



FALL 2012

A Newsletter from Fair Share Housing Development, Inc.



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Margaret Donnelly O'Connor
College of New Rochelle
1937 Yearbook Photo

Pilot Project at FSHD's Northgate II Draws National Attention for Innovative Approach to Healthcare Reform for Urban Poor

An exciting project that aims to transform how healthcare is delivered in America's inner cities has put the national media spotlight on FSHD's Northgate II affordable housing complex in Camden where a dedicated team of doctors, nurses and social services support staff are providing quality medical care to the urban poor as part of an ambitious effort to save millions in Medicaid costs.

The project got under way in 2011 when Fair Share Northgate II (a nonprofit affiliate of FSHD) joined forces with the Camden Coalition of Healthcare Providers (CCHP) to launch the first demonstration Medicaid Accountable Care Organization (ACO) in the State of New Jersey. The goal of the three-year pilot ACO project is to improve the health and well-being of low-income seniors and other poor individuals in



Northgate II is an island of safety and stability in Camden, one of the poorest and most dangerous cities in America.

Camden by providing high-quality better-coordinated primary and preventive medical care—an effort that is expected to dramatically reduce Medicaid expenses. If the project is successful in reining in costs and meeting quality benchmarks, providers will be eligible to receive shared savings benefits based on a gain-sharing plan.

A critical first step was the opening of a primary care practice in Northgate II, our 402-unit development on North 7th Street. Data analysis by CCHP has shown that too many Camden residents are “super-utilizers” of local hospitals because they lack access to primary and preventive care doctors and nurses who can help them manage chronic conditions such as diabetes, asthma and obesity, not to mention deal with less serious conditions such as head colds, ear infections and sore throats. Medicaid costs for these largely preventable ER visits have been extraordinarily expensive, running in the millions of dollars. Media coverage of the project includes pieces in *The New Yorker*, PBS's *Frontline* and CNN, as well as local and national newspapers and TV news.

A growing stream of Northgate II residents has begun to

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Real-Life Hero Margaret Donnelly O'Connor is Namesake of Education Center at Ethel R. Lawrence Homes

By FSHD Founder Peter J. O'Connor

The Education Center at Ethel R. Lawrence Homes is dedicated to Margaret Donnelly O'Connor (1914-2005), a true hero who overcame adversity and hardship, never accepted defeat, and was a model of

one who promoted education and lived her life for others.

Margaret, an orphan, married, gave birth to two sons, and was deserted by her husband when her boys were two and three years old. As a single parent,

Margaret O'Connor sacrificed her entire adult life to provide her two sons, James and Peter, with the opportunity to live in South Orange, New Jersey, attend the best schools (Seton Hall Prep, College of the Holy Cross, Villa-

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About Fair Share Housing Development

The mission of Fair Share Housing Development, Inc. (FSHD) is to promote economically and racially diverse communities throughout the tri-county region surrounding the City of Camden, New Jersey through the development of affordable housing with supportive social and educational services in an effort to improve the lives of low-income families, seniors and the disabled. Our goal is to reverse decades of decline and segregation in the City of Camden by providing Camden City residents with the choice to reside in affordable housing in high-opportunity communities with access to decent jobs, good schools, and a safe environment.

FSHD was founded in 1986 by civil rights activists in response to the landmark *Mount Laurel Doctrine*, which prohibits towns from shutting out the poor through exclusionary zoning and requires each New Jersey municipality to plan,

zone and take the necessary affirmative measures to provide realistic housing opportunities for its “fair share” of the regional need for affordable housing for low-income families, seniors and the disabled.

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FSHD has built and operates four housing complexes serving more than 2000 tenants in Camden, Gloucester, and Burlington counties. It has been the only provider of housing for very low-income families in high opportunity suburban NJ towns. In addition to the 646 units it currently manages, FSHD also has 472 units in the development pipeline in Mount Laurel, Cherry Hill, and Woolwich.

Margaret Donnelly O'Connor (1914-2005)

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nova University, and Georgetown Law Center) and develop the values needed to succeed in life.

James, now married for 43 years, father of two daughters, and a grandfather of two, retired in December 2004 as Group Vice-President, Marketing, Sales, and Service, Ford Motor Company after a 40-year career. Peter, a public interest lawyer, is Founder and Executive Director of FSHD and Fair Share Housing Center (www.fairsharehousing.org).

Margaret, a graduate of The College of New Rochelle (class of 1937), was an elementary school teacher for more than 30 years in Newark and Orange, New Jersey. She earned a Master's Degree in Education at night



Margaret Donnelly O'Connor with her sons, James (left) and Peter (right)

at Seton Hall University, worked every summer to make ends meet, and always told her sons, “I will never let you down,” and, “No matter what the obstacles are, you can do it.”

After her sons became adults, Margaret devoted herself to the sick and infirm — reading to the blind on the radio, volunteering at nursing homes and church-related activities in the City of Camden, and joining the Third Order of Saint Francis of Assisi in Haddonfield, NJ.

The Margaret Donnelly O'Connor Education Center at ERLH offers an after-school Homework Club, a Summer Enrichment Program, and one-on-one tutoring to ensure students get the support they need to make the most of the educational opportunities available in the high-achieving Mount Laurel School District. To learn more about the program, visit our website: www.fairsharedevelopment.org

Improving Housing Choice So Elderly Poor Can “Age in Place”

At least one of every 10 Americans age 65 and older lives below the poverty line, although new formulas indicate that rate is much higher, with some estimates saying almost 20 percent of the nation's 40 million seniors are low-income.

For the elderly poor, housing choice is extremely limited. Assisted liv-

ing—the housing of choice for middle- and upper-income seniors—is rarely an option for the poor.

