Older Adult Resource Guide

2023-2024 Edition





Advocacy & Action Groups Aging In Place Resources Caregiver Resources Community Boards Consumer Protection Continuing Education Crime Victims Assistance Cultural & Recreational **Elder Abuse Emergency Preparedness Employment/Unemployment Government Benefits Health Care Services** Housing **Legal Resources LGBTQ Resources Long-Term Care Older Adult Centers Pet Care Services Police Community Councils Transportation Veterans' Benefits Volunteer Opportunities**

& More

Important Phone Numbers

Always dial 911 in case of emergency

New York City Aging Connect	212-244-6469
New York State Department for the Aging Helpline	800-342-9871
Social Security Administration	800-772-1213
Medicare	800-633-4227
Medicaid	800-541-2831
Veterans Administration	888-838-7697
NYC 988 Suicide & Crisis Lifeline	911
Customer Service Center for all NYC non-emergency government services	& information311

We have done our best to make this guide as comprehensive and accurate as possible. However, in a city with as many dynamic organizations and programs as ours, we know we must have missed important resources. Over time, it is common for organizations to move, phone numbers to change and programs to close or change. Please feel free to contact Senator Krueger's office at (212) 490-9535 or lkrueger@nysenate.gov if there are additional resources you think should be included in the next edition.

This edition of the guide was updated in the summer and fall of 2023. During the height of the COVID-19 pandemic, most organizations and government agencies changed the ways they provided services, altered their hours and/or suspended certain programs. While many organizations have returned to providing all services in-person, some continue to offer remote or hybrid options or remain exclusively virtual. Please check the website or call any organization you are interested in for the latest details.

LIZ KRUEGER SENATOR, 28TH DISTRICT

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CHAIR, MAJORITY MEMBER
FINANCE
COMMITTEES:
RULES
BUDGET & REVENUE

Fall 2023

Dear Community Member,

I am grateful that we are able to share the Tenth Edition of our Older Adult Resource Guide with you.

It is so important for older adults to be informed about the benefits and entitlements they have earned throughout their lifetimes, and the wide range of resources available in the community. That is the goal of everyone who contributed to this new and expanded Tenth Edition.

One of my most important resources continues to be the input I receive from each of you. It is a great privilege to represent you in Albany and I am always eager to hear from you. I encourage you to contact my office at (212) 490-9535 or lkrueger@nysenate.gov with any questions or concerns. You can also email my office at that address to sign up for LizList and receive e-mail updates from me.

As in the past, I find my office constantly receiving requests for the guide. Please call or email my office if you would like to receive another copy or have one sent to a friend, family member or neighbor. An electronic version can also be accessed online at https://www.nysenate.gov/senators/liz-krueger.

We have done our best to make this guide as comprehensive and accurate as possible. Over time, organizations move, phone numbers change and programs close or change, while new programs become available. If there are resources that you cannot find, please contact my office and my staff will be happy to help you find the information you need.

Sincerely,

Liz Krueger State Senator

Liz Kruepen



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American Association for Retired Persons (AARP)

866-227-7442

www.aarp.org

National organization providing benefits, advocacy and resources for people 50 and over.

JASA Advocacy

212-273-5260

https://www.jasa.org/services/advocacy

JASA's advocacy programs are designed for adults 55+ who want to explore interesting topics, meet peers, become activists and make an impact in their communities.

LiveOn NY

212-398-6565

https://www.liveon-ny.org/advocacyopportunities

LiveOn NY is a leading voice on issues related to services for older adults and aging in NY City and State. It is committed to advocating for fair and equitable funding for aging services that enable older adults to thrive in their communities. Their benefits outreach and assistance staff screen older adults for public benefits and assist with enrollment. There are opportunities to get involved with advocacy efforts on both the city and state levels and around specific issues.

Medicare Rights Center

212-869-3850

www.medicarerights.org/get-involved

The Medicare Rights Center is the largest independent source of health care information for people with Medicare and brings a consumer voice to policy discussions on Medicare. It provides direct assistance to older adults and people with disabilities, as well as friends, family, caregivers and professionals with Medicare questions or problems. They offer advocacy alerts, hold webinars and maintain Medicare Interactive, a free and independent online tool to help people learn about Medicare, Medicare Advantage plans, Medigap plans, prescription drug coverage and Medicare savings programs. There are opportunities to volunteer.

New York Gray Panthers

917-535-0457

https://www.graypanthersnyc.org

The Gray Panthers aggressively tackles the issues of ageism. Their members advocate for progress in areas such as care and health, pushing national leaders to preserve Medicare, Medicaid and Social Security, and for New York State and City to protect the most vulnerable.

New York Statewide Senior Action Council

800-333-4374

www.nysenior.org

Advocates for legislation of importance to older adults and for full representation among service programs to promote the well-being of the aging. Also helps older adults access benefits, and understand Medicare options, and provides information on patients' rights. Their New York Senior Medicare Patrol is part of a nationwide education and assistance program working to empower older adults and caregivers to prevent, detect and report Medicare fraud and waste.



(also see OLDER ADULT CENTERS AND HEALTH CARE SERVICES)

Bill Payer Program (through the Department of the Aging)

212-244-6469 or a case-management agency (see page 5) https://www.nyc.gov/site/dfta/services/bill-payer-program.page

The Bill Payer Program is a free service funded by the NYC Department of Aging that enables low-income older adults to organize their bills and ensure they are paid on time. A program representative makes a one-time home visit to discuss the individual's monthly budget and complete enrollment. After that, the program reviews and processes the payment of bills each month and informs participants of discrepancies or potential fraud. To be eligible, residents must be age 60 or older, eligible for case-management services, have a yearly income of \$60,000 or less, have no other help with bill-paying tasks, have a checking account or be willing to open one and have sufficient funds to cover expenses.

Caring Collaborative (a project of The Transition Network)

https://ttnwomen.org/content.aspx?page_id=22&club_id=481159&module_id=502815
The Caring Collaborative is a volunteer program within The Transition Network, a membership program for women ages 50 and over. It is based on the premise that most of us are determined to remain independent. Its goal is to preserve and promote healthy independence by assisting each other during temporary disability due to health-related issues.

Concerned Home Managers for the Elderly, Inc.

212-514-7147

www.cohme.org

Concerned Home Managers for the Elderly (COHME) provides home health aide, nursing and social work case management services to older adults and their family members. Their staff have particular expertise in caring for individuals with Alzheimer's disease and other dementias. Serving all five boroughs. It is a nonprofit agency but does not accept Medicaid or Medicare.

DOROT

212-769-2850

www.dorotusa.org

DOROT addresses basic needs such as food and housing, health and wellness resources and life management skills. Provides social, cultural and educational activities to alleviate isolation and to foster interaction between young people and older adults. It operates a number of programs including friendly visiting, shop and escort, holiday package delivery, kosher meals for the homebound, support for caregivers and homelessness prevention. As of September 2023, activities are offered both in person and virtually.

Entertainment Community Fund (formerly The Actors Fund)

Senior Services: 917-281-5943

http://www.actorsfund.org/services-and-programs/senior-services

Assists entertainment industry professionals 65 years old and older, as well as their families and caregivers, to address the myriad issues they may face daily. Services offered by social workers include assessment, advocacy, access to entitlements or other benefits, financial management and assistance, referrals to elder law attorneys, information about health insurance, investigating housing alternatives and organizing homecare.

Health Advocates for Older People, Inc.

212-980-1700

www.hafop.org

Health Advocates' Healthy Aging Program provides older adults the tools, techniques and support to age with independence and vitality in the city they love. Promotes healthy aging through wellness programs, exercise classes, cultural and museum visits, lectures and seasonal luncheons. Programming is offered both in person and online. Visit website or call for the monthly schedule of activities.

Health Outreach at New York Presbyterian

212-746-4351

https://www.nyp.org/geriatrics/healthoutreach

HealthOutreach is a free membership program for people 60 years and older that provides a centralized resource to access hospital and community programs. Certified social workers provide health and insurance information and facilitate access to social services. Health education programs, cultural events and classes are offered regularly. Once you complete a simple application to become a member, you will begin to receive program announcements of all upcoming programs and services. Call to request an application.

Home Delivered Meals for Older Adults

https://portal.311.nyc.gov/article/?kanumber=KA-02252

If you are 60 years of age or older and have difficulty preparing meals, you may be able to receive home delivered meals at no cost. Even if you receive homecare or Medicaid, you may still be eligible for meal service if the homecare worker cannot prepare a meal to fit your dietary or religious restrictions, or if he or she is designated to assist only with other tasks. Eligibility determinations and enrollment are handled by local case management agencies funded by the NYC Department for the Aging. To locate the agency serving your area, see the list on page 5, call Aging Connect at 212-244-6469 or visit https://www.nyc.gov/site/dfta/services/find-help.page.

Met Council on Jewish Poverty

212-453-9539

https://www.metcouncil.org/senior-services

Met Council provides comprehensive social services to aid, sustain and empower low-income New Yorkers. It provides assistance and support to New Yorkers through the following programs: affordable housing for older adults, emergency crisis services, a kosher food pantry, family violence services, benefits assistance and a Holocaust Survivor program. Its grassroots Jewish Community Council network provides support to families in their neighborhoods.

New York Foundation for Senior Citizens

Home Sharing and Respite Care Programs: 212-962-7559

Case Management Program: 212-962-7817 Home Attendant Program: 212-962-7559

www.nyfsc.org

Dedicated to helping older adults continue to live and function in their own communities. Services include home sharing, home attendants, case management, respite care, enriched housing, free transportation, assistance with public benefits and affordable housing.

PSS

General Number: 212-874-6633 Caregiver Hotline: 866-665-1713 Kinship Family Support: 917-801-4488

https://pssusa.org/

PSS works to strengthen the capacity of older New Yorkers, their families and communities. It operates 10 older adult centers and PSSLifeU, which offers a growing schedule of community education presentations and workshops. It also offers support and services for caregivers, grandparents and other family members raising children 18 and younger.

Search and Care

212-289-5300

https://www.searchandcare.org/

Search and Care provides older adults who need assistance managing life's daily activities or accessing essential services with support and companionship. Services include housing and health care advocacy, assistance obtaining benefits and services, and a bill-paying program. Home delivered meals, benefits and entitlements, housekeeping and personal assistance with activities of daily living are also available. Services are limited to qualified older adults who live between East 86th and 143rd Streets from Fifth Avenue to the East River.

Selfhelp Community Services

212-971-7600

www.selfhelp.net

Selfhelp provides home care, case management services, home health aides, a Holocaust Survivor program, older adult housing, an Alzheimer's resource program, community guardianship and a virtual older adult center.

Services & Advocacy for Gay, Lesbian, Bisexual, and Transgender Elders (SAGE)

212-741-2247

National LGBTQ+ Elder Hotline: 877-360-5428

www.sageusa.org

SAGE works to meet the unique needs of gay, lesbian, bisexual and transgender older adult communities. Holds various social events, provides social work counselors, cultural workshops and an exercise group.

Visiting Neighbors

212-260-6200

https://www.visitingneighbors.org/programs

Serves residents 60 years and older living in Manhattan south of 30th Street. Visiting Neighbors provides supportive services that help older adults stay independent, including friendly visiting to relieve isolation and loneliness, health advocacy, help with errands and shopping, escorts to medical and other appointments, therapeutic walking and referrals to other needed services.

Visiting Nurse Service of New York

866-986-7691

www.vnsny.org

Provides home health care and community-based health services, ranging from skilled nursing care and help with day-to-day activities to information on legal and financial matters. Some divisions accept Medicare and Medicaid.

≈ Case Management ≈

The case management agencies listed below provide services to adults aged 60 and above who are in need of support. Case management staff work with clients in their homes to help them access benefits and obtain services, including home delivered meals, medical escort services, referrals to other resources and programs, and assistance with activities of daily living, such as bathing or dressing. Each agency has a specific catchment area, and some have a waiting list.

The agencies below serve the 28th Senate District in Manhattan. Please note that the list below is accurate as of September 2023, but may change based on changes in contracts and funding from the NYC Department of the Aging. To locate a case management agency in another area, visit http://www1.nyc.gov/site/dfta/services/in-home-services.page or call 311.

Lenox Hill Neighborhood House – 212-744-5022

Catchment area is Manhattan Community Districts 6, 8 and 11 (East Side of Manhattan from 14th Street to 143rd Street, including Roosevelt Island)

New York Foundation for Senior Citizens – 212-962-7559

Catchment area is Manhattan Community Districts 1, 2, 3, 5, and 6 (all of Manhattan South of 59th Street except Chelsea, Hells Kitchen, Hudson Yards and West Midtown)

Search and Care – 212-289-5300

Catchment area is East 86 Street - East 143th Street from 5th Avenue to the East River

Selfhelp – 212-787-8106

Catchment area is Manhattan Community Districts 4 and 7 (West Side of Manhattan between 14th and 110th Streets)

Services & Advocacy for Gay, Lesbian, Bisexual, and Transgender Elders (SAGE) – 212-741-2247

Citywide LGBTQ+ affirming services

Stanley Isaacs Senior Center – 212-360-7620

Catchment area – Citywide, with a focus on Yorkville, Upper East Side and East Harlem

≈ Adult Day Programs ≈

Adult day programs are community-based group programs designed to meet the needs of functionally and/or cognitively impaired adults through an individual plan of care. These structured, comprehensive programs provide a variety of health, social and related support services in a protective setting. The programs generally operate during business hours five days a week, but some are also open evenings and/or weekends. There are two types of programs:

Social model day programs provide supervision and socialization through therapeutic group activities such as discussions, arts and crafts, games and dancing, or services, such as memory simulation exercises. Most of these programs do not have a medical component, and payment is usually private pay. Each program is different and has varying requirements.

Medical model day programs are designed for persons with medical problems who may require one or more of the following services: monitoring, nursing care, social work, occupational therapy, or physical therapy, in addition to socialization. Medicaid covers many medical model adult day programs.

The best way to be sure a program is a good fit for a person's functional ability and needs is to visit and ask many questions. Application procedures vary. A list of programs is available online at www.caring.com/senior-living/adult-day-care/new-york/new-york.



(also see AGING IN PLACE)

AARP Caregiving Resource Center

Caregiver Hotline: 877-333-5885 https://www.aarp.org/caregiving/

Offers a wide variety of resources and information on issues facing current and future caregivers.

NYC Department for the Aging Caregiver Support

Call 311 or 212-244-6469

https://www.nyc.gov/site/dfta/services/caregiving.page

Caregiver programs assist with accessing entitlements and benefits, counseling and support groups, respite and supplementary services and referrals to additional resources.

Caregiver Action Network

Caregiver Help Desk: 855-227-3640

http://caregiveraction.org/

The Caregiver Action Network offers a virtual toolbox of educational materials for family caregivers, and their Caregiver Help Desk provides free support to family caregivers nationwide.

