

Rensselaer County  
Department for the Aging  
Senior Handbook  
Programs & Services



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1600 7th Avenue  
Troy, NY 12180  
(518) 270-2730

Introduction

Dear Rensselaer County Resident,

The Rensselaer County Department for the Aging (RCDOA) is pleased to offer this guide to services provided for seniors living in Rensselaer County. The RCDOA is committed to our mission of providing the highest quality supportive services to seniors and their families. The goal of the Department for the Aging is to provide a network of supportive and preventative services, which enables the county’s older population to maintain themselves productively and independently within their communities.

The department works in partnership with R.O.U.S.E. Inc. (Rensselaer Organization United for Senior Endeavors) and ROUSE, RPC (Rural Preservation Corp.) to target its resources to meet the needs of the elderly; working closely as advocates for the elderly and as their liaison with local governments.

It is our hope that this guide will serve as a starting point for seniors and their families who need assistance for themselves or a loved one. Please call for more information or any questions about the programs and services we offer. Our hours of operation are 8:30 am to 5:00 pm Monday-Friday. Our phone number is (518) 270-2730.

Sincerely,  
Rensselaer County Department for the Aging

*All services provided to the Rensselaer County Unified Family Services, Department for the Aging are funded by Rensselaer County, the New York State Office for the Aging and the Older Americans Act of 1965.*

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## Notes

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## Table of Contents

<i>Congregate Dining</i>	<i>Page 4</i>
<i>Home Delivered Meals</i>	<i>Page 6</i>
<i>Transportation</i>	<i>Page 8</i>
<i>NY Connects</i>	<i>Page 10</i>
<i>Expanded In-Home Services for the Elderly (EISEP)</i>	<i>Page 11</i>
<i>Health Insurance Assistance (HIICAP)</i>	<i>Page 12</i>
<i>Medicare Savings Programs (MSP)</i>	<i>Page 13</i>
<i>Medicaid vs. Medicare</i>	<i>Page 14</i>
<i>Caregivers Support Program</i>	<i>Page 20</i>
<i>Legal Assistance</i>	<i>Page 23</i>
<i>Power of Attorney</i>	<i>Page 24</i>
<i>Energy Assistance (HEAP)</i>	<i>Page 26</i>
<i>Supplemental Nutrition Assistance (SNAP)</i>	<i>Page 27</i>
<i>Home Modification / Repair</i>	<i>Page 28</i>
<i>Safety Checklist</i>	<i>Page 31</i>
<i>Health &amp; Safety Resources</i>	<i>Page 32</i>
<i>Other Important Numbers</i>	<i>Page 34</i>
<i>Notes</i>	<i>Page 39</i>

# Congregate Dining

Congregate Dining sites are great places to get a hot nutritious meal and meet people. The meal program is open to people 60+ years of age, or the spouse of an eligible individual regardless of age. Monetary contributions for the meals are suggested, but not required. Please call the meal site in advance to make a reservation. Transportation may also be available—please visit page 8 of this program for more details.

**There are five (5) senior centers in Rensselaer County. They are:**

**Troy Area Senior Center**

19 Third Street  
Troy, NY 12180  
(518) 270-5348

**Rensselaer Area Senior Center**

East & Herrick Streets  
Rensselaer, NY 12144  
(518) 463-2166

**Edward C. Swartz Senior Center**

1800 East Schodack Road  
Castleton, NY 12033  
(518) 477-6581

**Everett Wagar Senior Center**

2 Roxborough Road  
Grafton, NY 12082  
(518) 279-3413

**Hoosick Falls Senior Center**

69 Church Street  
Hoosick Falls, NY 12090  
(518) 686-7561

# Notes

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## Rensselaer County Departments

Sewer District: (518) 283-2235

Sheriff: (518) 270-5448

Social Services:

- Administration: (518) 833-6000
- Public Assistance: (518) 266-7800

Stop DWI: (518) 270-2900

Tax Services: (518) 270-2780

Van Rensselaer Manor: (518) 283-2000

Veterans: (518) 270-2760

Youth Services: (518) 266-7550

These Senior Centers also provide Recreation and Education services. Some of the programs available at our local senior centers are:

- Arts and Crafts
- Bingo
- Entertainment
- Health & Wellness
- Information & Referrals
- Legal Assistance
- Nutrition Counseling
- Nutrition Education

For more information and assistance, please call your local senior center.

# Home Delivered Meals

Home Delivered Meals are available for people who are:

- Residents of Rensselaer County
- 60 years of age or older
- Homebound
- Living alone
- Frail
- Physically incapable of preparing a meal
- Unable to obtain help from others
- Lacking facilities to prepare meals
- Receiving Hospice Care\*

A Home Visit will be **REQUIRED** to be on the Home Delivered Meals Program. The Home Visit will consist of an assessment to determine the eligibility for the program.

