additional Casino Revenue Fund Dollars.

NJ4A is requesting $14 million for the programs stated in the above chart. The Association also recommends an automatic annual cost-of-living increase for programs for the elderly and disabled for these named programs.

NJ4A supports the following State legislation:

- **A2046** – increases the regular allocation of the Casino Revenue Funds for transportation by 1%, increasing the percentage from 7.5% of the total revenues to 8.5% of total revenues to provide needed transportation assistance to counties for support of the services in place for elderly and disabled

- **A1415(S1017)** – ensuring the establishment of authority, consistent funding support for the County Offices for the Disabled. This legislation mirrors that
used in 1970 to establish the County Offices on Aging. It would ensure a central focal point for coordination of service coordination, advocacy, and information and assistance for the disabled and would promote accessible facilities for disabled persons in every county.

- **A2037**—increases income eligibility limits for PAAD and Senior Gold from their current level by $5000. (in 2008, from $23,092 to $28,092 for one and from $28,313 to $33,313 for two); with Senior Gold limits at $10,000 above PAAD guidelines, at $38,092 and $43,313.00.

- **S692**—provides for annual cost-of-living increase in the amount of Lifeline Credit and Tenants Lifeline Assistance Payment beginning in January 1, 2008, and annually thereafter, increasing the amount of the $225 credit by the Social Security benefit cost of living increase for that year.

- **S170**—Increases hearing aid assistance for the Aged and Disabled Program allowance to $500.

- **ACR 132**—Amending article VIII, Section I, paragraph 4 of the New Jersey Constitution, increasing annual income limitation to receive senior and disabled citizens property tax deduction to $22,572 in 2008 with increases in income limitation tied to annual cost of living increases after 2010.

- **S661**—Revises criteria for eligibility to receive senior citizen and disabled homestead property tax reimbursement. Currently a new recipient of this benefit must be a resident of the State for 10 years and have three years of residence at the property in which he is a current resident. This allows an eligible claimant receiving the benefit at his former residence, to move to another homestead and claim the reimbursement without the 3 year residency. If unchanged, a person who moves will wait 5 years for a benefit from this program.

State Legislation is supported to increase the amount of utility support for senior citizens including increasing funds for NJ Shares,NJ Lifeline and other programs providing utility and heating cost assistance for seniors.

The New Jersey Association of Area Agencies on Aging supports legislative action to reform property taxes and ensure the rights and ability of senior citizens to maintain themselves independently in their own households with property tax assistance.
The Association also sees the following Federal Legislative issues as imperative to ensure ongoing needed assistance for New Jersey’s senior citizen population:

- Increase the authority and funding to the AAA’S under the Older Americans Act
- Increase the ability of caregivers to care for their loved ones through the provision of more funds for respite care, tax incentives and tax breaks
- Increase Federal assistance for the Social Service Block Grants, which help to provide essential services for the elderly
- Increase funds for Home Energy Assistance Programs; in view of the increase of fuel costs and the impact on those with fixed incomes
- Increase the funds for Adult Protective Services through the existing service network of Adult Protective Service local providers and through passage of the Elder Justice Act (S1070, HR1783).
- NJ4A supports the need for prescription drug coverage under Medicare D, but with reform to the program’s current structure:
  - To ensure coverage is more comprehensive;
  - To eliminate the doughnut hole coverage gap;
  - To enable the Federal government to negotiate lower prices for prescription drugs; and
  - To work toward decreasing the dependence of the program upon private benefit managers to determine price and coverage
  - To work toward simplifying the complexity of choices and reducing the changing coverages and resulting confusion faced by seniors selecting an optimal Medicare D benefits manager.