Health Outreach Caregivers Service, NY-Presbyterian Weill Cornell Medical Center 212-746-4351

http://www.nyp.org/clinical-services/geriatrics/healthoutreach

The Health Outreach Caregivers Service is dedicated to meeting the needs of family members and friends who care for older adults. It offers educational seminars, referrals, support groups and crisis intervention services and provides strategies for stress reduction and self-care.

New York Foundation for Senior Citizens Respite Care Program

212-962-7559

https://www.nyfsc.org/support-services/respite-care-program/

The Respite Care Program provides temporary relief to caregivers of frail older adults over age 60 who reside throughout New York City and are not Medicaid eligible.

Next Step in Care

www.nextstepincare.org/

Next Step in Care offers guides in many languages to help family caregivers and health care providers work together to plan safe and smooth transitions for chronically or seriously ill patients.

NYC Caregiver

311

https://www1.nyc.gov/site/dfta/services/guide-for-caregivers.page

Maintained by the NYC Department for the Aging, NYC Caregiver offers a wealth of information, resources and links for caregivers and grandparent caregivers.

PSS Circle of Care

Caregiver Hotline: 866-665-1713 https://pssusa.org/caregivers

PSS Circle of Care provides consultations, training, support groups and wellness activities for family members caring for older adults who are frail, chronically ill or showing memory loss.

© COMMUNITY BOARDS

Community Boards are New York City's most local level of government. There are 59 in NYC, including 12 in Manhattan. Each board consists of up to 50 unsalaried members appointed by the Borough President, with half nominated by the City Council Members who represent the area. Each board has a paid District Manager and other staff who coordinate the work of each board and help to resolve problems with city services. Board members are selected from active, involved people in each community, with an effort made to assure that every neighborhood is represented. Board members must reside, work or have some other significant interest in the community.

Boards meet once each month and have committees that meet more frequently. At these meetings, members address items of concern to the community. Board meetings are open to the public, and a portion of each meeting is reserved for the board to hear from the public. In addition, boards regularly conduct public hearings on the city's budget, land use matters, and other issues to give community members the opportunity to express their opinions. Contact your local Borough President or City Councilmember if you are interested in joining a Community Board.

Below is a list of community boards in Senate District 28. A citywide list of boards is available at https://www1.nyc.gov/site/cau/community-boards/community-boards.page. All meetings are open to the public. As of September 2023, many of the boards are conducting their committee meetings virtually and their full board meetings in a hybrid fashion. Visit each website or call for the latest details and to sign up for email newsletters.

Manhattan Community Board 4

212-736-4536

https://cbmanhattan.cityofnewyork.us/cb4/

Meets the first Wednesday of each month at 6:30pm except August and any changes due to holidays.

Manhattan Community Board 5

212-465-0907

www.cb5.org

Meets the second Thursday of each month at 6pm except August and any changes due to holidays.

Manhattan Community Board 6

212-319-3750

www.cbsix.org

Meets on the second Wednesday of each month at 7pm except August and any changes due to holidays.

Manhattan Community Board 8

212-758-4340

www.cb8m.com

Meets on the third Wednesday of each month at 6:30pm except August and any changes due to holidays.



There are numerous organizations that provide computer training for those at the beginner, intermediate and advanced levels at no or low cost. In addition to the organizations listed below, Older Adult Centers also offer computer training as well—check with the center closest to you (see page 75 for a list of centers in Senate District 28). Although classes are scheduled several times a year, they often fill up quickly.

DOROT Tech Coaching Program

917-441-3706

https://www.dorotusa.org/our-programs/at-home/tech-coaching

The DOROT Tech Coaching program allows older adults to practice and learn technological skills with a trained DOROT volunteer. How to use applications and features of smartphones are covered in the lessons, including help with Zoom or FaceTime. As of September 2023, sessions are currently being conducted remotely or in person through home-visits. DOROT also has accessible tech guides on their website listed above. For more information, call the number above or email technologyhelp@dorotusa.org.

NYC Parks Department Media Education Programs

212-360-2791

https://www.nycgovparks.org/programs/media

Operated by the NYC Parks and Recreation Department, these media education programs offer a range of computer courses, from the basics to digital photography to video making/editing, with special attention given to those with limited computer skills. Class subjects and times vary at each center and are free with an annual older adult recreational membership fee of \$25 (available to those aged 62+). For more information, call the number above or email media.ed@parks.nyc.gov.

New York Public Library Tech Connect

917-ASK-NYPL (917-275-6975)

www.nypl.org/tech-connect

The New York Public Library's TechConnect program offers more than 80 free hands-on classes from the basics to internet search strategies to Microsoft Word and Excel – and much more. All classes are free, and many are offered in multiple languages. Certain classes are designed especially for adults aged 50+. Their computer labs provide designated hours for independent practice time and one-on-one help with an expert. To view the full schedule, visit the website, call and ask a librarian or visit a local branch. Register for classes online, by phone or by visiting a local library.

Older Adults Technology Services (OATS) Senior Planet Exploration Center

646-590-0615

National Tech Hotline: 888-713-3495 (Monday – Friday, 9am – 5pm)

NYC Hotline: 917-936-4410 (Leave a message)

https://seniorplanet.org/locations/new-york-city/in-person-classes/

Provides computer and technology training (classes at both introductory and advanced levels) for adults 60 years and older. All sessions are free, but participants must be registered before classes begin. Class lengths vary from one day to week(s) long programs and all materials are provided. As of September 2023, in-person events and virtual programming are offered.

SeniorTechNYC at the Marlene Meyerson JCC

646-505-4444

https://mmjccm.org/senior-tech

A non-profit organization that teaches technology classes for older adults, including courses in how to use tablets, cell phones and computers (both PC and Apple). The teachers make use of modern visual instructional aids. Registration for courses is available through the website, calling the number above or emailing seniortechnyc@mmjccm.org. All registration is on a first-come first-served basis. JCC members receive a discount on class fees. As of September 2023, both remote and in-person classes are being offered.

Search and Care's Silver Circles of Connectivity

212-289-5300

https://www.searchandcare.org/silver-circles/

This program is free to community members age 65+ who would benefit from one-on-one tutoring on a computer, a tablet, a Kindle or a cell phone. The aim is to help older adults connect with family, to explore the internet, find articles of interest and locate resources online. Call if you are interested in being tutored or serving as a volunteer to help others. As of September 2023, sessions are held remotely and in person. In-person sessions are limited to people who live within Search and Care's catchment areas (East 86th to East 138th Street and West 60th to West 112th Street).



(also see LEGAL RESOURCES)

≈ Consumer Rights & Complaints ≈

AARP Foundation ElderWatch

https://www.aarp.org/aarp-foundation/our-work/income/elderwatch/report-fraud/800-222-4444

The AARP Foundation's ElderWatch program engages hundreds of volunteers each year to help older consumers recognize, refuse and report fraud and scams. The website provides additional information and tools to help protect consumers against financial exploitation.

Do Not Call Registry

888-382-1222

www.donotcall.gov

National registry allows consumers to opt out of most telemarketing calls. Register by phone or online. If you have joined the Do Not Call Registry and are still receiving calls from companies with which you have no previous relationship, you can file a complaint online or by phone. Even if your number is registered, charities, political organizations and telephone surveyors may legally continue to call you. Companies with which you do business may also continue to call, unless you have asked them to stop calling you. If you have asked a company to stop calling, please keep a record of the date you made the request and include that information in the comment section of any complaint you submit against that company.

Federal Trade Commission

1-877-FTC-HELP (382-4357) 1-877-IDTHEFT (438-4338)

www.ftc.gov

The Federal Trade Commission (FTC) website offers practical information on a variety of consumer topics. The www.identitytheft.gov website offers information on what to do if you are the victim of identity theft. In partnership with 16 other agencies, the FTC operates the www.onguardonline.gov website which is designed to help people be safe and responsible online.

NYC Department of Consumer and Worker Protection

Call 311

http://www1.nyc.gov/site/dca/index.page

The NYC Department of Consumer and Worker Protection enforces and provides mediation services for residents who believe they have been cheated by deceptive or unfair trade practices related to the sale, lease, rental or loan of consumer goods or services. Complaint forms and educational materials are available on the website or by calling 311.

NY State Division of Consumer Protection

800-697-1220 or 518-474-8583

www.dos.ny.gov/consumer-protection

The NY State Division of Consumer Protection advocates for and works to empower New York consumers through education and direct assistance. The agency responds to individual consumer complaints by working to settle disputes between consumers and businesses through voluntary mediation. Complaint forms and a variety of educational materials are available on the website.

NY State Attorney General Consumer Frauds Bureau

General helpline: 800-771-7755

Hearing/voice impaired: 800-788-9898

https://ag.ny.gov/bureau/consumer-frauds-bureau

The Attorney General's Bureau of Consumer Frauds and Protection investigates and prosecutes businesses and individuals engaged in fraudulent, misleading, deceptive or illegal trade practices. The Bureau also mediates some complaints from individual consumers. As part of its mission, the Bureau provides information to consumers and seeks to ensure a fair and vigorous marketplace.

Due to jurisdictional reasons, NY City and State consumer agencies, as well as the NY Attorney General's office, can only investigate complaints regarding certain types of institutions. Complaints regarding other businesses and professionals must be directed to the following:

Attorneys

Judicial Department Attorney Grievance Committees 212-401-0800 (based in New York and Bronx) 718-923-6300 (based in Brooklyn, Queens, and Staten Island) https://www.nycourts.gov/attorneys/grievance/complaints.shtml

Banks

Federally chartered banks:

Federal Office of the Comptroller of the Currency (800-613-6743)

https://www.helpwithmybank.gov/index.html

Consumer Financial Protection Bureau (855-729-2372)

https://www.consumerfinance.gov/

State chartered banks:

NY State Department of Financial Services (800-342-3736)

https://www.dfs.ny.gov/complaint

Cable and Telephone

NY State Public Service Commission (800-342-3377) www.dps.ny.gov/complaints

Car Repairs

NY State Department of Motor Vehicles Safety (518-474-8943) https://dmv.ny.gov/contact-us/report-problem-dmv-regulated-automotive-business

Cell Phone Service

Federal Communications Commission (888-225-5322) https://consumercomplaints.fcc.gov/hc/en-us

Credit Card Companies

NY State Attorney General's Office Consumer Hotline (800-771-7755) https://ag.ny.gov/consumer-frauds/Filing-a-Consumer-Complaint Consumer Financial Protection Bureau (855-729-2372) https://www.consumerfinance.gov/

Dentists

New York State Education Department Office of Professional Discipline (800-442-8106) https://www.op.nysed.gov/enforcement/discipline-complaint-form

Doctors

NY State Health Department Office of Professional Medical Misconduct (800-663-6114) https://www.health.ny.gov/professionals/doctors/conduct/

Insurance Companies

NY State Department of Financial Services (800-342-3736) https://www.dfs.ny.gov/complaint

Moving Companies

NY State Department of Transportation (518-457-6512) https://www.dot.ny.gov/divisions/operating/osss/truck/moving

Product Safety Recalls

U.S. Consumer Product Safety Commission (800-638-8270) https://www.cpsc.gov/

≈ Financial Protection for Consumers ≈

Consumer Financial Protection Bureau (CFPB)

855-411-2372

http://www.consumerfinance.gov/

CFPB is a federal agency that provides consumers with information to make educated financial decisions. The CFPB has various online resources to help answer questions consumers might have about their rights or situations they face. The agency handles consumer complaints about financial products and services including mortgages, money transfers, debt collection, credit cards, bank accounts and services, vehicle and other consumer loans, payday loans, student loans, credit reporting and virtual currency. Complaints can be submitted online or by phone.

The **Office for Older Americans** is a special office within the CFPB's Division of Consumer Education and Engagement dedicated to helping people age 62+ make sound financial decisions.

Credit Freeze

People who believe they are the victims of identity theft can place a free security freeze on their credit files. This prohibits credit reporting agencies from releasing the contents of their credit reports or scores so new credit accounts cannot be issued until the freeze is lifted. To activate the freeze, consumers must contact each of the three individual credit-reporting agencies listed below by mail, phone, or internet. Each agency must be contacted again to lift the freeze.

Experian Security Freeze P.O. Box 9554 Allen, TX 75013 888-397-3742 www.experian.com/freeze TransUnion Security Freeze
P.O. Box 2000
Chester, PA 19016
888-909-8872
https://freeze.transunion.com/

Equifax Security Freeze P.O. Box 105788 Atlanta, GA 30348 800-349-9960

https://www.equifax.com/personal/credit-report-services/

Free Credit Reports

877-322-8228

www.annualcreditreport.com

While there are many companies that charge people to obtain copies of their credit reports, federal law entitles everyone to receive one free credit report every 12 months from the three national credit bureaus at www.annualcreditreport.com. You are also entitled to a free report if a company denies your application for credit, insurance or employment. As of September 2023, you can get a free credit report each week from all three major credit bureaus.

New Economy Project

212-680-5100

Financial Justice Hotline: 212-925-4929

http://www.neweconomynyc.org/

New Economy Project is a nonprofit advocacy and education organization that works to eliminate predatory economic practices and improve consumer protections. They provide a comprehensive list of resources and fact sheets on issues such as community banking and finance, credit reports, debt collection, identity theft, foreclosure prevention and predatory lending available on their website.

The New Economy Project operates the **NYC Financial Justice Hotline**, which provides information and referrals for low-income residents regarding issues with unfair debt collection practices, tax refund loans, payday loans and credit repair. The hotline can be reached at 212-925-4929 on Tuesdays, Wednesdays and Thursdays from 12pm-2pm.

NYC Financial Empowerment Centers

311

https://www1.nyc.gov/site/dca/consumers/get-free-financial-counseling.page

The NYC Office of Consumer and Worker Protection operates Financial Empowerment Centers which provide free one-on-one financial counseling by professional counselors. Counselors can help with budget and debt management, debt collection, difficulties with credit repair agencies, eligibility for government benefits and opening bank accounts. Appointments are available via the website or by calling 311.

NY State Department of Financial Services (DFS)

Consumer Hotline: 800-342-3736 External Appeals: 800-400-8882

http://www.dfs.ny.gov/

DFS regulates financial services and insurance companies in New York. The agency protects users of financial services, including insurance, mortgage, bank or lender, from unscrupulous and predatory behaviors. It also seeks to educate consumers regarding financial matters. Provides resources for consumers to file complaints against financial institutions and insurance companies.