Home Delivered Meals are prepared daily onsite at one of the local senior centers in Rensselaer County. The Home Delivered Meal will meet at least one-third (1/3) of the recommended dietary allowances (RDA) for an adult age 60 years and older.

\*No assessment needed for seniors receiving Hospice Care.

## Rensselaer County Departments

Aging: (518) 270-2730

Board of Elections: (518) 270-2990

Budget: (518) 270-2920

Buildings: (518) 270-2702

Central Services—Purchasing: (518) 270-2641

Civil Service: (518) 270-2946

County Attorney: (518) 270-2950

County Clerk: (518) 270-4080 (DMV: (518) 270-2600)

County Executive: (518) 270-2900

District Attorney: (518) 270-4040

Dyken Pond Environmental Education Center: (518) 658-2055

Employment & Training: (518) 270-2860

Finance: (518) 270-2750

Highway: (518) 283-0973

Human Resources: (518) 270-2930

Information Services:

- Main Phone: (518) 270-2690

- Help Desk: (518) 270-2620

- Fax: (518) 270-2979

- County GIS: (518) 270-2690

- County Tax Maps: (518) 270-2777

Mental Health:

- Unified Services: (518) 270-2800

- Hoosick Falls Center: (518) 686-0694

- Rensselaer Center: (518) 463-8869

Probation: (518) 266-7100

Public Health: (518) 270-2626

Public Safety: (518) 266-7672

## FOOD ASSISTANCE

Information about the Food Pantry that serves your neighborhood: Food Pantries for the Capital District (518) 458-1167

NOEP: Food Stamps eligibility prescreening and application information (518) 274-2607

Information about the Women, Infants, and Children's Program (WIC) (CEO) (518) 272-6159

Capital Roots (518)274-8685

Nations Hunger Hotline (866) 3-HUNGRY

## SOCIAL SERVICES

Rensselaer DSS (518) 266-7800

Rensselaer County Health Department (518) 270-2626

NYS Office Of Health Insurance (Child Health Plus, Family Health Plus) 800-698-4543 / 877-934-7587

## FAMILY/MEDICAL ASSISTANCE

Capital District Psychiatric Center (24 hour Assistance)  
75 New Scotland Ave, Albany (518) 549-6000

Whitney M. Young, Jr. Health Services,  
6 102nd St, Troy (518) 833-6900

Troy Damien Center (HIV Support)  
392 2nd St, Troy (518) 274-5920 ext. 206

Cancer Services Program (Free Cancer Screening) (518) 525-8680

Each meal will include:

3 oz edible portion meat, fish, poultry, or alternative

2 1/2 cups servings of vegetables

1 serving of whole grain or enriched bread

1 teaspoon of butter or margarine

1/2 cup dessert

1/2 pint of milk; 2% or fortified skim

The suggest contribution is \$3.00 per meal. On Fridays, the Brown Bag Meal is \$1.00. No one is denied a meal due to inability to contribute.

All meals are delivered between 11am and 2pm, Monday-Friday. If the senior is unable to receive their meal on a certain day, they are required to call the nearest Senior Center to cancel their meal:

**Troy**—(518) 270-2740

**Rensselaer**—(518) 463-2166

**Schodack**—(518) 477-6581

**Grafton**—(518) 279-3413

**Hoosick Falls**—(518) 686-7561

For more information on the Home Delivered Meals Program, please call (518) 270-2730 or (518) 270-2740

## Transportation Services

Rensselaer County provides transportation for Seniors 60 years of age and older to one of our five (5) Senior Centers, and also to medical appointments. Trips to local grocery stores are also available on certain days.

### **Reservations Required**

Requests for transportation require advance notice. All requests are considered based on priority of medical need only.

**Please cancel promptly if services are not needed.**

The van schedule for the centers is below:

Monday: Troy & Schodack

Tuesday: Troy & Schodack

Wednesday: Troy & Rensselaer

Thursday: Troy, Hoosick Falls, & Rensselaer

Friday: Troy, Schodack, & Grafton

### **Check The Schedule Carefully**

Vans are assigned to specific Senior Centers each day—check the schedule to avoid disappointment.

You may reserve the van for a ONE-WAY or a ROUND-TRIP when making your reservation. To make a RESERVATION, call the Transportation Dispatcher at **(518) 270-2734**.

