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Questions to Ask Series

Resources for Low & Moderate Income Independent Seniors

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Questions to Ask Series

Resources for Low & Moderate Income Independent Seniors *Including information on Subsidized and Affordable Housing*

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Introduction ...

There are a variety of programs available to help low-income seniors in the United States. These programs are available from:

1. Local cities and counties in which a senior resides
2. State programs in which a senior resides
3. Federal programs administered through states
4. Non-profit organizations
5. Faith-based organizations

Locating and applying for programs to assist low-income seniors can be a challenge. This E-Guide lists some of the programs and explains how to find additional programs and resources. We have divided these resources into these categories:

Housing - Subsidized and Affordable Housing

Health Services – Medicare, Medicaid and PACE

Federal Programs Overview - Medicare, Medicaid, PACE, SCSEP and Others

Food Resources – Food Banks, Meals at Home and Congregate Meals

Job Opportunities - SCSEP and Others

Social Security, Medicare and Medicaid –

Income Guidelines

Many of the state and federal programs have strict guidelines for applying to and remaining on programs that assist low-income seniors. Be sure to understand these rules and follow them exactly.

Record the names and contact information of people you with whom you speak when going through the application process. If you don't already have one, start a finances file and maintain the related income and aid application records in order.

Once accepted into a program, keep copies of your paperwork and ongoing correspondence in case any questions arise. It is also important to stay familiar with the program's guidelines that made you eligible in the beginning, so that you do not inadvertently lose the assistance.

What Age Defines a Senior?

Age guidelines that define a "senior" may also define eligibility for certain "low income senior programs." These age guidelines vary from organization and government entity. A common age requirement is 65 years old however; there are variations depending on the services offered and who is offering the assistance.

For example some "subsidized senior housing" classified as being for "seniors," may accept residents at 62 years of age. In addition, some senior housing locations may officially accept people at age 65 but have lower age requirements for the disabled older adult. In regard to affordable housing, if you are younger than 62, you also have the option of finding non-age qualifying HUD rental assistance programs. A resource for subsidized and affordable housing is the U.S. Department of Housing and Urban Development's website most often referenced by its acronym - "HUD".

www.hud.gov/apps/section8/

Definition of a Low Income Senior

According to federal guidelines, a "Low-Income" senior is an individual who is at least 60 years old and their household income is not more than 185% of the Federal Poverty Guidelines. The Assistant Secretary publishes these guidelines each year for Planning and Evaluation (ASPE) of the U.S. Department of Health & Human Services. Why is this important to know?

Many organizations use this as a means test for eligibility for their programs. The income of many older adults, however, exceeds the official poverty line, which in today's economy, is inadequate to live on. Resources exist but finding them takes work.

Note: There are housing solutions for seniors with incomes as low as \$20-30,000/year (and lower) and also affordable housing options for seniors with incomes up to \$38-40,000/year. In retirement, many people don't consider \$38-40,000/year the popular definition of poor but in today's economy it is not much to live on once healthcare needs are taken into consideration.

Link to 2009 U.S. Department of Health & Human Services Poverty Guidelines for more details.
<http://aspe.hhs.gov/poverty/09poverty.shtml>

Housing – Find Subsidized or Affordable Housing

If you have low income, one of the best places to save is on your rental costs. The U.S. Department of Housing & Urban Development (HUD) has a variety of housing programs available. Keep in mind that when choosing a place to live and you are low income, you should also research other programs available in the city or county you will be residing. Some areas have more programs and resources than others do.

1. US Department of Housing and Urban Development (HUD).

Learn more about HUD rental assistance programs with US Department of Housing and Urban Development (HUD). The HUD website has information for consumers and Public Housing Authorities (PHA). Public Housing Authorities are the local organizations a person needs to contact to find out what public housing is available in your area. Common categories of subsidized housing are: Disabled, Elderly, Family and Healthcare.

www.hud.gov/apps/section8/

Note that some searches will turn up no results

2. About Federally Assisted Housing Programs

The U.S. Department of Housing & Urban Development (HUD) has a range of programs that deal primarily with rental housing and rental assistance programs. Some of HUD's housing developments are exclusively for the elderly and the handicapped while others are for one and two parent low-income families. The actual sponsors/developers of the housing may be non-profit or for-profit organizations, public agencies, or consumer cooperatives. To qualify, an individual's income generally must be within certain limits and there may be age limitations. Visit the HUD website for more information on HUD and definitions for:

Housing Choice Vouchers	Low-Income Housing (Qualified),
HUD 202	Low-Income Housing Tax Credit Properties
HUD Section 8	Section 8 Housing Choice Voucher Program
Market Rate Rental	Social Housing

www.hud.gov

3. Use your favorite search engine and search for local housing information

You could search on **Subsidized Housing "Your City" "Your State"**

A. Insert the city and state where you want to live.

B. For example search on: **Subsidized Housing Lakewood Colorado**

C. When we searched on this term in the search engine www.Google.com one of the results was The Jefferson County Housing Authority. Lakewood, Colorado is located in Jefferson County, Colorado so this is a good website to review for resources. Upon review, we find the website lists a variety of subsidized housing in Jefferson County. Here is a link to the website:

www.jcha.org

When you locate a website for a specific area, also check if the website lists other resources. In this case, The Jefferson County Housing Authority website has a Resource web page that lists other Housing Authorities in the Denver area, food resources, clothing, medical assistance, utility assistance, employment opportunities, domestic violence contacts and other services.

4. **Faith-Based Senior Housing**

Many faith-based groups use donations to build and maintain faith-based affordable senior housing. Faith-based affordable housing welcomes people of all faiths. Most of the faith-based affordable housing, like the archdiocesan housing is HUD housing. Faith-based groups usually use a combination of HUD grants, foundation grants as well as donations to build affordable housing. Note that some faith-based residences also build private pay senior housing that is not classified as affordable housing.

Use www.Google.com and search on **"A Faith Type" Senior Housing "City" "State"**

A. Insert the "Faith" and the city and state where you live

For example search on: **Catholic Senior Housing Denver Colorado**

One of the results is - www.archdiocesanhousing.org

B. A surfing tip – most faith-based websites will end in ".org" which designates that they are a non-profit. Note there are exceptions to this.

C. Note that one of the foundations of Faith-Based senior housing is that they accept people of all faiths.

D. An Aside – some faith-based organizations also have congregant meal programs with social programs for seniors.

E. Note that not all faith-based senior housing is affordable housing.

5. **SeniorsResourceGuide.com**

SeniorsResourceGuide.com lists some affordable and subsidized housing in 28 cities and a national directory and supports the topic of Faith Based Senior Groups.

www.SeniorsResourceGuide.com

6. **One more suggestion on contacting Subsidized and Affordable Housing**

If you find an subsidized and affordable housing property that interests you, call and email but be sure to follow-up with phone calls. Unfortunately, email messages can be easily overlooked, so be sure to call. Also, take notes and keep track of the properties and contacts you are speaking to.

7. **Wait Lists for Subsidized and Affordable Housing**

Many subsidized and affordable housing locations have long wait lists. If you think you might need subsidized or affordable housing go out and look at different locations and options.

Keep in mind that there are housing solutions and subsidies for seniors with incomes as low as \$20-30,000/year and also affordable housing options for seniors with incomes up to \$38-40,000/year. In retirement, many people don't consider \$38-40,000/year the popular definition of poor but in today's economy it is not very much to live on once healthcare needs are taken into consideration.

Health Services

There are federally mandated health programs administered by the state and there are also state health services.

Health Care Reform – www.HealthReform.gov

This website reviews the new health care insurance reform.

Centers for Medicare and Medicaid Services (CMS) - www.cms.hhs.gov

CMS administers Medicare and Medicaid health insurance programs.

Medicare - www.medicare.gov

The official U.S. government site for people with Medicare

My Medicare - www.MyMedicare.gov

Free, secure online service for accessing Medicare information

PACE - Program of All-Inclusive Care for the Elderly - www.cms.gov/pace/

Comprehensive service delivery system and integrated Medicare and Medicaid financing

More About PACE®

PACE is an acronym for **Program of All-Inclusive Care for the Elderly**. This Federal program provides *all-inclusive care* for seniors with a comprehensive system of care that encompasses preventive, primary care, acute and long term care with integrated Medicare and Medicaid financing. PACE is a partnership of providers, the state and federal government.

Program of All-Inclusive Care for the Elderly (PACE®) - www.cms.gov/pace/

"The Program of All-Inclusive Care for the Elderly (PACE®) is a capitated benefit authorized by the Balanced Budget Act of 1997 (BBA) that features a comprehensive service delivery system and integrated Medicare and Medicaid financing. The PACE® model was developed to address the needs of long-term care clients, providers, and payers. For most participants, the comprehensive service package permits them to continue living at home while receiving services rather than be institutionalized. Capitated financing allows providers to deliver all services participants need rather than be limited to those reimbursable under the Medicare and Medicaid fee-for-service systems ..."

National PACE® Association - www.npaonline.org

"PACE® is a Medicare/Medicaid managed care system that provides health care and support services to older adults. The goal of PACE® is to assist frail individuals to live in their communities as independently as possible by providing comprehensive services depending on their needs. The PACE program integrates Medicare and long term care funding in a way that saves tax payer dollars while providing more effective care ..."

Find a PACE Program - www.npaonline.org/custom/programsearch.asp?id=209

Note that PACE is not available in all areas.