Tips to Avoid Scams and Protect Your Identity

- Any caller who asks you to give your Medicare number, Social Security number, mother's
 maiden name, birthdate, birthplace, username, password, credit card information, billing
 information and/or other identifying information is a fraud. Never give your personal information
 through a phone call, email, mail, or in person service.
- Do not send money or give credit card or online details until you have checked the credentials of the company that you are dealing with.
- Do not give into pressure to make a decision immediately. Scammers usually will try to get you to answer or send money right away. Hang up the phone and do your research before you make a decision to do anything.
- Do not answer calls from unknown numbers. If you do pick up and learn it is a scam call, do not engage. Hang up immediately.
- Do not respond to any questions on the phone, especially those that can be answered with "Yes" or "No."
- Beware of unusual payment methods. Scammers often ask for payment by wire transfers, gift cards and even Google Pay, ApplePay, PayPal, iTunes cards or Bitcoin.
- Do not open suspicious texts, pop-up windows or emails—delete them. If an email appears suspicious, do not open attachments or click on links in the text. If unsure, verify the identity of the contact through an independent source such as a phone book or online search. Don't use the contact details provided in the message sent to you.
- Beware of any requests for your details or money. Never send money or give credit card numbers, online account details or copies of personal documents to anyone you don't know or trust. Don't agree to transfer money or goods for someone else.
- Choose your passwords carefully. Choose passwords that would be difficult for others to guess and update them regularly. A strong password should include a mix of upper and lowercase letters, numbers and symbols. Don't use the same password for every account.
- Cover or block the Point of Service /ATM keypad when you enter your PIN.
- Carry only the identification, checks, credit cards or debit cards you really need.
- Use direct deposit for paychecks, tax refunds, benefit payments, etc.
- Shred documents with personal/financial information before disposing of/recycling them.
- Review financial statements and bills monthly and identify/correct errors.
- Review your credit report annually and identify/correct errors. See page 14 for more information about requesting credit reports.

For more information on scams and how to avoid them visit: https://www.nysenate.gov/newsroom/articles/2019/liz-krueger/senator-kruegers-anti-scam-newsletter-spring-2019



Center for Learning and Living

212-644-3320

http://www.clandl.org/

Affiliated with Marymount Manhattan College, the Center for Learning and Living offers a wide range of courses for adults age 55+. Some classes are offered online, and others are in person.

College Programs at the City University of New York (CUNY)

CUNY Senior Colleges (4 year): When space is available, people age 60+ can audit courses tuitionfree at any of the four-year CUNY colleges. Students do not take tests or receive academic credit. Administrative fees may apply.

CUNY Community Colleges (2 year): When space is available, tuition-free courses are offered at community colleges. Students may participate fully in classes: doing homework, taking tests, and receiving grades and academic credit. Administrative fees may apply.

Bernard M. Baruch College

646-312-1000

www.baruch.cuny.edu

Borough of Manhattan Comm. College

212-220-8000

www.bmcc.cuny.edu

The City College of NY

212-650-7000

www.ccny.cuny.edu

CUNY School of Professional Studies

212-652-2869

www.sps.cuny.edu

Hunter College

212-772-4000

www.hunter.cuny.edu

John Jay College of Criminal Justice

212-237-8000

www.jjay.cuny.edu

CUNY Graduate Center

212-817-7000

www.gc.cuny.edu

CUNY Graduate School of Journalism

646-758-7800

https://www.journalism.cuny.edu/

CUNY Lifelong Peer Program

212-817-2474

https://www.gc.cuny.edu/lifelong-peer-learning-program

Continuing education programming for older adults, structured like a college course with a peer-learning model. Each student designs and teaches their peers, combining learning and socializing.

Pace University's Active Retirement Center (PARC)

212-346-1244 or 866-722-3338

https://www.pace.edu/program/senior-programs-parc

PARC is a lifelong learning program for adults aged 55 and over. PARC provides a range of opportunities, such as a lecture series, access to the Pace University library and computer labs, intergenerational computing assistance, campus tours, a film series with post movie discussions led by a Pace University professor and more. Yearly membership costs \$100.

Quest Lifelong Learning Community

212-925-6625 ext. 229

http://www.questcontinuingednyc.org/

Part of the City College of New York, the Quest program offers more than 40 college-level courses each semester specifically designed for those who are retired and semi-retired. Quest members design their own curriculum and do all the teaching. Quest courses meet Monday through Thursday; Fridays are reserved for group visits to cultural institutions. Membership for the year is \$550. Most courses take place in person with a hybrid option.

Senior Planet

888-713-3495

https://seniorplanet.org/

Visitors explore resources, events, and commentary through the Senior Planet website. Senior Planet shares information and resources by helping people stay engaged and active in the digital age. Their events calendar is emailed to older adults and caregivers across the city. Special events and video conferences promote community among older adults from a wide range of backgrounds. Programs are currently offered in person and remotely.

Sundays at JASA

212-273-5304

https://www.jasa.org/saj

Sundays at JASA is a unique, college-level continuing education program for adults 50+, offering a wide range of courses and lectures. Instructors include luminaries from the worlds of politics, the arts, media and more. Courses are currently being offered online and in person. In-person classes take place at Marymount Manhattan College at 221 East 71st Street in Manhattan. Registration fee is \$200 per semester.



Crime Victims Treatment Center (CVTC)

212-523-4728

Legal hotline: 212-683-0605 https://www.cvtcnyc.org/

CVTC provides therapeutic crisis intervention services, individual therapy and support groups, as well as legal advocacy, psychiatric evaluation and alternative therapy for survivors of sexual assault, intimate partner violence, childhood sexual abuse, human trafficking and other violent crimes.

Manhattan District Attorney's Witness Aid Services Unit

212-335-9040

https://www.manhattanda.org/wasu-test/

The DA's office provides a variety of court-related services, social services and counseling services to crime victims, witnesses and their families, as well as education surrounding the criminal justice system, and information related to prosecution of the case and crime victims' rights.

Manhattan District Attorney's Victim Resources

Elder Abuse: 212-335-9007 Financial Crimes: 212-335-8900 Hate Crimes: 212-335-3100

Housing & Tenants' Rights: 212-335-8900

Identity Theft: 212-335-9600 Sex Crimes: 212-335-9373

Domestic Violence and Child Abuse: 212-335-4308

www.manhattanda.org/victim-resources/

The DA's office offers a variety of resources for crime survivors and their families on how to report a variety of crimes and access services available to them.

New York State Office of Victim Services

800-247-8035

https://ovs.nv.gov/

The State Office of Victims Services provides reimbursement for crime-related expenses to crime victims, administers the federal Victims of Crime Act Victim and Witness Assistance funds, and advocates for victims' rights. Call or visit their website to submit a claim application.

Safe Horizon

24-Hour Hotline: 800-621-4673

Domestic Violence Hotline: 800-621-4673 Rape and Sexual Assault Hotline: 212-227-3000

Crime Victims Hotline: 866-689-4357 (provides help to survivors of all types of crimes)

Citywide Helpline: 855-234-1042 (to schedule appointments with Community Program offices)

www.safehorizon.org

Safe Horizon's mission is to empower survivors of crimes to find safety, support, connection and hope. It operates numerous programs to provide assistance, advocacy and support to victims who have experienced domestic violence, sexual assault, child abuse, stalking, human trafficking and other crimes.

© CULTURAL & RECREATIONAL ACTIVITIES

IDNYC

Call 311

http://www1.nyc.gov/site/idnyc/index.page

All New York City residents are eligible to sign up for the IDNYC card - simply fill out an application, schedule an appointment at an enrollment center and bring proof of New York City residency. IDNYC cards can be renewed online. The IDNYC card offers residents a wide variety of benefits including free annual memberships to a number of museums and cultural institutions and various entertainment discounts. A full list of benefits is available online.

≈ Museums ≈

New York City is home to a rich variety of museums catering to every interest and displaying a vast range of art. Most offer discounted admissions to older adults, and many have special free or pay-what-you-wish hours for all visitors. Below, you will find a far from comprehensive list of Manhattan museums and cultural centers offering free or reduced cost entrance. Check with each institution before visiting for the latest hours and whether timed entry tickets are required. Timed entry tickets are available on most museums' websites and can often help visitors avoid waiting in long lines.

American Museum of Natural History

200 Central Park West 212-769-5100

www.amnh.org

Suggested donation for admission for New York, New Jersey, and Connecticut residents, but pay what you can afford. Some exhibits require tickets at an additional cost. Open daily 10am-5:30pm. Timed entry tickets are required.

Asia Society and Museum

725 Park Avenue 212-288-6400

https://asiasociety.org/new-york

Free admission is offered on Fridays. Admission for older adults at other times is \$10. Open Tuesday-Sunday, 11am-5pm. Reservations for timed entry admission are recommended but walkins are welcome.

Center for Jewish History

15 West 16th Street 212-294-8301

https://www.cjh.org/

Entrance is free, but visitors are encouraged to reserve tickets on their website in advance. The galleries are open Monday-Wednesday, 9:30am-4:30pm, Thursday, 9:30am-8pm, Friday, 10am-3pm, and Sunday 11am-5pm. Free guided tours are available on Thursdays at 2pm. Advanced tickets are required for tours. Visit the website to reserve.

El Museo del Barrio

1230 Fifth Avenue 212-831-7272

www.elmuseo.org

Suggested gallery admission is \$5 for older adults. Open Thursday-Sunday, 11am-5pm. Reservations for timed entry admission are strongly recommended.

Frick Collection

945 Madison Avenue (temporary location; expected to return to 1 East 70th Street in late 2024) 212-288-0700

www.frick.org

Tickets for older adults are \$17. Pay what you wish Thursday 4-6pm. Open Thursday-Sunday, 10am-6pm.

Metropolitan Museum of Art

1000 Fifth Avenue 212-535-7710

www.metmuseum.org

Suggested donation for admission for New York State residents. Open Sunday-Tuesday and Thursday, 10am-5pm and Friday and Saturday, 10am-9pm. Closed Wednesdays.

Morgan Library and Museum

225 Madison Avenue (212) 685-0008

www.themorgan.org

Admission is free on Fridays from 5pm-7pm with reservation. Admission for older adults at other times is \$14. Open Tuesday-Sunday, 10:30am-5pm, with extended hours on Friday, 10:30am to 7pm. Reservations for timed entry admission are strongly suggested.

Museum of Art & Design

2 Columbus Circle 212-299-7777

www.madmuseum.org

Open Tuesday-Sunday, 11am-6pm. Admission on Thursdays is \$10. Admission for older adults at other times is \$16.

Jewish Museum

1109 Fifth Avenue 212-423-3200

www.thejewishmuseum.org

Admission fee for older adults is \$12. Entry is free on Saturdays. Open Friday-Monday, 11am-6pm, and Thursdays from 11am-8pm. Closed Tuesdays and Wednesdays, and major secular and Jewish holidays. Reservations for timed entry admission are strongly recommended.

Museum of the City of New York

1220 Fifth Avenue 212-534-1672

https://www.mcny.org/

Open Friday-Monday, 10am-5pm, and Thursdays, 10am-9pm. Admission fee for older adults is \$14. Reservations for timed entry admission are recommended.

Museum of Modern Art

11 West 53rd Street 212-708-9400

www.moma.org

Open Sunday-Friday, 10:30am-5:30am, and Saturday, 10:30am-7pm. Admission for older adults is \$18. Free admission for New York City residents on the first Friday of every month from 4-8pm, but advanced reservations are required online. Reservations for timed entry admission are suggested.

Neue Galerie

1048 Fifth Avenue 212-628-6200

www.neuegalerie.org

Free admission on the first Friday of every month from 5pm-8pm. \$16 admission for older adults at other times. Open Thursday-Monday, 11am-6pm.

New York Historical Society

170 Central Park West 212-873-3400

https://www.nyhistory.org/

Open Friday from 10-11am for members, older adults 65+ and immunocompromised people. Regular hours Friday, 11am-8pm, Saturday and Sunday, 11am-5pm. Admission fee for older adults is \$17. Suggested admission Fridays, 6-8 pm.

Rubin Museum of Art

150 West 17th Street 212-620-5000

https://rubinmuseum.org/

Free for everyone Fridays, 6pm-10pm, and free for older adults the first Thursday of every month. Admission fee for older adults at other times is \$14. Open Thursdays and Sundays from 11:00am to 5:00pm and Fridays from 11:00am to 10:00pm. Reservations for timed entry admission are recommended.

Solomon R. Guggenheim Museum

1071 Fifth Avenue 212-423-3500

www.guggenheim.org

Pay-what-you-wish on select Saturdays from 6pm-8pm. Admission fee for older adults at other times is \$18. Open Sunday-Friday from 11am-6pm and Saturdays from 11am-8pm. Members-only hours on select Mondays from 6pm-8pm. Reservations for timed entry admission are encouraged.

Whitney Museum

99 Gansevoort Street 212-570-3600

www.whitney.org

Pay-what-you-wish on Fridays from 7pm-10pm but tickets are limited and should be reserved online in advance. Admission fee for older adults at other times is \$18. Open Monday, 10:30am-6pm, Wednesday, 10:30am-6pm, Thursday, 10:30am-6pm, Friday, 10:30am-10pm, Saturday, 10:30am-6pm, and Sunday, 11:30am-6pm. Timed entry tickets are encouraged.

≈ Libraries ≈

New York Public Library (NYPL)

https://www.nypl.org/

The NYPL provides access to free books, e-books, audiobooks, computers and wifi, language classes, creative programming and other educational programming at its dozens of branches and via its website. It also has many resources, events and community groups for older adults. To learn about upcoming events, visit: https://www.nypl.org/events or call 212-930-0909. Applications for library cards are available on the website or in-person at all branches. Locations and operating times (as of September 2023) in Senate District 28 are below. Check the website or call for the complete list and current locations.

Location Hours Monday-Thursday: 10am-7pm 96th Street Library Friday-Saturday: 10am-5pm 112 East 96th Street Yorkville Library Monday & Wednesday: 11am-7pm 222 East 79th Street Tuesday & Thursday: 10am-6pm Friday-Saturday: 10am-5pm Webster Library Monday-Thursday: 11am-7pm 1465 York Avenue Friday-Saturday: 10am-5pm 67th Street Library Monday-Thursday: 11am-7pm 328 East 67th Street Friday-Saturday: 10am-5pm Roosevelt Island Library Monday & Wednesday: 10am-8pm 504 Main Street Tuesday & Thursday: 10am-6pm Friday-Saturday: 10am-5pm 58th Street Library Monday-Thursday: 10am-6pm 127 East 58th Street Friday-Saturday: 10am-5pm 53rd Street library Monday-Saturday: 11am-6pm 18 West 53rd Street Stephen A. Schwarzman Building Monday & Thursday-Saturday: 10am-6pm Fifth Avenue and 42nd Street Tuesday-Wednesday: 10am-8pm Stavros Niarchos Foundation Library Monday-Thursday: 8am-9pm Friday: 8am-8pm 455 Fifth Avenue Saturday-Sunday: 10am-6pm Monday-Friday: 10am-6pm Kips Bay Library 446 Third Avenue Saturday: 10am-5pm Andrew Heiskell Braille and Talking Book Monday & Wednesday: 10am-5pm Library Tuesday & Thursday: 12pm-7pm 40 West 20th Street Friday-Saturday: 10am-5pm

≈ Music, Dance & Theatre ≈

Music, dance and theatre of all types are presented at a wide variety of cultural, educational and religious institutions throughout the city. A small selection of New York City's many venues are listed below that offer special discounts for older adults or free tickets. Call, email or check their websites for schedules. Check with other institutions of interest to you to see if they offer reduced or free entrance programs.