## HOTLINES & CRISIS

Sexual Assault & Crime Victims: Hotline (518)271-3257

Assistance: (518)271-3639

Child Abuse Hotline: (800)342-3720

Parson's Child & Family Center: (518)426-2600

Poison Control: (800)222-1222

Domestic Violence (Unity House): (518)272-2370

National Suicide Prevention: (800)273-8255

DSS Adult Protective: (518)266-7800

National Hunger: (866)3-HUNGRY

## SELF HELP & SUPPORT GROUPS

AIDS Council of NENY: (518)434-4686

Al-Anon: (518)292-0577

Alcoholics Anonymous: (518)463-0906

Hudson Mohawk Recovery Center: (518)272-3918

Pride Center of the Capital Region: (518)462-6138

American Cancer Society Hope Club: (518)227-2345

Narcotics Anonymous: (888)319-2606

## EMERGENCY SHELTER

Joseph's House (365 days a year, 24 hours a day)

74 Ferry Street, Troy (518)272-2544



## Other Important Numbers

Adult Protective: (518) 266-7900

Alzheimer's Associate Helpline: 1-800-272-3900

Catholic Charities: (518) 512-3577

CEO: (518) 272-6012

EPIC: 1-800-332-3742

FEMA: 1-800-621-3362

HIICAP Hotline: 1-800-701-0501

Independent Living Center of the Hudson Valley: (518) 274-0701

Medicaid: (518) 266-7991

Medicare: 1-800-633-4227

NYS Aging Hotline: 1-800-342-9871

NYS Attorney General: (518) 474-7124

Public Service Commission: (518) 474-7080

ROUSE: (518) 283-3435

SMP Medicare Fraud Hotline: 1-877-678-4697

SNAP (Food Stamps): (518) 266-7800

Social Security: 1-800-772-1213

Unity House: (518) 274-2607

Veterans: (518) 270-2760

It costs \$1 to use a Senior Center Van. Medical rides are \$5 roundtrip in the county and \$6 for rides outside of the county.

### **For Your Safety & Comfort:**

- Smoking is NOT PERMITTED on the vehicles.
- All passengers should fasten their seatbelt.
- Persons requiring the use of the wheelchair accessible van must be accompanied by an escort. There is no charge for the escort. The van driver can not assist passengers on & off the vehicles.
  - **Drivers are not allowed to accept tips.**
- We do not provide transportation after a procedure that requires anesthesia.

# NY Connects

Rensselaer County NY Connects staff help seniors and their families find long term services and support that best meet their individual needs and concerns. NY Connects provides information about a variety of services and programs including:

- Consumer and Caregiver Supports
- Transportation Options
- Facility Based Services
- Home Based Services
- Residential Housing Options & Supports
- Insurance/Benefit Information & Counseling
- Nutrition & Wellness programs
- Adult Protective and Preventative Services

Give NY Connects a call at (518) 270-2730 or (518) 270-2767

## Elder Abuse or Neglect

If you are concerned about yourself or others regarding financial abuse, physical abuse, emotional/verbal abuse, sexual abuse, self-neglect or neglect by others, contact Rensselaer County Adult Protective Services (518) 833-6181

## Senior Hope Counseling, Inc.

Compassionate chemical dependency care for adults 50 years and older and their families. For more information call (518) 489-7777 or seniorhope.org.

## Albany & Rensselaer Cancer Services Program

This program offers free cancer screenings and mammograms for uninsured women over the age of 40. There are screenings offered on a monthly basis.

For more information call (518) 525-8680.

**Hudson Mohawk Recovery Center:** (518) 272-3918

**Rensselaer County Public Safety:** (518) 266-7672

**Rensselaer County Health Department:** (518) 270-2655



# Health & Safety Resources

## Access to Home

Provides assistance with the cost of adapting homes for accessibility to enable disabled individuals to safely continue to live in their homes. Low and moderate incomes are eligible. Call (518) 270-2730 for more information.

## The Star Bus Para-transit

The bus services the disabled who cannot ride or access the CDTA bus. For certification and an application call (518) 482-2022.

## AARP Driver Safety Program

The program consists of 6 hours of classroom refresher time that can help you learn the effects of aging on driving and ways to adjust. To locate a class near you, call 1-888-687-2277.

## Northeast Association for the Blind

NABA assists people with vision impairments to obtain information, referrals and adaptive equipment. Call (518) 463-1211.

## The Center for Problem Gambling

Provides counseling and support services to individuals who need help with their gambling problem. For more information call (518) 462-6531 or [capitalcounseling.org/the-center-for-problem-gambling/](http://capitalcounseling.org/the-center-for-problem-gambling/)

## Health Care Proxy

A proxy authorizes another person to make decisions when the patient is unable to do so. The NYS Attorney General's website provides forms and information about the law and many other helpful resources. For a health care proxy form, call 1-800-771-7755 or visit [www.ag.ny.gov](http://www.ag.ny.gov).

# Expanded In-Home Services for the Elderly Program (EISEP)

EISEP is a nonmedical home care program for the functionally impaired elderly in Rensselaer County. Referrals are accepted from individuals or agencies.

## Program Eligibility:

- Be 60 years of age or older
- Have unmet needs
- Not be eligible for the same or similar services under other public programs
- Have applied for Medicaid (if eligible)
- Capable of being maintained safely at home

**Housekeeping/Chore Services:** Includes some or total assistance with light house-keeping, laundering, meal preparation. Escort assistance, errands, and shopping are AS AVAILABLE.

