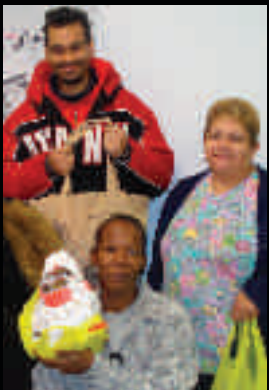




LUTHERAN SOCIAL MINISTRIES of NEW JERSEY

2008 REPORT *to the* COMMUNITY



Never underestimate the capacity of one agency...

Toward the Future -- LSM 2.0



LUTHERAN SOCIAL MINISTRIES of NEW JERSEY ANNUAL REPORT 2008

MESSAGE from the PRESIDENT/CEO

It is different now. Over the past five to ten years there have been many changes in the people that we serve and the ways in which we go about fulfilling our mission statement. Few people would disagree that the world looks much different than it did even a year ago. We have seen so much change, both in the world around us and in our organization that we now think of ourselves as LSM 2.0. The term "2.0" has become a common way of saying that something has gone through significant change from where it used to be.

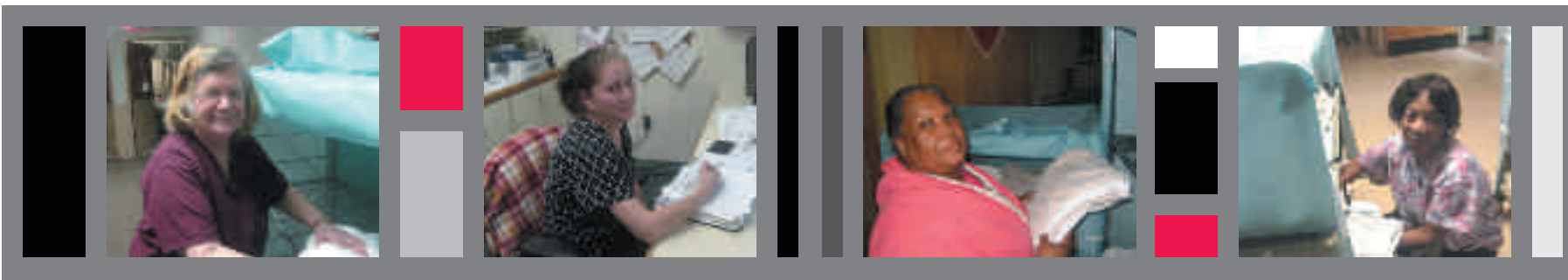
What has changed for us? For one, we have added significant new programs such as the North Camden revitalization project, New Visions Homeless Day Shelter, and Lutherans Feeding Friends. We have new projects at places such as Moorestown, Crane's Mill and Mt. Olive. New ministries are being developed, like the Program of All Inclusive Care for the Elderly (PACE). We have strengthened our financial position and our operations capabilities. Advocacy has become a big part of our energy and focus. We are looked to as leaders by government, community and church.

What has allowed us to become LSM 2.0? It is not so much that we reinvented ourselves as that we went back to our Mission Statement and examined what it calls us to be. Our Mission Statement has not changed in many years, but we have changed in order to more closely follow its calling. In fact, it is the constant pull of that Mission Statement that has brought us to LSM 2.0. Someday, the Mission Statement may bring us into LSM 3.0 or LSM 4.0. We look forward to what is ahead of us.

"I thank my God every time I remember you. In all my prayers for all of you, I always pray with joy because of your partnership in the gospel from the first day until now, being confident of this, that he who began a good work in you will carry it on to completion until the day of Christ Jesus." Philippians 1:3-6

With warm regards,

Jerry Nugent, President & CEO





Toward the Future -- LSM 2.0

LUTHERAN SOCIAL MINISTRIES of NEW JERSEY ANNUAL REPORT 2008

WHO IS LUTHERAN SOCIAL MINISTRIES OF NEW JERSEY

MISSION STATEMENT:

Through the power of the Holy Spirit, and in response to God's love as revealed in the Gospel, the mission of Lutheran Social Ministries of New Jersey is to serve those in New Jersey who hurt, who are in need, or who have limited choices.