Lincoln Center

61 West 62nd Street (front entrance is on Broadway) 212-875-5000

https://www.lincolncenter.org

Lincoln Center is home to many performing arts spaces including the Metropolitan Opera, the NY Philharmonic, the NYC Ballet, Film at Lincoln Center, Julliard, Jazz at Lincoln Center and the NY Public Library for the Performing Arts. A wide variety of free events is available online anytime at https://www.lincolncenter.org/lincoln-center-at-home.

Film Society of Lincoln Center

70 Lincoln Center Plaza (entrance on 65th Street between Amsterdam & Columbus) 212-875-5610

https://www.filmlinc.org

The Film Society was founded to celebrate American and international cinema, to recognize and support new filmmakers and to enhance awareness, accessibility and understanding of art among a broad and diverse film-going audience. Offers virtual cinema, as well as in-person events.

Juilliard School Performances

60 Lincoln Center Plaza 212-799-5000

https://www.juilliard.edu/stage-beyond/performance/calendar

The Juilliard School offers dance, drama, and music (classical and jazz) performances featuring Juilliard students, faculty, and special guest artists. Almost all of these events are free and open to the public; some carry a nominal charge. Visit website for the latest calendar.

Metropolitan Opera Company

30 Lincoln Center Plaza 212-362-6000

www.metopera.org

The Metropolitan Opera offers a Rush Ticket program that provides a select amount of \$25 opera tickets for all regular Monday through Saturday performances. Rush tickets are offered online on the day of the performance beginning at noon for Monday-Friday evening performances, 2pm for Saturday evening performances and four hours before curtain for matinees.

New York Philharmonic

10 Lincoln Center Plaza 212-875-5656

www.nyphil.org

The New York Philharmonic has several discount programs. Same-Day Rush tickets are \$22 plus fees for selected concerts and are available the day of the performance through the David Geffen Hall Box Office. Call the day of the performance to see if Senior Rush tickets are available. *The Phil for All: Ticket Access Program* provides \$10 tickets for people who are current or former U.S. Military, public housing residents, Medicaid recipients, and SNAP or WIC recipients.

Shakespeare in the Park presented by the Public Theater

212-539-8500

https://publictheater.org/programs/shakespeare-in-the-park/free-shakespeare-in-the-park/

The Public Theater stages free plays by Shakespeare and other playwrights during the summer at the Delacorte Theater in Central Park. There is a limit of two tickets per person. Free tickets are distributed via online lotteries and in-person. There are separate ticket lines to accommodate

people with disabilities and adults aged 65 or older (proof of age or disability is required). To find the theater, enter Central Park at 5th Avenue and 79th Street or Central Park West and 81st Street and follow the footpaths to the theater.

York Theatre Company

The Theatre at Saint Jeans --150 East 76th Street 212-935-5820

www.yorktheatre.org

The York Theatre Company presents new musicals and offers free readings of new musicals throughout the year. To find out about upcoming readings, join their invite list through the website. Online performances/events are also available on the website.

≈ Theater Discount Programs ≈

Theater Development Fund (TDF)

212-912-9770

http://www.tdf.org/

TDF offers discount tickets to a wide variety of Broadway and Off-Broadway theatre, music, and dance performances each day. Tickets are available via ticket booths at Times Square (Broadway at 47th Street) and Lincoln Center (61 West 62nd Street). Their website and app provide information on the tickets currently available at each booth. TDF obtains special seating for theatergoers who are hard of hearing or deaf, low vision or blind, who cannot climb stairs, or who require aisle seating or wheelchair locations.

≈ Athletic & Recreational Facilities ≈

Asphalt Green

555 East 90th Street 212-369-8890

https://www.asphaltgreen.org/ues

Offers community programs, exercise and swim classes, personal training, massage therapy and more. The 50-meter pool has a hydraulic lift chair and the warm-water teaching and exercise pool with a moveable bottom to help lower participants into the water. See the website or call for fees, schedules and registration details.

Constance Baker Motley Recreation Center

348 East 54th Street 212-754-5411 or 212-754-0293

https://www.nycgovparks.org/facilities/recreationcenters/M130

Operated by the NYC Parks Department, the center provides a wide range of recreational facilities including a gym, pool, basketball court, track, dance room and computer resource center. The yearly membership fee is \$25 for residents aged 62+.

Health Advocates for Older People, Inc.

212-980-1700

www.hafop.org

Health Advocates' Healthy Aging Program promotes healthy aging through wellness programs, exercise classes, cultural and museum visits, lectures and luncheons. Programming is offered both in-person and online. Visit website or call for a monthly schedule.

NYC Parks and Resources for Older Adults

https://www.nycgovparks.org/seniors

NYC Parks offers a variety of programs for older adults to keep active, healthy, social and engaged in the community. Discounted rates for adults 62 and older for recreation centers and indoor pools. Other free or low-cost programs include fitness programs designed for people with limited mobility, adapted aquatics and fitness, tennis and yoga classes. Membership for older adults is \$25.

NYC Tennis Courts

http://www.nycgovparks.org/facilities/tennis

The NYC Parks Department operates tennis courts throughout the city from early April through mid-November. Open from 7am/8am to dusk. Annual permits for adults 62 years of age and older are \$20 and must be purchased in person or by mail. There is an application form online.

Shape Up NYC

https://www.nycgovparks.org/events/shape-up-nyc

Shape Up NYC is a free fitness program at indoor and outdoor locations across the five boroughs. Classes such as aerobics, yoga, Pilates and Zumba are offered. Online registration is required.

Silver Sneakers

866-854-7389

https://www.silversneakers.com

Silver Sneakers is a free fitness program for older adults enrolled in certain Medicare plans. It offers free access to participating fitness centers in its network. Check the website for locations and to see if your health insurance plan participates. Offering online and in person classes.

YMCA of Greater New York

https://ymcanyc.org/

The YMCA offers programs for older adults including health and fitness, swimming classes, programs, social clubs and more at locations in all five boroughs. The reduced membership fee for older adults is \$92 monthly. The locations in Senate District 28 are below.

Vanderbilt YMCA 224 East 47th Street 212-912-2504 McBurney YMCA 125 West 14th Street 212-912-2300

92NY (formerly known as the 92nd Street Y)

1395 Lexington Avenue

212-415-5580

www.92v.org

92NY has a large fitness center and pool, and offers a wide range of classes, lectures and programs. Financial assistance is available for those who qualify.



Elder abuse can take many forms. Please seek help if you are a victim of abuse or suspect that someone you know may be a victim. In an emergency, always call 911.

Elder Abuse Facts

Mistreatment of the elderly is a problem affecting all segments of society regardless of socioeconomic status, living environment, race, ethnicity, or physical or cognitive status. Elder abuse can include any or all of the following forms of abuse:

- **Physical:** The infliction of physical pain, injury, physical coercion or confinement against someone's will. Examples include hitting, sexual abuse and physical restraint.
- **Psychological:** The infliction of mental or emotional anguish. Examples include name calling, insulting, ignoring, threatening and isolating.
- **Financial:** The illegal or unethical exploitation or use of an older person's funds without their consent.
- **Neglect:** The refusal or failure to fulfill a caretaking obligation. Examples include abandonment, and non-provision of food or health-related services.
- Sexual: Any unwanted sexual contact or forced exposure to sexually explicit materials or situations.

Elder Abuse Laws

All 50 states and the District of Columbia have enacted laws addressing domestic or institutional abuse of the elderly. In New York State, Adult Protective Services workers must report any instances in which they believe a client has been the victim of a crime. Workers in public health care facilities also must report abuse of patients receiving care or services in their facilities.

Adult Protective Services (APS)

Manhattan North Borough Office: 212-971-2727 Manhattan South Borough Office: 212-279-5794

http://www.nyc.gov/site/hra/help/adult-protective-services.page

APS is a state-mandated case management program run by New York City that arranges for services and support for physically and/or mentally impaired adults who are at risk of harm. *Eligibility:*

APS can provide assistance to people 18 years of age and older without regard to income, who meet all the following criteria:

- Are mentally and/or physically impaired;
- Due to these impairments, are unable to manage their own resources, carry out the activities
 of daily living, or protect themselves from abuse, neglect, exploitation or other hazardous
 situations without assistance from others; and
- Have no one available who is willing and able to assist them responsibly.

Carter Burden Network - Community Elder Mistreatment & Abuse Prevention Program 917-409-1261

http://www.carterburdennetwork.org/cemapp

Services include safety planning, crisis intervention, court advocacy, legal guidance, community education programs, coordination with police and a safe place to talk.

Jewish Association for Services for the Aged (JASA) Pearce Help Center 212-273-5272

http://www.jasa.org/community/elder-abuse#.XU2wc-hKiUk

JASA attorneys and social workers help people age 60+ who are victims of elder abuse including psychological, emotional, verbal, financial and physical abuse. Services include individual and family counseling, entitlements and benefits advice, orders of protection, legal and medical services, home safety items, support groups, emergency shelters and safety planning.

Manhattan District Attorney's Elder Abuse Unit

212-335-9007 or email EAU@dany.nyc.gov

https://www.manhattanda.org/victim-resources/elder-abuse/

Investigates and prosecutes crimes involving victims aged 60 and older. Services include: investigation and prosecution of crimes against older adults, assistance in obtaining orders of protection, consultations to determine whether a criminal investigation and prosecution is warranted and social service referrals.

Mobilization for Justice Nursing Home Residents Project (NHRP)

Intake: 855-444-6477 Tuesday, 10am-5pm

http://mobilizationforjustice.org/projects/nursing-home-residents-project/

The NHRP provides information, advice and advocacy for nursing home residents and their families. The NHRP also provides legal representation in areas such as abuse and neglect, civil rights violations, improper discharge planning and unfair consumer practices.

NYC Department for the Aging Elderly Crime Victims Resource Center

Call 311 to be connected to services

https://www.nyc.gov/site/dfta/services/elder-abuse-crime.page

Provides resources, referrals, counseling, and supportive services to victims of elder abuse. Afterhours, and weekend calls will be rerouted to Safe Horizon's hotline for 24/7 assistance.

NYC Elder Abuse Center Helpline

212-746-6905

Helpline: 844-746-6905 or email helpline@nyceac.org

https://nyceac.org/

The Helpline is a non-emergency service that provides information, support and resources for victims of elder abuse, friends and family members. Services are free and confidential.

New York State Department of Health's Nursing Home, Hospice & Home Care Hotlines

Home Care & Hospice Hotline: 1-800-628-5972 Nursing Home Abuse Hotline: 1-888-201-4563

The New York State Department of Health is responsible for investigating allegations of abuse and/or mistreatment in nursing homes, hospices and home care agencies located in New York. File a complaint by calling the hotlines listed above.

The Harry and Jeanette Weinberg Center for Elder Justice

Information Hotline: 1-800-567-3646 (24 hours)

https://theweinbergcenter.org

The Weinberg Center is the Nation's first elder abuse shelter serving eligible individuals 60 years and older. The Center provides emergency short-term housing, health-care services, legal advocacy and support services to victims of elder abuse.



Community Emergency Response Teams (CERT)

https://www.nyc.gov/site/em/volunteer/nyc-cert.page

CERT are composed of community volunteers who educate members of their communities about preparedness and, in the event of a disaster, handle initial recovery efforts until first responders arrive. Teams are trained in basic response skills needed for fire safety, light search and rescue, community disaster support, and disaster medical operations. Older adults are welcome as volunteers, but physical requirements apply. Visit website to learn more or apply to join.

Disaster and Emergency Preparedness for Older Adults Guide

National Disaster Distress Hotline: 800-985-5990

https://www.redcross.org/get-help/how-to-prepare-for-emergencies/older-adults.html

The American Red Cross has multiple resources on its website for older adults, including this guide. The guide helps people develop a plan of action in the event of an emergency or disaster.

Notify NYC

311 (212-639-9675 for Video Relay Service, or TTY: 212-504-4115) https://a858-nycnotify.nyc.gov/notifynyc/

The Notify NYC system will alert you if there is an emergency in your area. The alert messages are available through many formats including email, text messages, telephone, the Notify NYC website, RSS, Twitter and American Sign Language videos.

Ready New York for Seniors and People with Disabilities Guide 311

http://www1.nyc.gov/site/em/ready/disabilities-access-functional-needs.page

This guide addresses issues specific to older adults and people with disabilities in the event of an emergency. It is available in multiple languages and as an audio guide.

Emergencies can present additional challenges for older adults and people with disabilities. When a disaster occurs, your personal needs, such as replacing medications and equipment, may not be met right away. By planning ahead, you will feel more confident about protecting yourself in any emergency, whether it is a house fire, power outage, hurricane, or terrorist attack.

Here is just a sample of suggestions from the NYC Office of Emergency Management:

- Keep spare sets of your keys.
- Have copies of important documents, such as information about medication and dosage, equipment and other needs.
- If you receive home-based care, include caregivers in developing an emergency plan and familiarize yourself with your home care agency's emergency plan.
- If you rely on home-delivered meals, always stock nonperishable food at home in case meal deliveries are suspended during an emergency.
- Have a plan with your doctor to get emergency prescription refills.
- If you receive dialysis or other medical treatments, find out your provider's emergency plan, including where your back-up site is located.
- If you rely on medical equipment that requires electric power:
 - ~Contact your medical supply company for information regarding a back-up power source.
 - ~Ask your utility company if the medical equipment qualifies you to be listed as a life-sustaining equipment customer.



≈ Employment & Job Search Programs ≈

Entertainment Community Fund Work Program (formerly the Actors Fund)

212-221-7300 ext. 259

https://entertainmentcommunity.org/services-and-programs/career-center-getting-started
Assists entertainment industry professionals to find meaningful work that either complements their industry career or uses their creative skills for a new career. Services open to union members in good standing or those who meet industry earnings eligibility. Services include career counseling, job training and job development. Special workshops are offered for job seekers over 55.

GoodTemps

212-986-9566

https://www.goodtemps.org

Places a wide variety of employees, from laborers to lawyers and administrative assistants to accounting professionals, in long and short-term temporary assignments in the public and private sectors. Regularly recruiting job-seekers with office skills and office experience, and for those seeking entry-level or unskilled positions who are job-ready and available for work.