**Homemaker/Personal Care:** Includes housekeeping services plus bathing, grooming, dressing, transfer & ambulation, meal prep of special diets & feeding, guidance with self-administration of prescription medications.

**Ancillary Services:** Must meet general program eligibility; services include the **Lifeline Service.**

Clients are required to pay a sliding fee for in-home services, respite, and ancillary services. The fee amount is based on a client's monthly income, a housing allowance adjustment, and cost of services received. **NO FEE IS CHARGED FOR CASE MANAGEMENT.**

The applicant must, as a part of the application process, disclose financial information including monthly income & resources to determine if they will have a cost share amount. An EISEP applicant is entitled to a full assessment and to confidentiality. The applicant will be asked to sign a service agreement which states the terms for eligibility, services to be provided, and the amount of the cost share, if any.

*Regardless of eligibility, this is not an entitlement program. The OFA may place clients on a waiting list in the event that service requests exceed program resources.*

For more information, please call **(518) 270-2730**

## Health Insurance Information, Counseling, & Assistance (HIICAP)

HIICAP Coordinator  
(518) 270-2768

HIICAP counselors are trained to assist Medicare beneficiaries. We can help educate beneficiaries on topics including:

- Medicare/Medicaid
- Medicare-Savings-Plan
- Medicare Advantage Plans
- MediGaps & Supplements
- Elderly Pharmaceutical Insurance Coverage Program (EPIC)
- Employer/Retiree Insurance
- FEHB and other health insurance options

Counselors will also provide Medicare beneficiaries with the knowledge they need to make an informed choice on their insurance needs.

*\*\*The information provided by our HIICAP counselors are intended for the sole purpose of educating consumers of their choices and availabilities of different insurance options. Nothing herein is intended nor should be construed as an endorsement by Rensselaer County Department for the Aging of any specific insurance product or insurer.*

## Safety Checklist

- No accumulated garbage
- No bedroom-bathroom traffic lane obstacles
- No cords/wires across walkways
- No exposed wiring/electric cords
- Adequate hot/cold water
- Access to phone & emergency numbers
- Handrails on stairways
- Locks on doors/windows
- Working smoke detectors no older than 10 years
- Adequate lighting in bathroom/hallways/living areas
- No clutter on stairs/walkways
- Adequate door widths
- Adequate heating/cooling
- Rugs are not loose or scattered
- Grab bars at the toilet/bathtub
- Light or switch in reach of bed
- Rubber mats/decals in bathtub/shower
- Telephone near bed
- Working carbon monoxide detectors no older than 7 years
- Adequate plumbing
- Adequate lighting in stairways
- Stairs are in good condition

# EmPower New York

EmPower New York provides no-cost energy efficiency solutions to income-eligible New Yorkers. Nearly 135,000 of your neighbors are saving energy and saving money with EmPower New York — without spending a dime. Whether you own your home or rent, a participating contractor will be assigned to you to assess if your home would benefit from free energy upgrades.

## Eligibility

Homeowners and renters must meet income requirements to qualify for EmPower New York. You may be eligible if you can answer “yes” to these statements:

- I live in a home or building with 100 units or fewer
- My household income is below 60 percent of the state median income OR I participate in a utility payment assistance program
- I am an electricity customer of Central Hudson, Con Edison, National Grid, NYSEG, Orange and Rockland, Rochester Gas & Electric and pay SBC OR heat with oil, propane, or kerosene
- I am responsible for paying utility bills

## Income Limits

Monthly Gross Income	Yearly Gross Income
\$2,494	\$29,928
\$3,262	\$39,144

For more information or to apply, call 1-877-NYSMART  
(1-877-697-6278)

# Medicare Savings Program (MSP)

The MSP program could help you pay for your Part B premium and may also give you some *Extra Help* for your prescription costs.

- **Qualified Medicare Beneficiary (QMB):** Can help pay Medicare Part A and/or the Part B premiums and coinsurance and deductibles.
- **Specified Low Income Medicare Beneficiary (SLIMB):** Pays for Medicare Part B only. The person may also receive a Medicaid Spend-Down
- **Qualified Individual-1 (QI-1):** Pays for Medicare Part B premium only.

MSP Program	Individual Monthly Income	Couple Monthly Income
QMB	\$1,061	\$1,430
SLMB	\$1,269	\$1,711
QI	\$1,426	\$1,923

For more information, please call (518) 270-2730 or (518) 270-2768.

# Medicaid vs. Medicare

## Medicare:

It is considered an entitlement, and if you paid Medicare taxes while working, like Social Security contributions, you will be eligible to for it when you turn 65. It is a federal health insurance program that has four (4) main parts.

