Questions to Ask Series
Resources for Low Income Independent Seniors
www.SeniorsE-Guide.com
Developed and Hosted by www.SeniorsResourceGuide.com
Where to Start

The best place to start with looking for resources for low income seniors is your local Area Agency on Aging and the 2-1-1 Service.

Find your local Area Agency on Aging through Eldercare Locator

Call Eldercare Locator at 1-800-677-1116, tell them what city, county and state you need senior services for. They will give you the contact information for the local Area Agency on Aging. Your local Area Agency on Aging can connect you to local resources from adult day programs, Alzheimer’s resources, caregiving, elder abuse, food resources, health insurance, home repair, legal assistance, transportation & much more. You can also visit their website to find information about programs.
Website: www.eldercare.gov

Call 2-1-1 or visit the 211.org website

This is a free service that lists local resources on a variety of topics. The 2-1-1 website has a database that supports many topics, in many parts of the country. If you dial 2-1-1 from your local phone, you are connected to the 2-1-1 that serves your area. To help someone in a different part of the country, visit the website and search on their area.
Website: www.211.org

NOTE: Not all areas of the United States offer the same local resources to help someone stay in their home however the local Area Agency on Aging and 2-1-1 are some of the best places to start looking for local resources. 2-1-1 services will often direct you to your local Area Agency on Aging and United Way. In general Area Agencies on Aging and 2-1-1 don’t actually provide services* but they fund local non-profits that provide a variety of senior services. These groups are “Referral Resources.”

*Some Areas on Aging do provide senior services

The following pages give an overview of some of the resources and services that are available to low income seniors.
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 also explains how to find additional programs and resources. We have divided these resources into these categories:

- **Housing** - Subsidized 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 and staying on programs that assist low income seniors. Be sure to understand these rules and follow the rules exactly.

Keep your records in order and maintain files and names of people you talk to as you go through the application process. 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. Also 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 housing is the U.S. Department of Housing and Urban Development’s website. This group is also known 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. These guidelines are published each year by The Assistant Secretary 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.

However, many seniors and older adults make more than the official poverty income level and in today’s economy it will not be enough to live on. There are some resources for these people but it takes work to locate them.
Website: https://aspe.hhs.gov/


Housing – Find Subsidized 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.

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),
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](http://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](http://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 affordable senior housing. Note that some faith-based residences also build private pay senior housing that are not classified as affordable housing.

Use [www.Google.com](http://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](http://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 congregate 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 Subsidized Housing in 28 cities and a national directory and supports the topic of Faith Based Senior Groups.

[www.SeniorsResourceGuide.com](http://www.seniorsresourceguide.com)

6. **One more suggestion on Contacting Subsidized Housing**

If you find a subsidized property that interests you, call and email but be sure to follow 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 Affordable Housing**
   Many Subsidized Housing locations have wait lists, some of which are long.

**Health Services**

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

  This website reviews the new health care insurance reform.

  CMS administers Medicare and Medicaid health insurance programs.

- **Medicare** – [www.medicare.gov](http://www.medicare.gov)
  The official U.S. government site for people with Medicare

  Free, secure online service for accessing Medicare information

- **PACE - Program of All-Inclusive Care for the Elderly** – [www.cms.gov/pace/](http://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.


“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](http://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](http://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](http://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](http://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](http://www.cms.hhs.gov/home/medicare.asp)
Medicare & Medicaid resources, programs, articles & information
Toll Free: 877 267-2323

**Consumer.gov** - [www.consumer.gov](http://www.consumer.gov)
Resource for consumer information from the Federal government.

**Department of Agriculture** - [www.nutrition.gov](http://www.nutrition.gov)
Food & nutrition information from across the Federal government

**DisabilityInfo.gov** - [www.disabilityinfo.gov](http://www.disabilityinfo.gov)
Get answers to your questions about government

**Eldercare Locator** - [www.eldercare.gov](http://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

**Federal Citizen Information Center** - [www.usa.gov](http://www.usa.gov)
Answers about Federal programs, benefits & services - Toll Free: 844-872-4681

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

**Internal Revenue Service (IRS)** - [www.irs.gov](http://www.irs.gov)
Taxpayer advocate services available on-line

**Medicare** - [www.medicare.gov](http://www.medicare.gov)
The official U.S. government site for people with Medicare

Free, secure online service for accessing Medicare information

**National Health Information Center** - [www.healthfinder.gov](http://www.healthfinder.gov)
Guide to reliable health information

**United States Department of Veterans Affairs** - [www.va.gov](http://www.va.gov)
Department of Veteran Affairs official web site
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:

Call 2-1-1 or visit the 211.org website

This is a free service that lists local resources on a variety of topics. The 2-1-1 website has a database that supports many topics, in many parts of the country. If you dial 2-1-1 from your local phone, you are connected to the 2-1-1 that serves your area. To help someone in a different part of the country, visit the website and search on their area.

Website: www.211.org

Meal Call - www.mealcall.org
Find senior Meals-on-Wheels and other senior meal delivery and congregate programs nationwide. If you don't 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, Congregate Meals, Senior Lunch Program
E. Note that some Churches and Senior Centers have lunch programs for senior groups.
   Some may have a small free or be free. Check out Senior Centers in your area.
   If you don’t know of the senior centers try this search phrase and insert your city and state:
   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.

Call 2-1-1 or visit the 211.org website

This is a free service that lists local resources on a variety of topics. The 2-1-1 website has a database that supports many topics, in many parts of the country. If you dial 2-1-1 from your local phone, you are connected to the 2-1-1 that serves your area. To help someone in a different part of the country, visit the website and search on their area.

Website: www.211.org

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 who 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 finding jobs by matching …

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. …

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 health insurance if you are without.
Social Security, Medicare and Medicaid

It is most important to understand the differences between Social Security, Medicare and Medicaid and what they 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 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.

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?
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