REACHING OUT:

For 105 years, Lutheran Social Ministries of New Jersey has had a strong history of providing hospitality, healing and hope with the support of congregations and individuals from across the state. As an agency, we dedicate ourselves to establishing and maintaining strong relationships with the people we serve, the congregations and organizations we partner with, the communities in which we have a presence, our volunteers, our staff and those representing our government and other organizations.

RELATIONSHIP:

Lutheran Social Ministries of New Jersey is an affiliated agency of The Lutheran Church-Missouri Synod and The Evangelical Lutheran Church in America.



GOVERNANCE:

Lutheran Social Ministries of New Jersey is governed by a Board of Trustees including representatives from the clergy, churches, business and other sectors of the community throughout New Jersey. The Central Administrative Office is located in Burlington, New Jersey.

PEOPLE SERVED:

In 2008, Lutheran Social Ministries of New Jersey served 3,749 people through a diversified social ministry program addressing many critical human care needs in New Jersey. Lutheran Social Ministries of New Jersey services are open to all, regardless of religious affiliation or background.

- *Community Outreach Services - served 61*
- *Adoption - counseled 24 birthparents; conducted 23 searches to reunite adoptees with their birth families; and placed 5 infants into loving homes*
- *Immigration and Refugee Program - resettled 143 refugees; provided English-as-a-Second-Language courses to 155 clients; and provided legal services and immigration representation to 500 immigrants.*
- *New Visions Homeless Day Shelter in Camden - served approximately 150 people a day (Interim Manager - beginning August 2008)*
- *Community Residential Services - served 64*
- *Special Needs Housing - served 121*
- *Affordable Family Housing - served 330*
- *Affordable Senior Housing - served 923*
- *Senior Health Care - served 509*
- *Continuing Care Retirement Community - served 667*

STAFF:

Over 590 dedicated professionals are proud to work for Lutheran Social Ministries of New Jersey throughout the state.

NEVER UNDERESTIMATE THE CAPACITY OF ONE AGENCY...



Toward the Future -- LSM 2.0



LUTHERAN SOCIAL MINISTRIES of NEW JERSEY ANNUAL REPORT 2008

OUR PROGRAMS INCLUDE:

COMMUNITY OUTREACH SERVICES:

- **Adoption Options** - (Statewide) Serves birthparents, adoptees and adoptive parents.
- **Assisted Living Program** - (Trenton) Personal care services within Lutheran Social Ministries of New Jersey housing.
- **Community Partnering** - (Statewide) Partnerships with individual congregations to provide community outreach services.
- **Immigration & Refugee Services** - (Statewide) Immigration services, refugee resettlement and employment support, and English as a Second Language program.
- **Lutheran Disaster Response** - (Statewide) coordinating agency responsible for assessing and enabling the Lutheran Church's unified disaster response in New Jersey. The Church's disaster response is a cooperative ministry supported by the ELCA's Domestic Disaster Regional Fund and the LC-MS World Relief Fund.
- **New Visions Homeless Day Shelter** (Camden) - Facility provides Camden's homeless population access to breakfast and lunch, shower and laundry facilities, a food pantry, a clothing closet, mail services, and assistance with finding jobs.
- **Speakers Bureau** - (Statewide) Our staff is available to provide presentations to your congregation or organization.

COMMUNITY RESIDENTIAL SERVICES:

Services for those with disabilities and special needs

- **Lutheran Home for Children**- (Jersey City) Emergency shelter serves 8 children in crisis.
- **Community Residences**- Serves developmentally disabled women at Piscataway Community Residence (Piscataway) and Sayreville Community Residence (Sayreville).

SPECIAL NEEDS HOUSING:

Combining compassion with common sense, Lutheran Social Ministries seeks ways to provide affordable housing to those with special needs in our communities.

- **Luther Haven**- (Asbury Park) Serves 9 residents with mental health needs.
- **Project Home**- (Jersey City) Transitional housing for 18 families.
- **Stepping Stones Commons** (Trenton) - Single room housing for 64 individuals with multiple needs.

HOUSING DEVELOPMENT:

- **Housing Development**- (Statewide) Pursue housing development opportunities within the State of New Jersey.