- **Part A**—Hospital Care, covers the costs of being in a medical facility.
- **Part B**—Covers doctors, medical tests, and procedures, basically anything done to you. There is a monthly premium for Part B coverage, but income qualified individuals might be eligible for programs that refunds the cost. See **page 13** for more info.
- **Part C**—Medicare Advantage, is an alternative to traditional Medicare coverage. Coverage often includes Parts A, B, & D. Medicare Advantage plans are administered by private insurance companies.
- **Part D**—Prescription drug coverage, Part D is administered by private insurance companies, and you're required to have it unless you have coverage from another source. Part D requires you to pay a monthly premium in most cases.

Medicare isn't a comprehensive health insurance plan. If you only have traditional Medicare, there are gaps in coverage. For example, Medicare doesn't cover long-term care, unless you purchase a Medicare Advantage or Medigap policy.

Have a question about your Medicare plan or need help finding the right plan for you? Call the Rensselaer County HIICAP Coordinator for help at (518) 270-2768.

## Homeowner Assistance for Rensselaer County (HARC) – Rensselaer County

The HARC Repair Program is for homeowner occupied residential single family homes located in Rensselaer County. Eligibility for this program changes based on funding. Currently, this program is made possible by funding from New York State Homes & Community Renewal's Affordable Housing Corporation. Once an application is determined to be eligible, an appointment is scheduled for RCHR's housing rehab specialist to visit the home to identify and prioritize the type of repairs that are requested/needed/eligible up to \$10,000 in assistance. Applicants must be willing to sign a 5 year grant enforcement note and mortgage.

Contact HARC's Repair Coordinator at (518)690-0020 x 7-223 to request a repair.

# Home Modification / Repair Programs

## **CEO's Weatherization and Home Repair – Rensselaer County**

Center for Economic Opportunity (CEO) offers energy audits and weatherization for homes throughout Rensselaer County. When funded, they can also include electrical, heating, plumbing, carpentry for basic safety and comfort. Limited to households earning under 60% of area median income.

Contact the CEO for more information online at [www.ceoempowers.org](http://www.ceoempowers.org) or by phone at (518) 272-6012.

## **USDA 504 Loan/Grant**

USDA Rural Development offers loans up to \$20,000 as low as 1% interest for up to 20 years. Available to households who earn under 50% of the median income. As available, grant funds may be available to senior households (62 and older) at a maximum of \$7,500. Limited to rural areas of Rensselaer County and beyond.

Contact USDA Rural Development for more information online at [www.rd.usda.gov](http://www.rd.usda.gov) or contact the Greenwich USDA Office at (518) 692-9940.

## **RCHR's Mini-Repair Program – Rensselaer County**

The Mini-Repair program run by Rensselaer County Housing Resources (RCHR) provides free labor to eligible homeowners for minor repairs. The Homeowner is responsible for the cost of materials.

Contact RCHR's Mini-Repair Coordinator at (518)272-8289 x 211 to request a repair.

## **Medicaid:**

It is a public assistance program based largely on financial need. Unlike Medicare, it is for low-income people of all ages. While Medicaid covers many of the same services that Medicare covers (doctors, hospitalizations, & medicines) it offers two additional types of care that Medicare does not.

**Custodial Care:** Custodial or personal care helps you with Activities of Daily Living. These include Feeding, Toileting, Grooming, Bathing, & Transferring. It can be provided in a Skilled Nursing Facility, if you're there for a recuperative stay. It can also be provided at home, as a way to avoid being admitted to a nursing home, or at least delay the need for placement.

**Nursing Care:** Medicaid is the primary provider of long-term nursing-home care. Medicare will cover short term stays, but not extended care. Nursing home care under Medicaid is complex. Even if you qualify in general, you may have to pay part of the cost, depending on your income & tax deductions. The results of the application process will determine how much you have to pay, if anything.

**Applying for Medicaid:** There are a number of ways you can apply for the program or to see if you qualify. You can apply:

- Online at <https://nystateofhealth.ny.gov/> or over the phone at (855)355-5777. The phone hours are Monday-Friday 8 a.m.—8 p.m., Saturdays 9 a.m.—1 p.m.
- The Rensselaer County Medicaid office phone number is (518) 266-7970.
- The Independent Living Center of the Hudson Valley helps people not only apply for Medicaid, but also set up any trusts as needed & manage their Consumer Directed care. Their phone number is (518)274-0701.

## Medicaid vs. Medicare continued

**“The five (5) year look back”:** Medicaid has two main programs, Chronic Medicaid which covers long term stays in nursing homes, and Community Medicaid that covers services for individuals living outside of nursing facilities. The five (5) year look back is only a part of the application process for Chronic Medicaid, where someone is looking to move into a nursing home. Navigating the look back can be difficult, but there are people out there who can help.

- Elder Law attorneys can help protect assets when someone needs to be placed in a facility.
- Nursing homes usually have admissions staff that can help prospective clients navigate the process for placement.