But Fair Share Housing Development is at the forefront of the movement to change this situation. FSHD is currently developing affordable housing projects for seniors in Mount Laurel and Cherry Hill with on-site social ser-

vices, health, recreation and nutrition programs.

FSHD's goal is to enable low-income seniors to live independently as long as they are physically, emotionally and mentally able to do so without nursing home care.

PRINCETON UNIVERSITY Study Finds Mount Laurel Housing Leads to Higher Income, Better Educational Outcomes for Poor

Is there any basis to the fears that typically lead suburban residents to oppose the construction of affordable housing projects in middle-class communities: namely, that such housing leads to increased crime, deteriorating property values, higher taxes and more traffic?

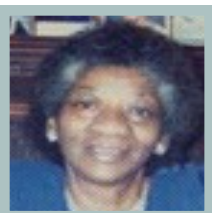
These were the questions investigated by Princeton University professor Douglas Massey during a two-year-long study of FSHD's flagship development, Ethel R. Lawrence Homes, an attractive townhouse-style complex in Mount Laurel, NJ, a middle-class suburb of Philadelphia, PA.



Fears about the Ill-Effects of Affordable Housing in the Suburbs Are "Misplaced,"

according to Princeton University, which conducted a two-year study of FSHD's Ethel R. Lawrence Homes (above), a 140-townhome style development in affluent Mount Laurel, NJ

The results of this independent research were unveiled on April 26, 2012 at a special forum entitled, "Forty Years After Mount Laurel: New Findings on the Effects of Affordable Housing," sponsored by Princeton University's Woodrow Wilson School of Public and International Affairs.



Ethel R. Lawrence, often called the "Rosa Parks of Affordable Housing"

The research found that "fears were misplaced about the possible harm to the community," Massey told the *Star-Ledger*. "When we looked at property taxes, crime and home values, the trends were no different between Mount Laurel and similar townships nearby. And as a result of mov-

ing into Ethel Lawrence, residents experienced higher rates of employment, better wages and a significant drop in welfare usage—and their children experienced much better schools and educational outcomes."

The Princeton University study, which got under way with funding from the MacArthur Foundation, was the first of its kind to measure the costs and benefits of affordable housing for the high-opportunity communities that house them and for the poor families that inhabit them. Dr. Massey chose to focus on Ethel R. Lawrence Homes (ERLH), because the development was the subject of a three-decade-long battle opposing its construction.

ERLH is named after Ethel R. Lawrence, a teacher, wife and mother of nine who is known as the "Rosa Parks of affordable hous-

ing." Lawrence is renowned for braving racist threats against her life to get affordable housing built in her hometown. Mrs. Lawrence, joined by civil rights lawyers including FSHD's Founder Peter J. O'Connor, began their fight in the late 1960s, took the case all the way to New Jersey's Supreme Court and won in the nation's most sweeping and most often cited decision prohibiting towns from discriminating against the poor through exclusionary zoning. The decisions in the landmark case are known nationally as the *Mount Laurel Doctrine*.

But it wasn't until 2000 that ERLH opened its doors – some six years after Ethel Lawrence herself had died. The development, with its 140 townhome-style apartments, built on 62 beautifully landscaped acres, would have made Mrs. Lawrence proud: ERLH has been praised for promoting racial integration and deconcentrating poverty as well as providing educational support programs in a safe environment. In 2001, the development received New Jersey's prestigious "Excellence in Housing Award."

Massey's study looked at census and administrative data to undertake a time series analysis of trends in crime, property values, traffic congestion, taxes, school performance before and after 2000, comparing trends in Mount Laurel to those in surrounding communities. It surveyed residents of the project to assess their personal, household, neighborhood and school circumstances before and after relocation. Neighbors were also interviewed to assess their perceptions of how conditions in the community have changed since 2000.

New Jersey's First Medicaid ACO is Launched at FSHD's Northgate II

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use the primary care facility operated by Reliance Medical Group. This year, CCHP will take things to the next level by "embedding" a nurse care manager, health coach and data technician at Northgate II to ensure proper follow-up on all primary care, specialist, and hospital visits by our residents.

But more targeted social services support is needed to ensure the success of the pilot Medicaid ACO. Research by CCHP has shown low-income seniors in particular cycle in and out of hospitals because they and their families:

- struggle to understand and administer complicated medication regimens—glucometers, insulin injections, etc. (some can't see well enough to read their blood sugar levels, or their hands are too shaky to prick themselves);

- require special transportation arrangements so they can keep regular appointments with their doctors (some patients are in wheelchairs and this can make it difficult to get around);
- need help with daily living activities, such as preparing nutritious meals.

In July, FSHD hired a Social Services Director for Northgate II, Marilyn Mock, who will lead the effort to develop health and wellness plans for each of the more than 700 residents living in the complex. Northgate II is comprised of a 23-story high-rise with 308 apartments for the elderly and disabled on one entire block and 94 family units in 14 garden apartment buildings covering two city blocks.

A thoughtful program of daily health and wellness activities to respond to resident needs and desires is also in the works. And we will develop programs to help improve the health literacy of our

tenants—in addition to continuing our regular support services which range from assisting tenants with important insurance and social security issues to helping to arrange transportation for those in need.

The pilot ACO project will have wide-ranging policy implications for New Jersey, which remains one of the country's most segregated states, especially in our urban centers, long plagued by generational cycles of concentrated poverty. But the lessons we learn in Camden will also benefit millions of other low-income families, seniors and disabled people in cities across the United States.

In South Jersey, FSHD will use the experience it gains from this project to inform its work and replicate the ACO concept at two new senior housing complexes it has in the development pipeline in Mount Laurel and Cherry Hill, NJ.