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LUTHERAN SOCIAL MINISTRIES of NEW JERSEY ANNUAL REPORT 2008

PROGRAMS CONTINUED:

COMMUNITY REDEVELOPMENT

- Lutheran Social Ministries of Camden – (Camden) 89 townhomes

AFFORDABLE FAMILY HOUSING

- Cadwalader Apartments – (Trenton) 21 rehabilitated apartments
- Elwood Driver Townhouses – (Trenton) 19 townhomes
- Mott Centre Street Apartments – (Trenton) 22 apartments
- Peapack- Gladstone Family Housing – (Peapack) 20 townhomes
- West Hanover Street Apartments – (Trenton) 17 apartments

AFFORDABLE SENIOR HOUSING

- Birchwood at Old Bridge – (Old Bridge) 88 apartments
- Circle F Senior Apartments – (Trenton) 69 apartments
- Luther Arms – (Trenton) 150 apartments*
- Lutheran Senior Residence at Pennsauken – (Pennsauken) 70 apartments
- Luther Towers - (Trenton) 205 apartments* - Under new management effective October, 2008

- Mirota Senior Residence – (Whitehouse Station) 60 apartments
- Mount Olive Manor I & II - (Flanders) 110 apartments
- Roosevelt Solar Village – (Roosevelt) 20 units*
- South Plainfield Senior Residence-(South Plainfield) 100 apartments

SENIOR HEALTHCARE

- Lutheran Care at Moorestown - (Moorestown) 201 Skilled Nursing beds which includes 30 Subacute beds, 12 Residential Health Care beds and 60 beds for Alzheimer's care. Grace Assisted Living Center suites will open in mid 2009.

CONTINUING CARE RETIREMENT COMMUNITY

- Crane's Mill - (West Caldwell) 206 apartments and cottages, 60 assisted living beds, 66 skilled nursing beds.

* Professionally managed by Lutheran Social Ministries of New Jersey



Toward the Future -- LSM 2.0

LUTHERAN SOCIAL MINISTRIES of NEW JERSEY ANNUAL REPORT 2008



HOUSING OFFERS MORE THAN SHELTER

As a community of faith, LSM/NJ is deeply committed to moral principles of justice and compassion. It is not surprising, therefore, that providing housing to people in need is not just about shelter. “For us,” says Peg Bucci, Vice President for Housing and Community Services at LSM/NJ, “this is more than a business. The need for affordable housing ties into so many other issues.” Consequently, says Bucci, LSM/NJ takes a broad interest in its tenants, helping them out of crisis situations, for example, or honing their job and parenting skills. “We put our mission first,” she says, “and we have a reputation for doing what’s right.”



LSM/NJ currently manages 20 housing communities, including roughly 950 apartment units that lodge more than 1,000 residents across the state of New Jersey. LSM/NJ also provides homes for seniors, families and individuals with special needs, as well as an emergency-shelter for children, transitional housing for families, and an adoption services program.

Still, says Jason Konek, Director of Housing Development and Plant Operations, more housing is needed and, to keep pace with growing demand, LSM/NJ has adopted a plan for aggressive growth. By February 2012, Konek explains, LSM/NJ’s goal is to have 500 additional units of affordable housing either completed or under construction. These, he says, will ensure that LSM/NJ can continue reaching out to those in need of compassionate care and support.

New Jersey is the only state in the country with a constitutionally mandated requirement that all 566 of its municipalities provide affordable housing for residents with low and moderate incomes. To meet this obligation, says

Eileen Yesko, Senior Director of Housing, many towns ask to partner with LSM/NJ. Konek adds, “We continue to meet with township planners and other officials, offering them assistance with planning, and educating them on our experience with developing and managing affordable projects.”

LSM/NJ is one of New Jersey’s largest providers of affordable housing, but as a result of the economic downturn, it now faces a number of thorny challenges. Among them is funding. For example, while senior housing is financed, at least in part, through HUD’s Section 202 Supportive Housing for the Elderly Program, family housing has been funded through the low-income housing tax credit program. The tax credit, a dollar for dollar reduction in federal tax liability, has been a catalyst for attracting private investment. “Unfortunately,” says Yesko, “the tax



credit program is now lacking investors, and that makes our job very challenging. It’s extremely complicated and time-consuming to piece together enough resources to fund an entire project.”