**Medicaid Spend Down:** The Medicaid Spend Down is the difference between someone’s gross monthly income and the Medicaid income limit. If you have a Spend Down, you have three (3) options to qualify:

- Give the Spend Down to Medicaid. This is like a deductible, you give the money to Medicaid, then have coverage for the month.
- Spend the Spend Down on medical expenses. This option lets spend your money on necessary medical expenses that might not be covered by Medicaid. Once, you reach your Spend Down, you’ll have Medicaid coverage for the rest of the month.
- Set up a Special Needs Trust. This option lets you put the Spend Down in a trust, allowing you to get Medicaid, while saving most of your money. Like everything financial, there are fees involved in setting up & running the trust, however, the money that goes into it can only be spent on your living expenses. Rent, groceries, & most costs of living can be paid for with the trust money, while allowing you to be eligible for Medicaid.

## Supplemental Nutrition Assistance Program (SNAP)

(Formerly known as the “Food Stamps” program)

SNAP: A monthly allotment of benefits through a debit card system for the purchase of food items; dollar value depends on household size & income. The income limits for seniors (65+) are below:

Family Size	Monthly Gross Income	Annual Gross Income
1	\$2,082	\$24,984
2	\$2,818	\$33,819

To apply, you can:

Call the Rensselaer County SNAP office at (518) 266-7800

Call a Nutritional Outreach Education Program (NOEP) Coordinator at (518) 274-2607 x 4108

Call the NY Connects Program at (518) 270-2767

Visit [mybenefits.ny.gov](http://mybenefits.ny.gov)



# Home Energy Assistance Program (HEAP)

The HEAP program usually opens the first week of November of each year and continues through the heating season.

If your GROSS monthly income is at or below the income guidelines listed below, you may be eligible to receive help with your heating costs. If you are 60 years of age, and you think you may be eligible, you may call **(518) 270-2738** after November 1st to obtain more information.

Household Size	Income Limit
1	\$2,494
2	\$3,262

- Eligible households may receive only one regular HEAP benefit each season.
- Eligible households may also receive an emergency benefit.
- Additional benefits for emergency situations may be available, depending on the household’s circumstance.

### Regular Benefits:

- **Renter’s Benefit**—HEAP Eligible renters with heat included in their rent may receive a standard renter’s benefit, which will be paid directly to the household.
- **Heater’s Benefit**—HEAP Eligible homeowners or renters who pay for heat directly to a vendor separately from the rent may receive a heater’s benefit. This MUST be paid to the fuel vendor.

To apply, you can:

Call the Rensselaer County HEAP office at (518) 266-7960

Call the NY Connects Program at (518) 270-2767

**Community Spouse:** A community spouse is someone whose husband/wife is currently institutionalized or living in a nursing home. The community spouse is not currently living in a nursing home and usually resides at the couple’s home. If your spouse is institutionalized or living in a nursing home, you will be permitted to keep some income known as a minimum monthly maintenance needs allowance (MMMNA). If you are currently receiving income in excess of the minimum monthly maintenance needs allowance, you may be asked to contribute twenty-five percent (25%) of the excess income to the cost of care for the institution.

2019 Income & Resources	Income	Resources
Single Person	\$879/month	\$15,750
Married Couple	\$1,287/month	\$23,100

### List of Special Needs Trusts in New York State:

#### Catholic Family Center

30 N. Clinton Avenue  
 Rochester, NY 14604  
 Phone:(585) 232-1840 x4003 / x4022  
<http://www.cfcrochester.org/>

#### Center for Disability Rights, Inc.

497 State Street  
 Rochester, NY 14608  
 CDR Pooled Trust Info & Forms  
 Phone: (585) 546-7510  
 Fax: (585) 546-7567 / (585) 546-7560

#### Community Living Corporation (CLC)

600 Bedford Road  
 Mt. Kisco, NY 10549  
 Phone: (914) 241 2076  
[clcfoundation@optonline.net](mailto:clcfoundation@optonline.net)  
<http://www.clcpooledtrust.org>

#### Future Care Community Pooled Trust

1000 Elmwood Avenue  
 Rochester, NY 14620  
 Phone: (585) 402-7840 Ext 2  
[www.futurecareplanning.org/](http://www.futurecareplanning.org/)

List of Special Needs Trusts in New York State continued:

**KTS Pooled Trust**

3011 Avenue K  
Brooklyn, NY 11210  
Phone: (718) 475-5000  
FAX: (718) 475-5010  
Email: info@ktstrust.org  
<http://ktstrust.org/>

