



We can choose to live independently as we age.

There's No Place Like Home!

Daily Living and Health

1. Senior Centers Nutritious lunch (donation appreciated), free exercise classes, health and wellness checks, computers, trips, games, crafts, line dancing, drama group, senior clubs and more. Daily rides and membership are free. Atwater Senior Center: 26 Atwater St., 203-946-8558. Dixwell-Newhallville Senior Center: 255 Goffe St., 203-946-8541. East Shore Senior Center: 411 Townsend Ave., 203-946-8544.

2. Parks Department and Libraries These City Departments offer adult recreation and exercise opportunities, some free, some for a fee. See the Elderly Services Newsletter for information.

3. Benefits CheckUp If you are aged 55 and up, check this site on-line to learn, in only a half-hour, about your eligibility for more than 200 federal, State and private sources of help. We can help with applications to those programs for which you qualify. Call 203-946-2272/8585 or ask at a senior center.

4. Home Care Program for Elders Assistance includes but not limited to the following: meal preparation, housework, shopping, medication and financial management based upon assessment. Must meet income-eligibility and functional-ability guidelines. Call 203-752-3040. Eligibility: Age 65+.

5. Emergencies. Marett Fund can help once so long as you are low-income, not on Title XIX. Age: 60 and up. 203-946-2272/8585.

6. Medicare Savings Programs If you qualify for Medicare and are having difficulty paying your Medicare premiums, there is help available. The Medicare Savings Program assists eligible individuals with the payment of their Medicare premiums. Applications are available through the Department of Elderly Services 946-2272.

7. CHOICES Health insurance counseling for persons aged 60 or older, Agency on Aging 203-785-8533.

8. Supplemental Nutrition Assistance Program (SNAP) provides assistance to buy food. Applications are available through the Connecticut Department of Social Services 974-8000.

9. Lifeline Lifeline is a personal medical emergency response system that provides medical service at the push of a button. Call the Hospital of St. Raphael at 203 789-3938.

10. Transportation CT Transit buses are clean, reliable and offer reduced prices at age 65. Van service and half-price taxi service is available for those who qualify. Call 203-288-6282 for information.

11. Greek Olive Restaurant Lunch on Wednesdays for \$3, 11 a.m.-2 p.m. if you are 60 or older, sponsored by the Elderly Nutrition Program. No reservation is required, just a sign-in with the Nutrition Project.

House and Home: Homeowners

12. East Rock Village is a membership organization that provides resources to help people stay at home as we age, with homeware, home repair, medical transportation, socialization with other members and more. 203-776-7378. Member fees are based on a sliding scale. www.eastrockvillage.org

13. Senior Tax Relief The State of Connecticut and City of New Haven offer several tax relief programs for homeowners aged 65 and older. Please call the Assessor's Office at 946-4800 or visit any senior center. Most applications are due between February 1 and May 15.

14. Reduce energy bills. Get weatherization help: 1-877-WISE USE (1-877-947-3873). Call a Senior Center to apply for home heating assistance, available based on your income.

15. Stairglides, wheelchair lifts, bathroom modifications, etc. The Corporation for Independent Living can help with financing, info on contractors, etc. Call Fran Mazzarella at 860-563-6011 x17.

16. Elderly/Disabled Repair Program Provides a 0% interest loan of up to \$15,000 to elderly and/or disabled homeowners. The loan is forgiven at the rate of 20% per year over 5 years. The homeowner's household income may not exceed 80% of area median family income, adjusted for family size. The loan can be used for essential repairs such as: roof replacement, electrical repairs, plumbing repairs, bathroom adaptation etc. Age of eligibility: 62. Call Debbie Golia at LCI: 203-946-8389.

17. Energy Efficiency Rehabilitation Assistance Program Livable City Initiative can help with energy efficiency such as sealing cracks with weather-strip/caulk, insulating attics and walls, repairing roofs, windows and doors, replacing windows, repair and/or retrofit or replacement of the furnace, vinyl siding, porch/stoop/stair repair, wrought iron/wood railings, front door or storm door, shutters, awnings over front steps, etc. 1-4 unit homes. Maximum: \$25,000.00 (\$10,000 Homeowner Unit and \$5,000 each additional unit) deferred loan with a term of 10 years; if in the first 5 years the property is sold, transferred or refinanced 100% is due and payable. On the 6th anniversary date of the loan and each anniversary thereafter, 20% of the allowance is forgiven until the term expiration. Income restrictions. No age restrictions. 203-752-7279.

18. Major Repairs and Home Purchase Check with Neighborhood Housing Services 203-562-0598.

19. Reverse Mortgage A reverse mortgage allows seniors age 62 and older to draw upon the equity in their homes, providing monthly income. HUD approved lenders are listed below:

<u>ROCKVILLE BANK MORTGAGE INC</u>	(203) 287-2900	HAMDEN	CT
<u>CTHM LLC</u>	(203) 925-8560	SHELTON	CT
<u>NAUGATUCK SAVINGS BANK</u>	(203) 720-5377	NAUGATUCK	CT
<u>NAUGATUCK VALLEY SAVINGS AND LOAN</u>	(800) 543-3375	NAUGATUCK	CT
<u>WEBSTER BANK</u>	(800) 543-3375	CHESHIRE	CT

The Connecticut Housing Finance Authority (CHFA) has established a reverse annuity mortgage program for the elderly with limited incomes and long-term care needs. Call 860-721-9501 for information.

20. Foreclosure Prevention Call the ROOF PROJECT if you are facing foreclosure for free counseling by trained counselors: Karah Johnson Community Outreach Coordinator, AmeriCorps VISTA (203) 789-8690 x 124. If you are having difficulty paying your mortgage and fear that you might be at risk of foreclosure, please attend a Foreclosure Orientation class that are held at *Neighborhood Housing Services* on selected Monday evenings. Please call (203) 777-6925 for a schedule.

House and Home: Renters

New Haven has many senior housing complexes from which to choose. Visit our website for a current list. Call a Senior Center to apply for home heating assistance, available based on your income.

21. Rental Rebate Program

If you are 65 or older and have a low income, and pay rent and/or utilities, you may qualify for the State's Rental Rebate Program. This can provide up to \$700 for a single person or up to \$900 for a couple. Applications are due each year between May 15 and September 15. Call 203-946-8550 to see if you qualify.

22. Project Home Share

If you are a homeowner having financial difficulty maintaining your home, Project Home Share can help you by matching up a homeowner with a person seeking affordable housing. This provides you with a tenant to ease the financial responsibilities of home ownership, and the tenant benefits from an affordable living arrangement. Applicants are interviewed and references checked. Contact the Area Agency on Aging at 785-8533.

Flyer prepared by the Department of Elderly Services, City of New Haven

Questions? Call us at 203-946-2272/8585 or Agency on Aging, 203-785-8533

www.cityofnewhaven.com/CSA/ElderlyServices/index.asp