Still, says Yesko, LSM/NJ is undaunted, mostly because the work is so rewarding. “You just have to see the look on the face of one resident who didn’t know where they’d be living.” That, she says, is what motivates LSM/NJ to bring as many investors to the table as it can. “We want to do everything possible to provide decent, safe, affordable, secure housing to all those with limited choices.”





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LUTHERAN SOCIAL MINISTRIES of NEW JERSEY ANNUAL REPORT 2008

PARTNERING TO IMPROVE LIVES IN BLACKWOOD

Lutheran Social Ministries of New Jersey has begun taking steps to establish a residential living and comprehensive healthcare facility for aging adults in Blackwood, NJ. Lutheran Care at Blackwood will be modeled after Lutheran Care at Moorestown. There are many pieces of the project that still need to fit together, but at this point, things are coming together well. The new facility will sit just off the Blackwood-Clementon Road exit of Route 42, on an eight-and-a-half acre tract of land owned by Luther Memorial Lutheran Church in Blackwood.

"We have a lot of land we're not using," explains David Waddell, President of the Luther Memorial Lutheran Church Council and a Board member of LSM/NJ, "and, as good stewards of our land, we want to use it in a way that supports our mission. We like this project because it gives us outreach into the community, and senior care is an area where we see a lot of need. Because our interests overlap so completely with LSM/NJ's, partnering on this project makes perfect sense for us both."

The plan also calls for replacement of Luther Memorial Church, an aging building the parish has been struggling for years to maintain. "This arrangement is very positive for all of us," says Waddell, "and the parish is absolutely supportive." Not only will the new Church sit in a more prominent position on the campus, it also will connect to the lobby of Lutheran Care at Blackwood. "We know from experience," says Paul Cranmer, Executive Director of Lutheran Care at Moorestown, "that it is a comfort to residents and their families to have church services nearby." It also will allow parishioners easy access so they can be part of the ministry to nursing home residents.

Donnelly Wagner Nelson, an architectural firm that specializes in churches and long-term care facilities, is developing initial site plans for the new structures. LSM/NJ hopes to break ground in late 2009 or early 2010, and expects it will take about eighteen months to construct both Lutheran Care at Blackwood and Luther Memorial Church. The current Church will remain in use until the new one is finished.

Upon its completion, Lutheran Care at Blackwood will be home to about 200 skilled nursing and assisted living beds. "In New Jersey," Cranmer explains, "licenses to provide skilled nursing beds are rationed. The state limits their number, based on population, and will generally allow, by precedent, the transfer of beds to adjoining counties." LSM/NJ purchased the license for 152 beds from Shore Memorial Hospital. The beds were originally allocated

for Ocean Point Nursing Home, a facility that closed in 2006.

Lutheran Care at Blackwood also will feature sub-acute and outpatient rehabilitation facilities, residences for assisted living, and amenities such as a movie theater, bistro, ice cream parlor and beauty salon. Licensed professionals, including attending physicians skilled at geriatric care, will be on-site 7 days

per week. The idea, says Cranmer, is to offer older adults a continuum of care that will allow them to age in one place. "That," he says, is good for residents and families both. By offering members of the community better care, we're hopeful that we'll help them remain independent over a longer period of time."



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LUTHERAN SOCIAL MINISTRIES of NEW JERSEY ANNUAL REPORT 2008



SPEAKING UP ON THE BEHALF OF OTHERS

Through the power of the Holy Spirit, and in response to God's love as revealed in the Gospel, the mission of Lutheran Social Ministries of New Jersey is to serve those in New Jersey who hurt, who are in need, or who have limited choices. This one statement embodies LSM/NJ's philosophy, goals and ambitions. It also sharpens the focus of all its activities, including interceding with those who have power, on behalf of those who do not.

"Justice and advocacy are a way of life for Lutherans" says Reverend Bruce Davidson, Director of the Lutheran Office of Governmental Ministry in New Jersey. "It is part of our ministry, given in our baptism, to speak together with people whose voices are not heard. LSM/NJ works in a close partnership with Rev. Bruce Davidson in all of the areas that are part of LSM/NJ's mission and ministry.