Federal Programs

There are Federal mandated programs to help low-income seniors. These programs are implemented into the local community by state and local organizations. The federal government also has departments that provide resources for U.S. citizens. Here is a list in alphabetical order:

Contact your local Area Agency on Aging - www.eldercare.gov

You can find them by calling the Eldercare Locator service at 800-677-1116. Your local Area Agency on Aging can provide information on SCSEP and other job opportunity programs in your area.

BenefitsCheckUp - www.benefitscheckup.org

Identify programs that may improve the quality of their lives

Centers for Medicare and Medicaid - www.cms.hhs.gov/home/medicare.asp

Medicare & Medicaid resources, programs, articles & information

Toll Free: 877 267-2323

Consumer.gov - www.consumer.gov

Resource for consumer information from the Federal government.

Department of Agriculture - www.nutrition.gov

Food & nutrition information from the Federal government

DisabilityInfo.gov - www.disabilityinfo.gov

Get answers to your questions about government

Eldercare Locator - www.eldercare.gov

A free national service of the Administration on Aging to find your local Area Agencies on Aging (AAA). Local AAA's have resources to help older persons live independently and support services for caregivers.

Toll Free 800-677-1116

Environmental Protection Agency - www.epa.gov

Protecting human health & the environment

ExpectMore.gov - www.ExpectMore.gov

Assess the performance of Federal programs

Federal Citizen Information Center - www.info.gov

Answers about Federal programs, benefits & services

Toll Free: 800-333-4636

Federal Emergency Management Agency (FEMA) - www.fema.gov

Comprehensive emergency management

Federal Trade Commission - www.ftc.gov

Publications with advice on consumer topics.

FirstGov.gov - www.firstgov.gov

The U.S. government's official web portal.

Flood Smart - www.FloodSmart.gov

Official website of National Flood Insurance.

Go Direct - www.GoDirect.org

The best way to get your Social Security or SSI payment. It's safer and easier than a check, because your money goes straight to your account on your payment day.

Government Benefits - www.govbenefits.gov

An official website for benefits where citizens can search for specific programs.

Health Care Reform – www.HealthReform.gov

This website reviews the new health care insurance reform.

Internal Revenue Service (IRS) - www.irs.gov

Taxpayer advocate services available on-line

Medicare - www.medicare.gov

The official U.S. government site for people with Medicare

My Medicare - www.MyMedicare.gov

Free, secure online service for accessing Medicare information

National Health Information Center - www.healthfinder.gov

Guide to reliable health information

PACE® - Program of All-Inclusive Care for the Elderly - www.cms.gov/pace/

PACE® is a capitated benefit authorized by the Balanced Budget Act of 1997 (BBA) that features a comprehensive service delivery system and integrated Medicare and Medicaid financing.

PACE® - National Association* - www.npaonline.org

"PACE® is a Medicare/Medicaid managed care system that provides health care and support services to older adults.

**This is an association and not a government entity but they work with the PACE® program.*

PACE® - Find a PACE Program - www.npaonline.org/custom/programsearch.asp?id=209

Note that PACE is not available in all areas.

**This is an association and not a government entity but they work with the PACE® program.*

Program of All-Inclusive Care for the Elderly (PACE) - www.cms.gov/pace/

Comprehensive service delivery system and integrated Medicare and Medicaid financing

SaferCar.gov - www.safercar.gov

Crash tests & rollover rating for your car

State & Local Government Net - www.statelocalgov.net

Internet directory of state, county & city agencies

United States Department of Veterans Affairs - www.va.gov

Department of Veteran Affairs official web site

US Financial Literacy and Education Administration - www.mymoney.gov

Teaching the basics about financial education

USA Freedom Corps - www.volunteer.gov

Build a culture of service, citizenship, & responsibility in America

White House - www.whitehouse.gov

Website about the White House

Food Resources

Food resources provide groceries via food banks, meal at home programs and/or congregate meals for individuals lacking sufficient income to meet daily needs or those facing a financial crisis. Here are some resources:

Meal Call - www.mealcall.org

Finds senior Meals-on-Wheels and other senior meal delivery and congregate programs nationwide. If you do not find a program, let them know and they will find something close to you.

Use your favorite search engine and search on **Food Resources "City" "State"**

- A. Insert the city and state where you are looking for food resources
- B. For example, search on: **Food Resources Lakewood Colorado**
- C. When we searched on this term in the search engine www.Google.com a variety of Food Banks and some resources came up in the free listings.
- D. Also try searching on your city and state with the terms:
Food Bank, Congregant Meals, Senior Lunch Program
- E. Note that some Churches and Senior Centers have lunch programs for senior groups. Some may have a small fee or be free. Check out Senior Centers in your area.
If you don't know of any, try this search phrase inserting your city's and state's names:
Senior Center Lunch Program "City" "State"

Finding other Resources

When you locate a website for a specific area also check if the website lists other resources. Often a website will have a Resource or Useful Links web page that lists food resources, clothing, medical assistance, utility assistance, employment opportunities, domestic violence contacts and other services useful of low-income seniors.