**LCG Community Trust**

**LCG Community Services, Inc.**

14 Mount Hope Place  
Bronx, NY 10453-6102  
Phone: (718) 466-2200  
Email: Info@lccs.org  
<http://www.lcgcs.org/>

**Life's WORC Trusts**

1501 Franklin Avenue  
PO Box 8165  
Garden City, NY 11530  
Phone: (516) 741-9000 ext. 225  
Phone: (516) 348-7878  
Fax: (516) 302-1802  
Email: trustservices@lifesworc.org  
<http://www.lifesworctrust.org/>

**LIFE, Inc. Pooled Trust**

112 Spruce St  
Cedarhurst, NY 11516  
Phone: (516) 374-4564 ext. 3  
[www.lifetrusts.org](http://www.lifetrusts.org)

**SCS Pooled Trust**

1404 Coney Island Avenue  
Brooklyn, NY 11230  
Phone: (718) 971-2509  
Fax: (844) 623-0481  
Email: info@senior-  
commservice.org  
[www.seniorcommservice.org](http://www.seniorcommservice.org)

**NYSARC, Inc. Trust Services**

393 Delaware Avenue  
Delmar, NY 12054  
Phone: (518) 439-8323  
Toll Free: (800) 735-8924  
Fax: (518) 439-2670  
E-mail: trustdept@nysarc.org  
<http://nysarctrustservices.org>

**The Rose and Maurice Halpern  
Lifetime Care Foundation at OHEL**

156 Beach 9th Street  
Far Rockaway, NY 11691  
Phone: (718) 686-3170  
[http://www.ohelfamily.org/?  
q=lifetime\\_care/pooled-trusts](http://www.ohelfamily.org/?q=lifetime_care/pooled-trusts)  
[lcftrusts@ohelfamily.org](mailto:lcftrusts@ohelfamily.org)

## 4 Main Fiduciary Responsibilities of Being an Agent for Power of Attorney

1.) **Act only in the principal's best interest.**

- Do only what is stated in the Power of Attorney agreement.
- Involve the principal in decisions as much as possible. The agent should ignore their own interests.

2.) **Manage the principal's money carefully.**

- Pay bills & taxes on time.
- Keep a record of all incomes & debts to guarantee you're aware of all of the principal's finances.

3.) **Keep the principal's money separate.**

- Keep all of the principal's titles & expenses in their own name; avoid joint accounts.
- Pay all of the principal's expenses with their own funds.

4.) **Keep good records.**

- At any time, the agent could be required to present an accounting of the principal's finances, including all receipts, bills, credits, & debts.

**For more assistance or information**

Rensselaer County Senior Citizens aged 60 and older can now take advantage of the Department for the Aging's Legal Services System. For more information, please refer to **page 21** of this booklet.

The New York State Bar Association also has a lawyer & information line available at **1(800)342-3661**.

# 5 Things You Should Know Before You Are Given Power of Attorney

## 1.) Who is the principal?

The principal is a person who signs a Power of Attorney form and grants control of their finances to another person, the agent.

## 2.) Who is the agent?

The agent is a person who has been granted the power to manage money or property for another person, the principal.

## 3.) When does the Power of Attorney end?

The Power of Attorney agreement can end at anytime by request from either the agent or principal. Otherwise the agent's responsibilities end when the principal dies, or if the Power of Attorney is revoked by a court.

## 4.) Can the principal still manage their money after signing a power of attorney?

**Yes**, as long as they are still capable of making decisions.

## 5.) Can there be more than one agent?

**Yes**, if the principal wishes to have more than one agent, however, they must specify whether they want the agents making decisions alone or if they must act together.

### **The Theresa Foundation Pooled Trust of New York**

250 Lido Boulevard

Lido Beach, NY 11561

Phone: (516) 432-0449

<http://www.theresafoundation.org>

Administered by The Center for

Special Needs Trust

Administration, Inc.

4912 Creekside Drive

Clearwater, FL 33760

Phone: (877) 766-5331

<http://www.centersweb.com>

<http://centersweb.com/SNT/>

types\_pooled\_state.html

### **UCS Disability Pooled Trust**

1575 50th Street 3rd Fl

Brooklyn, NY 11219

Phone: (718) 854-9300

Fax: (718) 506-9314

[trustdept@ucsbp.org](mailto:trustdept@ucsbp.org)

<http://www.ucstrustservices.org/>

index.html

# Caregivers Support Program

**Caregivers Coordinator (518) 270-2768**

The Caregivers Support Program provides relief and assistance to the informal caregivers of seniors in Rensselaer County, in hopes to enhance the formal support system. This service allows caregivers the necessary down time to continue being informal caregivers to their loved ones.

A grant provided by New York State Office for the Aging allows us to be able to provide limited, short-term respite care for caregivers in our county.

Some services we may be able to assist with are light housekeeping, chores, & personal care services. Another portion of our grant allows us to assist in paying for certain Adult Day Care facilities along with counseling through caregiver & kinship workshops throughout county.

Grant funding is limited and is determined by completing a pre-screening on a first-come, first-serve basis, followed by a home assessment.