Yet, advocacy is more difficult than it at first sounds. For example, as congregations work to help people in their own communities, LSM/NJ supports and complements their efforts by offering services that no congregation can provide alone. Still, says Rev. Davidson, more help is needed. "LSM/NJ and other social service organizations can't address every hardship. Caring for people in need is a responsibility for Society as a whole. Helping others requires everyone's investment."

To enlist the support of all those who are in a position to help, LSM/NJ works to enlighten leaders and decision-makers in state government about the realities of hunger, poverty, housing and health care. "Ultimately," says Rev. Davidson, "government has the ability to make the economic, social and political decisions necessary to attack the root causes of poverty and injustice."

With this thought in mind, members of the LSM/NJ family participated in a letter-writing campaign designed to urge elected officials to include money for feeding the hungry in New Jersey's state budget. As a result of this effort, over the past three years, the state's allocation for hunger relief programs has increased from zero to \$7.5 million. "The lesson in this," says Rev. Davidson, "is that, when sincere and dependable advocates join together to make their voices heard, elected officials take notice."

The fact that LSM/NJ is a reputable organization, contributes to what it can accomplish on behalf of those in need, says Rev. Davidson. "LSM/NJ staff members have hands-on experience and do really excellent work on behalf of others. They are reliable and compassionate, and they know what works. LSM/NJ has proven it can work with partners to bring help and hope to people in need."

Based on its outstanding track-record of providing and managing low-income housing, LSM/NJ was chosen by the state to manage an 89-unit development in Camden. Rev. Davidson says he was "really proud that, when LSM/NJ agreed to take on that responsibility, it asked the state to provide a case manager who could help residents with disability, unemployment and other issues. LSM/NJ stressed that the needs of the human beings who lived there had to part of the equation that the lives of residents had to improve as a result of its being there."

Overall, the Lutheran understanding of advocacy means taking a stand. Jerry Nugent, President and CEO of LSM/NJ, perhaps sums it up best. "We have been called upon to do God's work, and to accomplish this we must raise awareness through the efforts of advocacy."





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LUTHERAN SOCIAL MINISTRIES of NEW JERSEY ANNUAL REPORT 2008

CHARITABLE DONATIONS & FINANCIAL DATA



LUTHERAN
FOUNDATION
of NEW JERSEY, INC.

In 2008, Lutheran Social Ministries of New Jersey restarted the Lutheran Foundation of New Jersey, which now serves as the fundraising arm of the organization. With a dedicated roster of board members in place to further the organization's mission and extend awareness, we are confident that the Lutheran Foundation of New Jersey will quickly become a well established entity that lends financial support to all of Lutheran Social Ministries of New Jersey's programs.

Each year, we are humbled by the outpouring of support through contributions, event sponsorships, outright donations and volunteerism. We feel blessed to have such a loyal donor base, and value the relationships we have developed with all of our constituents. In addition to charitable donations and sponsorships, LSM/NJ also receives grant funding from various sources that support many of our programs.

There are numerous ways for organizations, congregations and individuals to offer support to the Lutheran Foundation of New Jersey. For a current list of giving areas and ways to volunteer, please visit www.lsmnj.org or call (609) 699-4139.

Whatever the means, you can make a difference each and every day. It is because of you and your belief in our mission, that we can continue to help those who hurt, who are in need, or who have limited choices. And for that we are most grateful for your continued support.



Lutheran Social Ministries of New Jersey Year Ended December 31, 2008

**WE RECEIVED OPERATING REVENUES
AND CONTRIBUTIONS FROM:**

Total (before reduction shown below)	<u>\$48,266,715</u>
Private Pay	24,229,314
Government: Medicaid, Medicare HUD	21,313,072
Charitable Contributions, Trusts, Bequests and Grants	2,724,329

OUR GROSS REVENUES WERE REDUCED BY:

Contractual Allowances, primarily when the cost of services exceeds the payment from Medicaid and Medicare services	(3,120,528)
Charity Care of residents unable to afford services	(641,628)

WE HAD OPERATING EXPENSES OF:

Total	<u>\$41,740,986</u>
Salaries and Employees Benefits	19,070,071
Utilities, Supplies, Insurance, Services, etc.	16,919,229
Depreciation and Amortization	3,628,502
Interest Expense	2,123,184

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LUTHERAN SOCIAL MINISTRIES of NEW JERSEY ANNUAL REPORT 2008



DONORS

We gratefully recognize the following individuals, businesses, corporations, foundations and congregations for their generous support of Lutheran Social Ministries of New Jersey and its various programs and services.