NYC Department for the Aging Older Adult Workforce Programs

212-244-6469 or 311

https://www1.nyc.gov/site/dfta/services/older-adult-employment.page

The Department for the Aging's Older Adult Workforce Programs support New Yorkers aged 50 and over who are unemployed or underemployed to find new opportunities where they can utilize their skills and knowledge. Visit the website or call for information about the programs offered.

New York State Department of Labor

https://labor.ny.gov/unemploymentassistance.shtm

Offers a variety of in-person and virtual classes, workshops, hiring events and informational sessions. Many businesses list job openings on the NYS Job Bank online at https://newyork.usnlx.com/. In partnership with businesses, the Career Centers offer recruitment events and on-site interviews.

Professionals for NonProfits

212-546-9091

https://pnpstaffinggroup.com

PNP Staffing Group, aka Professionals for NonProfits, specializes in executive search, direct hire and contract staff exclusively for nonprofits. They provide temp, interim, contract services, temp to hire, direct hire, executive search services and consulting services to organizations in the nonprofit sector. Nonprofit organizations often have a need for development and finance professionals, as well as workers with strong IT, administrative and office skills.

ReServe

646-531-2424

www.reserveinc.org

Matches educated older adults ages 50 and older with paying jobs in nonprofit organizations. Non-profit partners include the Hebrew Home for the Aged, the Center for Court Innovation, the After School Corporation, the Burden Center on Aging and a number of museums.

Senior Community Service Employment Program Finder

877-872-5627

https://www.careeronestop.org/LocalHelp/EmploymentAndTraining/find-older-worker-programs.aspx A U.S. Department of Labor program that places unemployed, low-income older adults, age 55 or older, in subsidized, part-time, paid employment with community service organizations.

VISIONS Workforce Development and Training Program

212-625-1616 Ext. 139

https://www.visionsvcb.org/what-we-do/job-placement/job-placement-adults/

Work readiness, soft skills, adaptive computer training and job placement for legally blind older adults aged 55 and over.

≈ Unemployment Benefits and Worker Rights ≈

New York State Department of Labor

Apply for benefits: 888-209-8124 Certify for benefits: 888-581-5812

https://dol.ny.gov/unemployment/unemployment-insurance-assistance

To apply for Unemployment Insurance Benefits or certify weekly, visit or the call the New York State Department or go online. It is important to apply as soon as possible after you lose your job because there is a one-week waiting period before you are entitled to receive benefits.

Legal Aid Society Access Employment Law Unit

Access to Benefit Helpline: 888-633-6880 *Intake: Monday-Friday, 10am-3pm* https://legalaidnyc.org/get-help/employment/

Provides representation, advice and community education to low-wage and unemployed workers. Most of its cases involve unemployment insurance, wage and hour violations and workplace discrimination, including discrimination based on past involvement with the criminal justice system.

Legal Services NYC Employment Law and Workers' Rights Project

Legal Assistance Hotline: 917-661-4500 *Intake: Monday-Friday, 9:30am-4pm* https://www.legalservicesnyc.org/what-we-do/practice-areas-and-projects/employment-law-and-workers-rights

Provides legal advice, referral and representation to low-income workers facing a range of problems, including loss of employment, unpaid wages and overtime pay, employment discrimination and medical leave issues.

Mobilization for Justice (MFJ) Workplace Justice Project

Provides legal representation and advice to low-income people regarding unpaid wage claims, employment discrimination, health and safety violations, denial of unemployment insurance and minimum wage and overtime violations.

National Employment Law Project (NELP)

212-285-3025

http://www.nelp.org/

National organization that advocates to improve worker rights and unemployment benefits. Provides useful fact sheets for those first applying for unemployment and those having difficulty obtaining or maintaining their benefits.

New York Legal Assistance Group

212-613-5000

https://www.nylag.org/employment-law/

Provides legal representation and advice to low-income people regarding unpaid wage claims, employment discrimination, harassment or abuse in the workplace, and unemployment denials.

Volunteers of Legal Services

Benefits Law Project: 347-521-5720

https://volsprobono.org/projects/unemployed-workers/

Helps low-income New Yorkers access public benefits including unemployment insurance benefits, SCRIE/DRIE benefits for older adults and disabled adults, and SSDI and SSI benefits. Call the Unemployed Workers Project hotline or fill out an online form to request a conversation with a VOLS representative.



≈ Benefit Screening Tools and Enrollment Assistance ≈

ACCESS NYC

https://access.nyc.gov/

The New York City government provides this website and app to help residents identify and apply for over 30 city, state and federal government benefit programs.

ACCESS HRA

https://a069-access.nyc.gov/accesshra/

ACCESS HRA is an online benefits portal and mobile app for New York City residents. You can apply or recertify for many HRA benefits, submit documents for your application, manage your case, and much more. You can also submit and keep track of your documents using the NYC ACCESS HRA mobile app.

Benefits Checkup

800-794-6559

http://www.benefitscheckup.org/

Created by the National Council on Aging, this website helps people learn about all of the benefits for which they qualify. You can learn more about local and national programs that can help with medical costs, prescriptions, food costs and more.

Community Service Society's Public Benefits and Housing Helpline

212-614-5552 or 212-254-8900

https://www.cssny.org/programs/entry/benefits-plus-learning-center

Specially trained volunteers provide information on over 60 government benefit programs (including SCRIE, DRIE, SNAP, public assistance and Medicaid), screen for eligibility, help fill out applications and recertification forms and advocate for those having difficulty accessing benefits.

LiveOn NY Benefits Outreach & Assistance Program

212-398-5045

https://www.liveon-ny.org/benefits-outreach

LiveOn NY's Benefits Outreach Program offers older adults free and confidential benefit screenings and application assistance for benefits such as SNAP (a benefit to purchase food), NYC's Rent Freeze program (SCRIE and DRIE), the Medicare Savings Program (which covers the cost of Medicare Part B), Medicaid and more. Their staff understand how difficult and confusing applying for benefit programs can be and provide assistance and support throughout the application process. For information, please contact them via phone or email at benefits@liveon-ny.org/screener to access the free benefits eligibility screening.

New York Benefits Center

844-876-8148

https://bdtrust.org/ny-benefits-center/

The New York Benefits Center provides assistance with determining eligibility and applying for SNAP, Medicaid, SCRIE, Extra Help, Medicare Savings Programs and HEAP benefits to residents of New York City. Referrals are also provided for additional assistance. Helpline hours of operation are Monday through Friday from 9am-5pm. Assistance is available in multiple languages.

≈ Benefit & Entitlement Programs ≈

The public benefits detailed in this section are only a selection of the many offered by different levels of government. You can apply for and renew certain benefits online, by phone, by mail or in-person. Most older adult centers can also help you determine benefit eligibility.

Affordable Connectivity Program

https://www.affordableconnectivity.gov/

The federal Affordable Connectivity Program provides a monthly discount on internet service for qualifying households and one device discount on a laptop, tablet or desktop computer. Households are eligible if their income is 200% or less than the Federal Poverty Guidelines, if a household member already receives a Lifeline benefit, and/or if a household member participates in government assistance programs such as SNAP or Medicaid. Visit website for application details.

Cash Assistance

311

https://www1.nyc.gov/site/hra/help/cash-assistance.page

A federally and state funded program that provides cash benefits to very low-income people for essential food, clothing and shelter. Benefits vary depending on specific situations, income and asset limits apply. Applications from NYC residents must be submitted to the Human Resources Administration via Access HRA (https://a069-access.nyc.gov/accesshra/) or at a HRA Job Center (the ones most convenient to NYS Senate District 28 are listed below).

East End 2322 Third Avenue 212-274-4951 Monday-Friday, 8:30am to 5pm Lower Manhattan 109 East 16th Street 212-835-8300 Monday-Friday, 8:30am to 5pm

Home Energy Assistance Program (HEAP)

This grant helps you pay fuel and utility costs. See page 61 for more details.

Lifeline Phone Program

Lifeline is a federal program that provides monthly free or discounted phone services. You may qualify if you participate in any of the following government programs: Medicaid, Food Stamps/SNAP, Supplemental Security Income (SSI), Cash Assistance, public housing or Section 8, or Home Energy Assistance Program (HEAP). You may also qualify based on household income. The companies below are some of the Lifeline providers:

Assurance Wireless Lifeline Program

888-321-5880

www.assurancewireless.com

Assurance Wireless is a Virgin Mobile carrier for the Lifeline phone program that provides free wireless phones and service to income-eligible consumers.

Safelink Wireless Program

800-723-3546

www.safelinkwireless.com

Provides income eligible New Yorkers with access to prepaid no-contract wireless phones to Lifeline eligible consumers.

Verizon Lifeline

800-837-4966

https://www.verizon.com/support/residential/account/manage-account/lifeline-discount Verizon offers a reduced rate on residential telephone service to low-income New York residents. With the Lifeline service, basic residential service is available for as low as \$2 per month. Residents currently without a home phone can have a new phone line installed for as low as \$5.

Social Security

800-772-1213 Representatives available from weekdays 8am to 7pm 800-325-0778 TTY

www.ssa.gov

Almost everyone who has worked is eligible for Social Security. When you work and pay Social Security taxes, you earn credits toward Social Security benefits. The number of credits you need to get retirement benefits depends on when you were born.

Full Retirement Age

Full Retirement Age is the age at which a person first becomes entitled to full Social Security retirement benefits. The chart below lists the full retirement age by year of birth. If you were born between 1943 and 1960, the age at which full retirement benefits are payable increases gradually to 67.

Year of birth	Full retirement age
1943-1954	66
1955	66 + 2 months
1956	66 +4 months
1957	66 + 6 months
1958	66 + 8 months
1959	66 + 10 months
1960 and later	67

^{*}If you were born on January 1st of any year, you should refer to the previous year. For more information, go to https://www.ssa.gov/planners/retire/ageincrease.html.

Early Retirement

You can receive Social Security retirement benefits as early as age 62. However, you will receive a reduced benefit if you retire before your full retirement age.

Benefits for Family Members

If you are receiving Social Security retirement benefits, some members of your family may also receive benefits, including:

- Spouses age 62 or older.
- Spouses younger than 62 if they are taking care of a child who is younger than age 16 or disabled.
- Former spouses age 62 or older, if currently unmarried and were married to the retiree for at least 10 years.
- Children up to age 18, or 19 if they are full-time students who have not yet graduated.
- Disabled children, even if they are age 18 or older.

Supplemental Nutrition Assistance Program (SNAP)

SNAP, formerly known as Food Stamps, helps eligible low-income families and individuals purchase food. See page 37 for more details.

Supplemental Security Income (SSI)

800-772-1213

TTY: 800-325-0778 http://www.ssa.gov/ssi/

Supplemental Security Income provides monthly cash benefits to people with low incomes and limited resources who are age 65 or older, or blind, or have a disability. You do not need to have a specific work history to be eligible for SSI. As of September 2023, to receive SSI, your assets must be worth no more than \$2,000 for an individual or \$3,000 for a married couple, or you must earn less than \$1,913 from work each month (the limit increases for couples and adults with children). Assets such as a home, household goods, one car, some life insurance policies and burial plots are typically excluded. Note that limits are subject to annual adjustment.

Weatherization Assistance Program (WAP)

To find local provider: 877-428-8844

https://hcr.nv.gov/weatherization-applicants

The Weatherization Assistance Program helps lower energy costs, conserves energy, and improves safety for income-eligible households at no cost to the household occupants. Households with incomes at or below 60% of state median income are eligible for assistance, but priority is given to older adults, families with children, and people with disabilities. People who receive Home Energy Assistance Program (HEAP) benefits or other public assistance automatically qualify for WAP services. Contact a local provider to learn more and apply.

≈ Food Benefits & Assistance ≈

Food Bank for NYC

212-566-7855

SNAP / Food Stamp Information Line: 212-894-8060

http://www.foodbanknyc.org/

The Food Bank's SNAP Information Line specialists conduct SNAP pre-screenings — a short, free and confidential interview to determine if your household is eligible. The Food Bank offers application assistance using an electronic process that makes it easy to apply. For a comprehensive listing of food pantries and soup kitchens, go to http://www.foodbanknyc.org/get-help/.

Fresh Food for Seniors

212-415-5633 or 212-360-7620

https://council.nyc.gov/gale-brewer/fresh-food-for-seniors/

The Fresh Food for Seniors program allows older adults in various Manhattan neighborhoods to purchase fresh, healthy, locally grown produce in pre-packed bags containing the best of what's seasonally available on regional farms. The program runs from June-November. Older adults pay \$10 for a bag containing five to six varieties of fresh fruit and vegetables. Orders are pay-as-you-go, one week ahead of each delivery date. Older adults can sign up for just one order at a time so that they can decide how much food they need, when they need it. Delivery dates vary per site.

God's Love We Deliver

212-294-8100

www.glwd.org

God's Love We Deliver provides home-delivered meals to people living with HIV/AIDS, cancer or other serious illnesses who have difficulty shopping or cooking. Registered Dietitian Nutritionists work with clients on individualized meal plans. Call or visit the website to become a client.

GrowNYC Lenox Hill Farmstand

70th Street & 1st Avenue

https://www.grownyc.org/farmstands

GrowNYC's 13+ Farmstands provide fresh, affordable, locally-grown produce to NYC communities. SNAP, WIC, and Senior Farmers Market Nutrition Program (FMNP) checks are accepted. In Senate District 28, Lenox Hill Farmstand is open year-round on Fridays from 11:30am-5:30pm.

Home Delivered Meals for Older Adults

https://portal.311.nyc.gov/article/?kanumber=KA-02252

If you are 60 years of age or older and have difficulty preparing meals, you may be able to receive home delivered meals at no cost. Even if you receive homecare or Medicaid, you are still eligible for meal service if the homecare worker cannot prepare a meal to fit your dietary or religious restrictions, or if he or she is designated to assist only with other tasks. Eligibility determinations and enrollment are handled by local case management agencies funded by the NYC Department for the Aging. To locate the agency serving your area, see the list on page 5, call Aging Connect at 212-244-6469, or visit https://www.nyc.gov/site/dfta/services/find-help.page.

Invisible Hands

732-693-1579

https://invisiblehandsdeliver.org/

Volunteers provide free delivery of food, medicine, and other essentials to homebound older adults and people with disabilities who are struggling to access food. Call or fill out a form on their website to request a delivery.

Neighborhood Coalition for Shelter Street Sheets

https://www.ncsinc.org/street-sheets

The Neighborhood Coalition for Shelter's Street Sheets provide updated listings by neighborhood of free meals and support services available at community organizations and houses of worship.

NY Common Pantry

8 East 109th Street 917-720-9700

https://nycommonpantry.org/

The NY Common Pantry is a food bank that also offers social services and basic necessities to clients. They offer supermarket-like shopping through their Choice Pantry, operate a Hot Meals program Monday to Friday at 2:30pm, a Brown Bag Meal program from 4-5pm on weekends, and a Nourish program designed for older adults to boost health with nutritious food choices.