Job Opportunities

There are job opportunity programs from government and non-profit agencies through SCSEP for low-income older adults.

Senior Community Services Employment Program (SCSEP)

The Senior Community Service Employment Program (SCSEP) is a community service and work based training program for older workers. Authorized by the Older Americans Act, the program provides subsidized, service-based training for low-income persons 55 or older that are unemployed and have poor employment prospects. Participants have access to both SCSEP services and other employment assistance through One-Stop Career Centers designed to assist the mature worker (age 55+) re-enter the workforce. Contact your state's Area Agency on Aging for information and non-profits. Here are some resources for SCSEP:

Area Agencies on Aging – AoA and SCSEP - www.aoa.gov

Administration on Aging is the Federal focal point and advocate agency for older persons and one can find local Area Agencies on Aging that have information on SCSEP.

Easter Seals SCSEP Program - www.easterseals.com

Easter Seals Senior Community Service Employment Program (SCSEP) is a skill building and job training program that assists in older adults in finding jobs.

Goodwill SCSEP Program – www.yourgoodwill.org

The Senior Community Service Employment Program (SCSEP) is a community service and paid job training program for older workers.

U.S. Department of Labor SCSEP - www.doleta.gov/seniors/html_docs/aboutscsep.cfm

The Senior Community Service Employment Program (SCSEP) is a community service and work based training program for older workers.

Find information by state

Find your state's main website and look for links to Department of Labor & Employment and unemployment resources such as file for unemployment benefits, workforce centers and other services. Also, check out how your state handles healthcare needs if you are without health insurance.

Social Security, Medicare and Medicaid

It is most important to understand the differences between Social Security, Medicare and Medicaid as well as what each do and do not provide. The Federal government maintains websites that offer overviews and details of these Federal programs. Medicaid in particular has stringent and specific qualifications that may require an elder law attorney or Medicare/Medicaid counseling.

Social Security Online - www.ssa.gov

From applying online for planning your retirement age to applying online for social security, the official website of the Social Security Administration offers many resources and details on the program.

Medicare.gov – Official U.S. Government Site for Medicare - www.medicare.gov

Medicare wants to "help you help yourself" by using Medicare's information resources to answer your questions.

Centers for Medicare and Medicaid Services – CMS - www.cms.hhs.gov

CMS administers Medicare and Medicaid health insurance programs. They have a through website and they support a TTY user phone system for the deaf and hard of hearing public. www.cms.hhs.gov

Locate a source for Medicare/Medicaid Counseling if you have assets

"Medicare/Medicaid Counseling" in this context is referring to a professional Elder Law Attorney assisting you in evaluating your income and assets to see if you qualify for and should consider applying for Medicaid. This is a complicated procedure and if you have any assets you should consider legal advice before you give away any of your assets. There are strict rules on transfer of assets in the years prior to acceptance in Medicaid and this is called a look-back period.

Medicare Supplemental Insurance and Counseling

If you qualify for Medicare note that it does not cover all medical expenses. The insurance industry developed a Medigap (Medicare Supplement Insurance) Policy. These policies help pay some of the health care costs that Medicare does not cover. If you are in Medicare, you could get a Medigap policy to help cover these extra health care costs. There are non-profits organizations that offer Medicare Supplement Insurance counseling. Insurance companies that provide supplemental plans also provide counseling but be sure to interview multiple companies and compare price and benefits. The federal website www.Medicare.gov offers information on Medigap policies.

Have Questions?

Visit www.SeniorsResourceGuide.com and our national and local Internet directories to find other resources for seniors. The website lists 76 topics in 6 categories.

Go to www.SeniorsResourceGuide.com/National

Contact SeniorsResourceGuide.com by email: SRGinfo@SeniorsResourceGuide.com or call us at 303-794-0799.

Websites: www.Seniors-E-Guide.com | www.SeniorsResourceGuide.com

Seniors-E-Guide.com.com

This e-publication is available at www.SeniorsE-Guide.com

Other e-Publications: *Care Options for Developmentally Disabled Seniors*
 Selecting Assisted Living & Higher Levels of Care
 Selecting Active Independent Living & Retirement Communities
 Selecting In-Home Care/Companions or Home Health Agency

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NOTE: This E-Guide was created for general information purposes only. It is not an official resource. Although every effort has been made to ensure the accuracy, we do not guarantee that there are no errors or omissions. Also be sure to check references and corroborate information from multiple sources.

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