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 Apostles Lutheran Church in Turnersville
 Bethany Evangelical Lutheran Church in Palmyra
 Bethlehem Lutheran Church in Ridgewood
 Calvary Lutheran Church in Medford
 Christ Evangelical Lutheran Church in Union
 Christ Lutheran Church in Whiting
 Dorcas Guild-Our Savior Lutheran Church in Fair Lawn
 Epiphany Lutheran Church in Pleasantville
 Grace Evangelical Lutheran Church in Phillipsburg
 Grace Lutheran Church in Mendham
 Grace Lutheran Church in Teaneck
 Holy Cross Lutheran Church in Mahwah
 Holy Spirit Lutheran Church in Leonia
 Holy Trinity Evangelical Lutheran Church in Burlington Twp.
 Holy Trinity Lutheran Church in Red Bank
 Immanuel Lutheran Church in Lakewood
 Ladies Aid Society-Good Shepherd Lutheran Church in Point Pleasant
 Ladies Aid Society-St Matthew Lutheran Church in Secaucus
 Ladies Aid Society-Trinity Lutheran Church in Cliffside Park
 Ladies Guild-Trinity Lutheran Church in Morris Plains
 Lutheran Women's Society-St Paul Lutheran Church in Raritan
 Our Saviour Lutheran Church in Pompton Plains
 Our Savior Lutheran Church in Fair Lawn
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 St. John Lutheran Church in Newark
 St. John's Lutheran Church in Trenton
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St. Stephen Lutheran Church in Woodbury
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 Trinity Lutheran Church in Jersey City
 Trinity Lutheran Church in Tenafly
 WELCA-Cape May Lutheran Church in Cape May
 WELCA-Christ Lutheran Church in Whiting
 WELCA-Good Shepherd Lutheran Church in Glen Rock
 WELCA-Holy Communion Lutheran Church in Berlin
 WELCA-Holy Trinity Lutheran Church in Rockaway
 WELCA-Spruce Run Lutheran Church in Glen Gardner
 WELCA-St. Johns Lutheran Church in Summit
 WELCA-St. Luke Lutheran Church in West Collingswood
 WELCA-St. Peter Lutheran Church in North Plainfield
 WELCA-St. Timothy Lutheran Church in Wayne
 Women's Guild-Calvary Lutheran Church in Verona
 Women's Guild-Gethsemane Lutheran Church in Hackettstown
 Women's Guild-Immanuel Lutheran Church in East Rutherford
 Zion Evangelical Lutheran Church of Clark in Clark
 Zion Lutheran Church in Jersey City

CHURCHES - \$500 TO \$999

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 Good Shepherd Lutheran Church in Glen Rock
 Hope Lutheran Church in Freehold
 Lutheran Church of the Messiah in Princeton
 Luther Memorial Lutheran Church in Blackwood
 Messiah Evangelical Lutheran Church in Oakland
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 St. Matthew Lutheran Church in Moorestown
 St. Paul's Evangelical Lutheran Church in Hainesport
 St. Paul Lutheran Church in Beachwood
 St. Paul Lutheran Church in Flemington
 St. John's Lutheran Church in Summit
 Trinity Evangelical Lutheran Church in Runnemede
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 WELCA of New Jersey in Paramus
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IN-KIND DONOR CHURCHES

Advent Lutheran Church in Warren
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 Ascension Lutheran Church in Haddon Heights
 Bethlehem Lutheran Church in Ridgewood
 Calvary Lutheran Church in Verona
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 Grace Lutheran Church in Union
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 Holy Trinity Lutheran Church in Hasbrouck Heights
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