Plentiful

https://plentifulapp.com//

Created by the NYC Food Assistance Collaborative, Plentiful is a free, easy-to-use reservation system for food pantries and the people they serve. New Yorkers can use Plentiful to find pantries

and get the food they need, without waiting in line. Reservations can be made either using the website, via the Plentiful App, or by texting FOOD to 726-879.

Supplemental Nutrition Assistance Program (SNAP)

311

Emergency Food Line: 718-557-1399

https://www1.nyc.gov/site/hra/help/snap-benefits-food-program.page

SNAP, formerly known as Food Stamps, helps eligible low-income families and individuals purchase food. SNAP recipients use electronic benefit transfer (EBT) cards, which are similar to debit cards, to purchase food at authorized retail food stores. Eligibility and benefit levels are based on household size, income, expenses and other factors. The income eligibility levels are more generous for older adults than others, and deductions are available for some expenses. All applications from NYC residents are processed by the NYC Human Resources Administration (HRA). A simplified application is available for older adults and people with disabilities which can be found online at https://otda.ny.gov/programs/applications/5166.pdf. Applications can be submitted via Access HRA (https://access.nyc.gov/), through the mail, by fax or in person at any HRA office (the ones most convenient to NY Senate District 28 are listed below).

East End2322 Third Avenue
212-274-4951

Monday-Friday, 8:30am to 5pm

Lower Manhattan 109 East 16th Street 212-835-8300

Monday-Friday, 8:30am to 5pm

The Urban Outreach Center

1745 First Avenue 212-288-6743

https://www.uocnyc.org/programs

The Urban Outreach Center provides a supermarket-style food pantry and Tuesday night community dinners. They are working to end the hunger gap by connecting New Yorkers with healthy food and social services. All of their food programs are operating under COVID safety protocols and are currently being distributed in a to-go format. The pantry operates Wednesdays and Fridays from 9am-1pm, and the Tuesday night dinners are held every week from 5:30pm-6:30pm.



HEALTH & PRESCRIPTION DRUG INSURANCE

≈ Medicaid ≈

Older adults may be eligible for Medicaid benefits if their incomes are low enough to qualify. Those who have Medicare may also be eligible for Medicaid, which pays for certain services that Medicare does not cover, such as certain types of dental care, home care, institutional care, prescription drugs, eyeglasses, and hearing aids.

Eligibility for Medicaid:

- People receiving SSI or Cash Assistance are automatically eligible.
- People who are age 65 and above, and people who are blind or have a disability, are eligible if their incomes and assets are at or below the following levels:
 - o Income limit: \$1,677 net monthly for one person and \$2,268 for a couple.
 - o Resource/asset limit: \$30,182 for an individual, or \$40,821 for a couple.
- People under the age of 65 who are not blind and do not have a disability are eligible if their income and assets are at or below the following levels:
 - o Income limit: \$20,121 annually for one person and \$27,214 for a couple.
 - There is no resource/asset limit.

These limits are accurate as of September 2023 and are subject to yearly adjustments. Please note that income and resource/asset limits vary for pregnant people, people with children, and adult children living with their parents.

Can I be eligible for Medicaid if I make more money than listed above?

Some people, including those age 65 and over, may still be eligible for Medicaid even if their income is over the Medicaid limit through the Medicaid Excess Income Program (also known as the Medicaid Spenddown Program). The amount that your income is over the Medicaid level is called excess or surplus income. If you have medical bills equal to your excess income in a month, Medicaid will pay any additional medical bills for the rest of that month. If you do not have extra medical bills but you need Medicaid, you may receive Medicaid through another option called the Pay-In Program by paying your monthly excess income amount to the Medicaid office.

How do I apply for Medicaid?

People who are age 65 and above, and people who are blind or have a disability, should apply for Medicaid through the NYC Human Resources Administration (HRA). People under the age of 65 who are not blind and do not have a disability should apply for Medicaid through the New York State of Health Marketplace.

If you are not sure where you should apply for Medicaid, you can call the NYS Medicaid Helpline at 800-541-2831 to inquire.

NYC Human Resources Administration (HRA)

HRA Medicaid Helpline: 888-692-6116 or 718-557-1399

NYS Medicaid Helpline: 800-541-2831

https://www.nyc.gov/site/hra/help/health-assistance.page

People who are age 65 and above, and people who are blind or have a disability, can call the HRA Medicaid Helpline or the NYS Medicaid Helpline to ask general questions about Medicaid and whether they are eligible to apply.

To apply for Medicaid through HRA, the following options are available:

- 1) Apply online using ACCESS HRA: https://a069-access.nyc.gov/accesshra/login. You can also apply for SNAP and cash assistance at the same time.
- 2) Call the HRA Medicaid hotline at 888-692-6116 or 718-557-1399 to request an application by mail. If you plan to submit the completed application by mail, ask for the mailing address. You can also submit your completed application by fax to 917-639-0732.
- 3) Apply in person at one of the Manhattan Medicaid offices listed below. Residents are encouraged to apply online, by mail or by fax if possible.

Dyckman Community

4055 10th Avenue, Lower Level 929-221-3244

Monday – Friday, 8:30am to 5:00pm

Chinatown

115 Chrystie, Street, 5th Fl

212-334-6114

Monday – Friday, 9:00am to 5:00pm

If you are homebound, you can contact Public Health Solutions for assistance at 800-544-8269.

NY State of Health Marketplace

NY State of Health Helpline: 1-855-355-5777 (TTY: 1-800-662-1220) https://info.nystateofhealth.ny.gov/Medicaid

People under the age of 65 who are not blind and do not have a disability can call the NY State of Health Helpline to ask questions about Medicaid and whether they are eligible to apply. General information about Medicaid can also be found on the NYS Department of Health website at: https://www.health.ny.gov/health_care/medicaid/.

To apply for Medicaid through the NY State of Health Marketplace, the following options are available:

- 1) Apply online using the NY State of Health website at: https://nystateofhealth.ny.gov/ (click "Get Started" and follow the steps to create an account, provide information about yourself and your family members, and to choose your Medicaid or other health insurance plan for which you qualify). For assistance with the online application process, you can call the NY State of Health Helpline at 1-855-355-5777.
- 2) Apply by phone at 1-855-355-5777 (TTY: 1-800-662-1220)
- 3) Apply with the free help of a trained Navigator Site representative. This is the contact information for a local Navigator Site:

Community Service Society of New York

888-614-5400

http://www.cssny.org/programs/entry/community-service-society-navigator-network

Many older adult centers, as well as the websites and organizations listed on page 45, can help determine if you are eligible for Medicaid and can help you with the application process.

Once you have been approved for Medicaid through NYC HRA or the NY State of Health Marketplace, it is necessary to recertify your Medicaid eligibility each year. The annual recertification requirement was suspended during the Coronavirus public health emergency. Starting in 2023, you may be required to recertify.

- If you have Medicaid through NYC HRA and have questions about your Medicaid status or recertification date, you can call the NYC HRA Medicaid Helpline at 888-692-6116 or 718-557-1399. Please note that as of September 2023, the typical hold time to speak with a representative is at least 30 minutes. You can also try calling the NYS Medicaid Helpline at 800-541-2831, which has a shorter wait time on hold. NYS Medicaid Helpline representatives should be able to tell you if your Medicaid is active, and they may be able to provide your recertification date. You can also create an Access HRA account at: https://a069-access.nyc.gov/accesshra/login to access the information online.
- If you have Medicaid through the NY State of Health and have questions about your Medicaid status or recertification date, you can call the NY State of Health Helpline at 1-855-355-5777, or you can create a NY State of Health account at: https://nystateofhealth.ny.gov/ to access the information online.

≈ Medicare ≈

Center for Medicare and Medicaid Services

800-MEDICARE (800-633-4227) TTY 877-486-2048

www.medicare.gov

Medicare is a federal health insurance program for all citizens aged 65 or older (and those under age 65 with certain disabilities). For assistance from a trained Medicare counselor, call the Health Insurance, Information, Counseling and Assistance Program (HIICAP) at 212-602-4180 or Community Health Advocates (CHA) at 888-614-5400. HIICAP and CHA are free sources of objective Medicare information. For information about Medicare rights and benefits, call the Medicare Rights Center at 800-333-4114.

There are different parts of Medicare to help cover specific services. People typically have Medicare Parts A, B, D and a Medigap plan or a Medicare Advantage plan.

Medicare Part A (hospital insurance)

Helps cover inpatient hospital stays, care in skilled nursing facilities, hospice care and limited home health care.

Medicare Part B (medical insurance)

Helps cover doctors' services, outpatient care, medical supplies and some preventative services.

There is an initial enrollment period for Medicare Parts A & B when you turn 65. The initial enrollment period, a total of seven months, starts three months before your month of birth and ends three months after your month of birth. It is important to get Medicare Parts A & B during the initial enrollment period in order to avoid monthly late enrollment penalties being assessed, and potential gaps in coverage. The penalty applies to Part B, as well as to Part A if you pay a Part A premium. The penalty increases the longer you wait to sign up for Medicare and is added to your monthly Part A (if applicable) and Part B premiums for as long as you have Medicare. If you do not enroll in Medicare during your Initial Enrollment Period, General enrollment begins January 1st and ends March 31st; coverage is effective July 1st. There are also special enrollment periods.

Medigap (also known as Medicare Supplemental insurance)

Covers certain out-of-pocket medical service expenses not covered by Medicare Parts A & B. It is important to enroll in a Medigap policy during your Medigap Open Enrollment Period. This enrollment period starts once your Part B coverage begins (as long as you are at least 65 years of age) and lasts for 6 months. You need Parts A & B to buy a Medigap policy. Although you may enroll in a Medigap policy any time of the year once you are enrolled in Medicare Parts A & B, insurance providers are not required to sell you a Medigap policy outside of your Medigap Open Enrollment Period; furthermore, you may pay a higher premium.

Medicare Supplement insurance is subject to continuous open enrollment in New York. This means that members may switch to a new Medicare Supplement insurer at any time during the year. Therefore, you may wish to compare premiums for Medicare Supplement insurance plans available in your area. You can visit the New York State Department of Finance website at: https://www.dfs.ny.gov/consumers/health_insurance/supplement_plans_rates for information regarding Medicare Supplement insurance premiums for plans offered in your location. PleaseNote: if you switch to a new Medicare Supplement insurer, you may be subject to up to a 6-month waiting period before pre-existing conditions are covered unless your current coverage has been in effect for over 6 months with no breaks in coverage of more than 63 calendar days.

Medicare Part D (prescription drug coverage, including certain vaccines)

Coverage is offered by a large number of private insurance companies whose costs and benefits vary widely. Before selecting a company, it is advisable to compare them. The Health Insurance Information, Counseling and Assistance Program (HIICAP), Community Health Advocates (CHA), the Medicare Rights Center, and many older adult centers can provide assistance in choosing the best plan for your needs. You can also use Medicare's "Find a Medicare Plan" online tool, which allows you to compare Part D plan costs based on prescription drugs that you take regularly. Access this online tool at: https://www.medicare.gov/plan-compare/#/?lang=en&year=2023.

The best time to enroll in a Part D plan is during the seven months of your Initial Enrollment Period, when you first become eligible for Medicare. Signing up when you are first eligible can help you avoid paying a lifetime late enrollment penalty. If you do not sign up for a Part D plan during your Initial Enrollment Period, you generally need to wait until the Medicare annual Open Enrollment Period (October 15 – December 7). If you sign up for a Part D plan during the Open Enrollment Period, coverage will begin starting January 1.

Medicare Advantage Plans (Part C)

A health coverage plan run by private companies approved by Medicare (like an HMO or PPO). Medicare Advantage Plans include Parts A & B, and usually provide other coverage including prescription drugs. You can get a Medicare Advantage Plan during the seven months of your Initial Enrollment Period, as long as you have Medicare Parts A & B. You may also join, switch or drop a Medicare Advantage Plan during the Open Enrollment Period, October 15 – December 7.

<u>Please Note:</u> A Medicare Advantage Plan is the best type of Medicare coverage for some individuals, but it is important to be aware that Medicare Advantage Plans differ from Original Medicare in several ways, including which health care providers you can see and what types of medical services are subject to prior authorization. Medicare Advantage Plans have a much smaller number of in-network health care providers and require prior authorization for many more medical services than Original Medicare. It is important to understand the differences in coverage before switching to a Medicare Advantage Plan or to Original Medicare. For more information and

to ask questions, you can contact HIICAP at 212-602-4180 or Community Health Advocates (CHA) at 888-614-5400. HIICAP and CHA are free sources for objective Medicare information.

Avoid Late Enrollment Penalties

If you do not enroll for Medicare Parts A, B, and D during your initial enrollment period (unless you are automatically enrolled), you may be required to pay late enrollment penalties for each policy for as long as you have the policy. If you are uncertain whether you are required to sign up for Medicare Parts A, B, and D upon turning 65, please call the Medicare Rights Center at 800-333-4114 or 212-869-3850 to discuss your situation.

Each year, the **Center for Medicare and Medicaid Services** publishes a comprehensive guide called *Medicare and You*, which explains Medicare in great detail, provides updates about any recent changes, and answers frequently asked questions. The guide is available by calling 800-MEDICARE (800-633-4227) or online at https://www.medicare.gov/medicare-and-you.

Medicare Plan Finder

https://www.medicare.gov/plan-compare/#/?lang=en&year=2023

This online Medicare tool allows you to compare Medicare Part D and Medicare Advantage Plans. You can do a general search by ZIP code, or a personalized plan search by adding any prescription drugs that you take regularly and nearby pharmacies. A personalized search may provide you with more accurate cost estimates and coverage information. The Medicare Plan Finder tool also allows you to compare Medigap plan costs and coverage.

Extra Help Paying for Medicare Prescription Drug Plans

800-772-1213 (TTY 800-325-0778)

https://www.ssa.gov/benefits/medicare/prescriptionhelp/

Extra Help pays for the costs of Medicare prescription drug plans, including monthly premiums, annual deductibles, and prescription co-payments. You are eligible for Extra Help if you have Medicare, and your income and resources are below a certain level. Apply online on the Social Security Administration's website or call them toll-free.

Income limit in 2023: \$21,870 (individual) or \$29,580 (married couple living together). Income limits are subject to annual adjustment.

Resource limit in 2023: \$16,600 (individual) or \$33,240 (married couple living together). Resources do not include your home, car, life insurance policies, personal possessions, burial plots, irrevocable burial contracts or back payments from Social Security or SSI. Resource limits are subject to annual adjustment.