## Services May Include:

### Eligibility

- Caregivers must be 18 or older, caring for a senior 60 or older OR a grandparent/relative caring for (and living with) a child under 18.
- No access to NYS Medicaid
- Are not currently paying for home health aides, homemaking or chore assistance.
- Do not have access to other in-home assistances through other channels, such as VA or Long-Term-Care insurance.

- Information on services available to the caregiver & care recipient.
- Assistance in gaining access to certain services.
- Education, counseling, and support groups to assist caregivers in their role.
- Respite Care to temporarily relieve caregivers from their responsibilities, by using short term grants to help pay for home health aides, companion care or adult day care services.

# Legal Assistance

Rensselaer County Senior Citizens aged 60 and older can now take advantage of the Department for the Aging's Legal Services System. All services, excluding court-related costs, are free of charge.

The system provides:

- **Counseling & Advice:** Consultation and advice on all legal-related areas, including Landlord-Tenant relationships, consumer affairs, etc.
- **Representation:** This program has the ability to provide legal representation within specific areas.
- **Referral:** When necessary, individuals will be assisted in obtaining services from the Rensselaer County Bar Association referral service, the Legal Aid Society of Rensselaer County or other appropriate legal service providers.
- **Education:** Lectures and presentations on requested legal topics will be available at the Senior Centers in cooperation with the Rensselaer County Bar Association's Speakers Bureau.

For more information, please contact your local Senior Center:

**Troy**—(518) 270-5348

**Rensselaer**—(518) 463-2166

**Schodack**—(518) 477-6581

**Grafton**—(518) 279-3413

**Hoosick Falls**—(518) 686-7561

*Any Rensselaer County resident aged 60 or older is entitled to this service regardless of income or assets. However, since funds are limited, those with the greatest need will be given priority. Although there is no charge for these services, each senior citizen receiving legal assistance is given the opportunity to contribute to the cost of this service.*

## The Eddy Alzheimer's Caregivers Support

The Eddy offers a comprehensive range of memory care services for individuals and families impacted by the disease, including education and outreach, day services, care teams, and compassionate residential services for individuals living with memory loss.

For more information or to get started, call (518) 238-4164

Eddy DayBreak offers a stimulating and enriching program for adults, who due to illness, injury or age, need a safe and secure daytime environment. DayBreak at Marjorie Doyle Rockwell Center in Cohoes offers a medical day program for individuals experiencing memory loss.

Medical Day Services:

- DayBreak at Eddy Cohoes sponsored by Eddy Village Green 421 West Columbia St., Cohoes, NY 12047238-4062, or Fax 238-4128
- DayBreak at Eddy Memorial Geriatric Center 2256 Burdett Ave., Troy, NY 12180271-5941, or Fax 271-5906
- Schuyler Ridge Adult Day Health Care 1 Abele Blvd., Clifton Park, NY 12065371-1400, or Fax 373-3198
- Medical Day Services for those experiencing memory loss
- DayBreak at Marjorie Doyle Rockwell Center 421 West Columbia St., Cohoes, NY 12047238-4152, or Fax 238-4157

Social Day Services:

- DayBreak sponsored by Eddy Village Green 50 Herrick St., Rensselaer, NY 12144436-4302, or Fax 436-4304
- DayBreak at The Glen at Hiland Meadows 71 Longview Dr., Queensbury, NY 12309832-7864, or Fax 832-7896

## Catholic Charities Caregivers Support

The Caregiver Support Program enables family members to maintain their quality of life and culture while caring for their loved one at home. This is accomplished by providing support to caregivers to ensure they have the resources to meet the needs of caring for a loved one including support for them.

### What Services Does the Program Provide?

Through 4 separate funding contracts, the program provides a spectrum of services. Services available (vary by geographic area) include:

Care Consultation – trained staff meet with caregivers and care receivers to identify needs, develop a personalized plan aimed at meeting needs, as well as finding other resources in the community.

Support Groups – Caregiver support groups provide emotional support, information, offer caregivers the opportunity to share their experiences, and learn from others. Support groups also serve as an opportunity for caregivers to remain engaged in their communities and to connect with others.

Respite Services – having the ability to access respite services, whether in their own home or in another setting, is often the most important service a caregiver can receive. Respite care allows caregivers to take a break for themselves – for whatever reason is important to them – and know that their loved one is in trained, caring hands.

Telephone Support and Counseling – sometimes having someone to talk to over the telephone can be of great value to a caregiver. Our trained professional staff are here to listen to your needs and offer compassionate support to your questions and concerns.

Information & Assistance – the wide range of services and options available to a caregiver can be overwhelming. Our staff are specially trained to help you learn and understand what services are available and how to access them. If our program is not able to help you, we will connect with a resource that can.

### How Do I Access the Program's Services?

For more information, please call (518) 372-5667.