Medicare Savings Programs

Medicaid Hotline: 888-692-6116

Medicare Rights Center: 800-333-4114

https://www.medicare.gov/your-medicare-costs/get-help-paying-costs/medicare-savings-programs Medicare Savings Programs (MSPs) are state programs that help pay for your Medicare costs if your income is below a certain level. MSPs can help pay your Medicare premiums, deductibles and co-payments. As a result, MSP enrollees will have more money in their pockets every month. There are three programs, each with different income and asset limits. Please Note: The Specified Low-Income Medicare Beneficiary (SLMB) program was phased out in 2023.

You can apply for a Medicare Savings Program by calling the Medicaid hotline at 888-692-6116 to request an application, at one of the Medicaid offices listed on page 39 or call 1-800-MEDICARE (1-800-633-4227) for more information. You can also call the NYC Department of Social Services at 718-557-1399 to get information about which programs you qualify for.

Qualified Medicare Beneficiary (QMB):

Helps pay your Medicare Part A & B premiums. Will also pay your deductibles, coinsurance and copayments if you see doctors who participate in Medicare or who are in your Medicare's private health network. You can have both QMB and Medicaid.

As of September 2023:

Monthly income limit: \$1,677 (individual) or \$2,268 (married couple).

There is no resource limit.

Qualifying Individual (QI) Program:

Helps pay Medicare Part B Premiums for people who have Part A and limited income and resources. You must apply for QI benefits every year. QI applications are granted on a first-come, first-served basis, with priority given to people who got QI benefits the previous year. You cannot have both QI and Medicaid. The income requirements for applicants are above 138% and less than 186% of the federal poverty level.

As of September 2023:

Monthly income limit: \$1,677 and less than \$2,260 (individual) or \$2,268 and less than \$3,057 (married couple).

There is no resource limit.

Qualified Disabled and Working Individuals (QDWI) Program:

Helps pay your Medicare Part A premium. This program assists working people who have disabilities who are under the age of 65, people not receiving medical State assistance, or those who lost Social Security Disability benefits or Part A because they returned to work.

As of September 2023:

Monthly income limit: \$2,430 (individual) or \$3,287 (married couple)

Resource limit: \$4,000 (individual) or \$6,000 (married couple)

NOTE: Call or fill out an application online if you think you could qualify for savings—even if you have income from working, you still may qualify for these programs even if your income is higher than the income limits for each program. If you qualify for a QMB or QI program, you automatically qualify for the Extra Help (see page 42 for details).

NY State of Health: Affordable Health Care Plans

https://nystateofhealth.ny.gov/

NY State of Health Marketplace Helpline: 855-355-5777 (TTY: 1-800-662-1220)

NY State of Health is a marketplace where individuals and small businesses can shop for and enroll in affordable health insurance plans. Health plans include a comprehensive set of essential benefits, and you will not be denied insurance on the basis of a pre-existing condition. Financial help to buy insurance is available for individuals. For an estimate of the financial help you may be eligible for, and to compare plan costs and benefits, visit https://info.nystateofhealth.ny.gov/calculator.

These are private health plans (also referred to as Qualified Health Plans), but the marketplace is administered by New York State as part of federal health care reform. The plans are appropriate for people who <u>do not currently receive</u> Medicare and who don't have insurance through their employers. Residents aged 64 and under can also apply for Medicaid via the NYS Marketplace.

The marketplace website now has a helpful tool: NYS Provider & Health Plan Look-Up (https://pndslookup.health.ny.gov). This search engine makes it easier to search for medical providers that accept specific types of insurance and select a plan. You can search by health insurance company, provider, health care facility or by type of health plan.

How Do I Enroll in a NY State of Health Marketplace Plan? You can enroll in a Marketplace plan, including a Qualified Health Plan, the Essential Plan, or Medicaid by phone or online:

- **Apply online** using the NY State of Health website at: https://nystateofhealth.ny.gov/ (click "Get Started" and follow the steps to create an account, provide information about yourself and your family members, and to choose your health insurance plan). For assistance with the online application process, you can call the NY State of Health Helpline at 1-855-355-5777.
- **Apply by phone** at 1-855-355-5777 (TTY: 1-800-662-1220)

If you have questions about selecting an insurance plan through the marketplace, you can make an appointment to speak with a trained Navigator Site representative, who will research which plan will work best based on your medical needs, your health care providers and any medications you are regularly prescribed. This is the contact information for a local Navigator Site:

Community Service Society of New York

888-614-5400

http://www.cssny.org/programs/entry/community-service-society-navigator-network

When Can I Enroll in a NY State of Health Marketplace Plan? The Open Enrollment Period for private health plans is November 15 – January 15 each year. It is necessary to enroll by December 15 in order for the health insurance plan to be effective as of January 1. Enrollment is open all year for Medicaid and the Essential Plan. It is possible to enroll in a private health plan outside of the Open Enrollment Period due to having a special life event such as loss of health insurance or divorce or legal separation. For a complete list of special life events, please see the NY State of Health Fact Sheet on Enrollment Periods at:

https://info.nystateofhealth.ny.gov/sites/default/files/Enrollment%20Periods%20Fact%20Sheet_1.pdf.

≈ Health Insurance Enrollment Assistance ≈

Community Health Advocates (CHA)

Hotline: 888-614-5400

www.communityhealthadvocates.org

CHA is a program of the Community Service Society that helps guide individuals, families, and businesses through the health care system. CHA offers free information, advice and advocacy on how to get health insurance, use health insurance, fight denials and resolve medical bills. CHA can provide assistance in these areas with Medicaid, Child Health Plus, the Essential Plan, Marketplace Plans, Medicare, Small Business Plans and Employer-based Health Plans and COBRA.

Entertainment Community Fund's Artists Health Insurance Resource Center 800-221-7303

https://entertainmentcommunity.org/services-and-programs/artists-health-insurance-resource-center

The Artists Health Insurance Resource Center provides personalized health insurance counseling, guidance, and enrollment support, referrals to health care resources, and primary and specialty care at the Friedman Health Center for entertainment professionals. For assistance, visit their website and click on the link to fill out a short online intake form. You can also visit their website to view upcoming workshops and additional information.

Health Insurance Information, Counseling and Assistance Program (HIICAP)

NYC HIICAP Hotline: 212-602-4180

https://aging.ny.gov/health-insurance-information-counseling-and-assistance-program-hiicap
Operated by the NYC Department for the Aging, HIICAP offers free information about health
insurance, including Medicare, Low-Income Subsidy ("Extra Help"), EPIC, Medigap, Medicare
Savings Programs, Medicaid Managed Care and Long-term Care. Call the HIICAP hotline to inquire
about Medicare plan options, eligibility, Medicare-Medicaid dual eligibility and other related issues.

HIICAP also publishes a Medicare Guidebook and holds monthly Medicare Orientation Sessions online on Medicare, Medigap insurance, Medicare Advantage plans, Medicare Part D, and Medicare Savings Programs for people who are new to Medicare. Visit this website to view the Medicare Guidebook and to register to attend a Medicare Orientation Session (scroll down to the "Medicare Orientation Session" and "Resources sections):

https://www.nyc.gov/site/dfta/services/health-insurance-assistance.page.

LiveOn NY Benefits Outreach & Assistance Program

212-398-5045

https://www.liveon-ny.org/benefits-outreach

LiveOn NY's Benefits Outreach Program offers older adults free and confidential benefit screenings and application assistance for benefits including the Medicare Savings Program, Medicaid and more. Their staff understand how difficult and confusing applying for benefit programs can be and provide assistance and support throughout the application process. For information, please contact them via phone or email at benefits@liveon-ny.org. Visit https://www.liveon-ny.org/screener to access the free benefits eligibility screening.

Medicare Rights Center

National helpline: 800-333-4114

www.medicarerights.org

The Medicare Rights Center is a non-profit health care information center for people with Medicare and works to bring the consumer voice to policy discussions on Medicare. It provides direct assistance to older adults and people with disabilities, as well as friends, family, caregivers and professionals who have Medicare questions or problems. Hotline counselors respond to questions about available Medicare plan options, rights and benefits, denials and appeals, bills, complaints about care, and can help people get the care they need. Educational initiatives include Medicare Interactive and the Medicare Minute program. Medicare Interactive is a free and independent online reference tool that contains a wide variety of information about Medicare coverage, benefits and policies at: https://www.medicareinteractive.org/. The Medicare Minute program provides monthly virtual webinars on current Medicare topics. To access past Medicare Minute webinars and sign up for future events, visit https://www.medicareinteractive.org/register.

New York Benefits Center

844-876-8148

https://bdtrust.org/ny-benefits-center/

The New York Benefits Center provides assistance with determining eligibility and applying for SNAP, Medicaid, Extra Help, Medicare Savings Programs and HEAP benefits to residents of New York City. Referrals are also provided for additional assistance.

≈ Prescription Drug Insurance & Discount Programs ≈

Elderly Pharmaceutical Insurance Coverage (EPIC)

EPIC Helpline: 800-332-3742 (TTY 800-290-9138)

https://www.health.ny.gov/health_care/epic/

EPIC is a NYS program for older adults 65 and above who need help paying for prescription medications. EPIC provides secondary coverage for Medicare Part D and EPIC-covered drugs after any Medicare Part D deductible is met. EPIC also covers approved Part D-excluded drugs once a member is enrolled in Part D. Older adults may apply at any time of the year and must be enrolled or eligible to be enrolled in a Medicare Part D drug plan to receive EPIC benefits and maintain coverage. EPIC has two plans based on income.

The **Fee Plan** is for members with incomes up to \$20,000 (single) or \$26,000 (married). Members pay an annual fee to EPIC ranging from \$8 to \$300 based on their prior year's income. After any Part D deductible is met, if the member has one, Fee Plan members only pay the EPIC co-payment for drugs, ranging from \$3 to \$20 based on the drug cost not covered by Part D. Additional EPIC Fee Plan details are located here: https://www.health.ny.gov/health_care/epic/fee_plan.htm.

The **Deductible Plan** is for members with incomes ranging from \$20,001 to \$75,000 (single) or \$26,001 to \$100,000 (married). Members meet an annual EPIC deductible based on their prior year's income before they pay EPIC co-payments for drugs. Additional EPIC Deductible Plan details are located here: https://www.health.nv.gov/health_care/epic/deductible_plan.htm.

For more information and to apply for either program, call the EPIC Helpline at 800-332-3742 or apply with the form: https://www.health.ny.gov/forms/doh-5080.pdf.

AARP Prescription Discount Program

877-422-7718

https://aarppharmacy.com/

A free program created by AARP to help older adults get needed FDA-approved prescription and specialty drugs at more affordable prices. Prescription discounts provided by OptumRx are available to everyone, whether or not you are an AARP member, with greater benefits and savings for members. Discounts are available at participating retail network pharmacies including Walgreens, CVS, Kroger, and Walmart and through OptumRx Mail Service.

Big Apple Rx

888-454-5602 or 311

www.bigapplerx.com

The BigAppleRx Prescription Discount Card was created in partnership with New York City. It is free for everyone and is accepted at more than 2,000 chain and independent pharmacies throughout the 5 boroughs. To price your prescription or locate a participating pharmacy, go to https://www.optumrx.com/oe_discountmaster/drug-pricing or use the contact information above.

Center for Drug Information

https://www.fda.gov/drugs/resources-you/drug-information-consumers

Provides a variety of consumer information on FDA-approved products and drugs, including hand sanitizer, generic drugs, proper drug use, safety, and storage and disposal of unused medicines.

FreeDrugCard.US

www.freedrugcard.us

This is not an insurance plan. It is a prescription drug program that works like a drug coupon, offering discounts on prescription drug costs. The card is free and can be printed out from the website and used at more than 68,000 national and regional pharmacies across the country.

≈ Medication Assistance ≈

Prescription drugs can be expensive. Some may not be covered by your health care plan. Here are some tips to help lower the cost:

- Many pharmaceutical companies have programs that provide free or low-cost prescription drugs to those in need.
- Find out which drugs are covered by your prescription drug plan. If a drug is not covered, ask your doctor whether a covered medication can be prescribed or if a generic version is available.
- Save receipts for all medicines. These costs may be tax-deductible.
- Shop around. Medicines bought through the mail or online often cost less than those purchased in-store. Be careful about buying drugs outside of the USA since the quality may be lower.



≈ Free and Low Cost Health & Dental Services ≈

Bellevue Hospital Center Adult Medicine and Geriatrics Clinics

462 First Avenue

Adult Medicine & Geriatrics Clinic: 212-562-5555

https://www.nychealthandhospitals.org/bellevue/patients-visitors/

Bellevue offers Adult Medicine, Geriatrics and Specialty clinics that provide primary and specialty medical services. Medicaid, Medicare and Family Health Plus accepted. Sliding scale fees and payment assistance are available to those who qualify based on income.

Bellevue Adult Dental Clinic

462 First Avenue, Room 5S23 212-562-8780

https://www.nychealthandhospitals.org/bellevue/services/dental/

The adult dental clinic provides the following services: teeth replacement, dentures, partial dentures/flippers, implants, crowns, bridges and some extractions that don't require sedation. The clinic does not provide: routine dental maintenance, such as cleaning, and does not perform tooth repairs, such as fillings or root canals. Accepts Medicare and Medicaid plans.

New York Presbyterian/Weill Cornell Dental Clinic

525 East 68th Street, Baker 21, 21st Floor 212-746-5175

https://weillcornell.org/services/dentistry-oral-and-maxillofacial-surgery

Provides general dentistry and advanced surgical restorative and reconstructive procedures, including preventive, restorative, and cosmetic procedures, implant dentistry, root canal procedures and periodontics. Accepts Medicaid and Family Health Plus. Individuals may qualify for scaled fees based on income. Contact the dental clinic to schedule a video visit or an in-person appointment, or to request a remote second opinion.

NYU College of Dentistry

345 East 24th Street

To Schedule Your First Appointment: 212-998-9800

http://dental.nyu.edu/patientcare.html

Provides general dentistry, emergency services/urgent care, oral & maxillofacial surgery, orthodontics, implant dentistry, endodontics, periodontics, prosthodontics and special needs dental services. Medicaid accepted. Patient care services are available by appointment only. Reduced fees are available for uninsured individuals. Urgent care and emergency dental services are provided for patients with pain, excessive bleeding, swelling, oral infection, and/or trauma on Monday – Thursday from 8:30 am – 4:30 pm and on Friday from 8:30 am – 3:00 pm on a first-come, first-served basis. No appointment is necessary for urgent care.

Institute for Family Health

230 West 17th Street

New Patients: 844-434-2778

212-206-5200

http://www.institute.org/health-care/locations/manhattan

Services include primary care, behavioral health, insurance enrollment & social services, diabetes care, free clinics for the uninsured, HIV/AIDS services, obstetrics and gynecology. Medicaid, Medicare and most private insurance are accepted. Costs are on a sliding scale for those without insurance. Offers both in-person and telehealth appointments.

Weill Cornell Community Clinic

505 East 70th Street, 4th Floor 646-962-9222

https://wccc.weillcornell.org/

Run by medical students, the clinic provides free health care for the uninsured. Services include adult primary care, physicals, laboratory services, and immunizations. Appointments are required. New patients should request an appointment at: https://wccc.weillcornell.org/request-appointment.

≈ Eye Care and Vision & Hearing Loss Services ≈

American Academy of Ophthalmology Seniors Program and Glaucoma Program 877-887-6327

https://www.aao.org/eyecare-america

The Seniors Program connects eligible adults aged 65 and older with local volunteer ophthalmologists who provide a medical eye exam and up to one year of follow-up care for any condition diagnosed during the initial exam. Eligibility criteria include: U.S. citizen or legal resident, age 65 or older, does not belong to an HMO or have eye care benefits through the VA, and has not seen an ophthalmologist in 3 or more years.

The Glaucoma Program provides a glaucoma eye exam at no cost to those who are eligible and uninsured. Those who are eligible and insured are billed and are responsible for any co-payments. Eligibility criteria include: U.S. citizen or legal resident, does not belong to an HMO or have eye care benefits through the VA, has not had an eye exam in 12 months or more and is at increased risk for glaucoma, determined by age, race and family history.

Center for Hearing and Communications

50 Broadway, 6th Floor 917-305-7700 (TTY 917-305-7999)

Info@chchearing.org

https://www.chchearing.org/new-york-services

The Center offers a wide array of services including free hearing screenings, complete hearing evaluations, hearing aid fittings, sales and repair, speech therapy, tinnitus retraining therapy, emotional health and wellness, and the evaluation and treatment of auditory processing disorders.

Hearing Loss Association of America, NYC Chapter

212-769-4327

Info@hearinglossnyc.org

http://www.hearinglossnyc.org/

A vibrant community dedicated to helping people with hearing loss lead more satisfying and productive lives. Holds monthly online meetings on an array of topics and organizes nationally to share information, education, provide support and advocate for people with hearing loss. Visit the HLAA website to view recordings of past meetings and to see upcoming chapter meeting topics.

Lighthouse Guild

250 West 64th Street 800-284-4422

Healthcare Service Appointments: 212-769-6300 Behavioral Health Appointments: 212-769-7800

TTY 711

http://www.lighthouseguild.org/

Provides services that inspire people who are visually impaired to attain their goals. Offers individual psychotherapy and group therapy for people who are blind, visually impaired, or at risk for vision loss, and services for families and caretakers. Has a comprehensive health center that provides a full range of services for people who have vision loss, including primary care, diabetes care and endocrinology, occupational therapy, optometry, and podiatry. Also provides support services including tele-support groups, assistive technology training, independent living support, and orientation and mobility.

SUNY University Eye Care Center

33 West 42nd Street 212-938-4000

https://www.universityeyecenter.org/

The patient care facility of the State University of New York College of Optometry provides a wide range of services for all eye care patients including comprehensive exams, vision therapy, laser eye surgery, and low vision services. In-person and telehealth appointments are available. Accepts Medicaid and Medicare, and financial assistance may be available if needed. To request an appointment, please call the University Eye Care Center or submit a request online at: https://www.universityeyecenter.org/schedule-an-appointment/

≈ Comprehensive Health Care Services for Older Adults ≈

The Center on Aging, New York Presbyterian Hospital Weill Cornell Medicine

525 East 68th Street, Payson 2

212-746-7000

https://weillcornell.org/agingctr

The Center on Aging is the centerpiece outpatient geriatrics practice of the Division of Geriatrics and Palliative Medicine at Weill Cornell Medicine. The practice provides interdisciplinary outpatient geriatric primary medical care. Members of the care team include internists, geriatricians, a geropsychiatrist, a geriatrics social worker and geriatrics nurse practitioners. Medicare and many managed care plans are accepted.

Martha Stewart Center for Living at Mount Sinai

Mount Sinai Hospital Mount Sinai Union Square
17 East 102nd Street, 4th Floor Area C
212-659-8552 10 Union Square East, Suite 3G
212-463-0101

https://www.mountsinai.org/locations/martha-stewart-center-living

The Center for Living promotes and facilitates access to health care resources for older adults by providing medical care, healthy living activities, educational programs, caregiver support and community referrals. Primary care, as well as other services and programs, are offered at the two locations. Interdisciplinary teams include physicians, nurse practitioners, registered nurses, and

social workers who deliver comprehensive care. On-site specialists are consulted as necessary to address other medical needs. Clinical care teams work with older adults to promote enhancement of function, intensive symptom management, physical and psychological comfort and psychosocial, spiritual and emotional support for patients and their families. Social workers at both locations offer guidance on government benefits, insurance and managing stress.

NYU Langone Health: Division of Geriatric Medicine

646-929-7800

https://med.nyu.edu/departments-institutes/medicine/divisions/geriatric-medicine-palliative-care/clinical-services

Geriatricians in the Division of Geriatric Medicine and Palliative Care see older adult patients with conditions including urinary incontinence in women, urinary dysfunction in men, diabetes, frailty and cognitive impairment. To schedule an appointment, call the NYU Langone Physician Referral Line at 646-929-7800 or visit the website.

≈ Mental Health Services ≈

Crime Victims Treatment Center (CVTC)

212-523-4728

http://www.cvtcnyc.org/

CVTC provides individual therapy and therapeutic support groups for people who have suffered interpersonal trauma and violence, and who are survivors of violent crime. These treatment modalities help people process in a safe space, and deal with Post-Traumatic Stress Disorder and other symptoms, as well as facilitate healing. All services are confidential and free of charge. CVTC remains committed to prioritizing individuals who are uninsured, or unable to pay for services. Some people who seek CVTC services, and who are insured and not in immediate crisis, may be referred to other appropriate and trusted service providers.

Jewish Board of Family and Children's Services

Main Office: 212-582-9100 Toll-free: 888-523-2769

If You Need Services: 1-844-ONE-CALL (1-844-663-2255)

https://iewishboard.org

Strengthens families and communities throughout New York City by helping individuals of all backgrounds realize their potential and live as independently as possible through their programs and services. Provides help to people who are struggling with a range of emotional, behavioral, and social problems. Specialized services for adults and children include evaluation and assessment, crisis intervention, and short-term and ongoing individual, couple, family and group therapy. Accepts Medicaid, Medicare, and most major insurances, and offers sliding scale fees for the uninsured.

Mount Sinai Hospital Geriatric Psychiatry Clinic

212-241-5947

https://www.mountsinai.org/care/psychiatry/services/geriatric

Offers evaluation and treatment for persons over the age of 60 with various mood, anxiety, and psychotic disorders, as well as dementia and their caregivers. The clinic specializes in memory disorders, behavioral disturbances that result from memory disorders, depression, chronic mental

illness, individual and family counseling, group therapy for caregivers and bereavement issues. Specialty programming includes the Memory Disorders Evaluation and Treatment Program, the Caregivers Program and the Alzheimer's Disease Assistance Center.

Mood Disorders Support Group (MDSG-NY)

212-533-6374

www.mdsg.org

A nonprofit self-help, peer-run mental health organization serving individuals with mental health challenges such as depression, anxiety and bipolar disorder, as well as their families and friends. MDSG-NY offers dozens of support groups throughout the month. As of September 2023, most groups are virtual, but a few are in-person. MDSG-NY requests a \$5 donation to attend a meeting, but never turns anyone away who is unable to pay. New participants are required to first attend the Newcomers Group before signing up for other meetings. For additional details and to join a Newcomers Group, complete the online webform at: https://mdsg.org/join-our-support-group/.

National Alliance on Mental Illness of New York City (NAMI NYC)

Helpline: 212-684-3264 (10 am – 6 pm, Monday through Friday)

Email the Helpline 24/7 at: helpline@naminyc.org

http://www.naminycmetro.org

The National Alliance on Mental Illness of New York City is a grassroots organization that provides support, education and advocacy for families and individuals of all ethnic and socio-economic backgrounds who live with mental illness. All services are free and include peer-led support groups and educational programs for people with serious mental illness and for their families. Educational classes and support groups are offered in person and virtually. To get connected to NAMI NYC programs, contact the Helpline by phone or email.

NYC 988 Suicide & Crisis Lifeline (Formerly NYCWell)

Call or Text 988, 24 hours a day, 7 days a week, 365 days of the year

Use your preferred relay service, or dial 711, then 988

https://nycwell.cityofnewyork.us/en/

Mental health professionals provide free and confidential emergency counseling and referrals to New York City residents with emotional or substance abuse problems. Sponsored by the Mental Health Association of New York City and the New York City Department of Health. To make contact with a mental health professional you can call the 24/7-hour helpline, text "Well" to 65173, or chat online. A list of free mental health apps is located at:

https://nycwell.cityofnewyork.us/en/covid-19-digital-mental-health-resources/.

New York Service Program for Older People (SPOP)

212-787-7120

Intake: 212-787-7120 x 514 or email intake@spop.org

https://www.spop.org

SPOP is entirely dedicated to meeting the behavioral health needs of older adults. Provides a wide range of services for adults 55 and older including individual and group counseling, crisis intervention, assessment and service coordination. Medicaid, Medicare and many insurance plans accepted. In-person and telehealth appointments are available.

Weill Cornell Institute of Geriatric Psychiatry

888-694-5700

https://psychiatry.weill.cornell.edu/weill-cornell-institute-geriatric-psychiatry

Offers specialized psychiatric services for older adults, including comprehensive diagnostic

evaluation, individual therapy, group therapy through the use of behavioral and insight-oriented approaches, illness management, stress management, relapse prevention and individual psychotherapy. Outpatient, partial hospitalization and inpatient services are available, and therapy is being provided by telephone and video.

≈ Health Care Services for the Homebound ≈

Lenox Hill Hospital House Calls Program

212-434-3015

https://www.northwell.edu/news/insights/house-call-doctors-modernizing-time-honored-practice

Through North Shore-LIJ Home Care Network, this program provides primary medical care for homebound adults over age 65. The program serves residents of Manhattan and Staten Island. Services are provided by physicians, nurse practitioners, and social workers, and include general medical care, ultrasounds, radiology, electrocardiogram (EKG), lab work, prescription refills, community paramedic response to prevent unnecessary hospitalizations, social work services, and an after-hours on-call number for patients that is staffed by clinical nurses. Call to ask about eligibility, if the program accepts your Medicare plan and coverage details.

Manhattan House Calls

212-980-4294 / 877-978-4748

https://www.medhousecalls.com/

Manhattan House Calls offers primary care home visits to homebound individuals living in SOHO/lower Manhattan on the East and West Sides, and up to 120th Street on the East Side (up to 110th Street on the West Side). The Manhattan House Calls staff of nurse practitioners provide physical examinations, prescribe medications, perform in-home radiology and Electrocardiogram (EKG) testing, provide laboratory referrals, administer immunizations, order medical equipment and provide referrals to home health agencies and other house call specialists as necessary. Call to ask about eligibility, if the program accepts your Medicare plan and coverage details.

Mount Sinai Visiting Doctors Program

212-241-4141

https://www.mountsinai.org/care/mount-sinai-at-home/services/visiting-doctors

Provides primary medical care for homebound older adults, including prevention, diagnosis, treatment, rehabilitation and support services. A team of physicians, nurses, social workers and assistants from Mount Sinai are on call to visit patients in their homes, with visits prioritized according to medical condition and level of need. Most insurance plans are accepted, including Medicare and Medicaid. Call to ask about eligibility and coverage details.

New York Presbyterian EGL House Call Program

212-746-7000

https://geriatrics-palliative.weill.cornell.edu/patient-family-care/house-call-program

The EGL House Call Program at New York Presbyterian Hospital-Weill Cornell Medical Center is comprised of physicians and a geriatric nurse practitioner who provide home-based primary care for homebound older adults living in Manhattan on the East Side, below 96th Street and above 50th Street from Fifth Avenue to the East River. Through support from the EGL Charitable Foundation, the program includes a novel collaboration with DOROT to provide medical and psychosocial care for homebound older adults in Manhattan. Call to ask about eligibility, if the program accepts your Medicare plan, and coverage details.

≈ Hospice and Palliative Care ≈

Hospice care seeks to promote comfort and quality of life for terminally ill patients and their families by providing medical, emotional and spiritual care. Hospice care services are available to patients in their own homes or in a hospice facility. Palliative care can begin sooner than hospice care, which will allow the patient and family members more time to think about treatment goals and quality-of-life issues.

Hospice Foundation of America

202-457-5811 / 800-854-3402

http://www.hospicefoundation.org/

Provides resources for people in end-of-life situations within their families and/or professions. Their goal is to enhance the U.S. health care system with its services and resources.

MJHS Hospice & Palliative Care Programs

Information and admissions: 212-420-3370 24/7 support for current patients: 212-649-5555

www.hospicenyc.org

Interdisciplinary care teams provide specialized care to patients with chronic, life-limiting and/or end-stage diseases. Provides a full array of medical and social services to enable patients to remain at home. Their staff are specially trained in comforting and alleviating the physical and emotional pain of patients and their family members.

Mount Sinai Beth Israel Palliative Care Program

212-844-1712

https://www.mountsinai.org/locations/beth-israel/care/palliative-care

The practice has an interdisciplinary team of physicians, nurses, a psychologist and a social worker available to work with each patient. The services offered include: pain management, treatment for symptoms other than pain, psychological therapies to assist patients and families in coping with illness, coordination of care and bereavement support.

Mount Sinai Palliative Care Institute

 Inpatient care
 Outpatient care

 212-241-1446
 212-659-8552

https://www.mountsinai.org/care/palliative-care

Focuses on the relief of suffering and quality of life for patients and their families through intensive symptom management, enhancement of function, promotion of physical and psychological comfort and psycho-social support. Operated by a multidisciplinary team of physicians, nurses and social workers.



≈ Alzheimer's Support & Education ≈

Alzheimer's Association, NYC Chapter

24/7 Helpline: 800-272-3900

NYC Chapter: 646-418-4466 or NYCinfo@alz.org

www.alz.org/nyc

The Alzheimer's Association helps all those facing Alzheimer's disease and other dementias by providing support groups and educational resources, while advancing crucial research and public policy initiatives. It is the leading voice for Alzheimer's disease advocacy, making the need for care, education, and research heard at every level of government, from Washington to Albany.

Alzheimer's Foundation of America (AFA)

AFA Helpline: 866-232-8484

https://alzfdn.org/

The AFA offers various resources including support groups, training programs, grants, and free virtual memory screenings. Screenings are conducted one-on-one through secure video conferences in real-time. Appointments can be made by phone or on their website at: https://alzfdn.org/virtual-memory-screening-appointment-request/.

CaringKind

Helpline: 646-744-2900 http://www.caringkindnyc.org

CaringKind provides free information, assistance and support for those with Alzheimer's disease and related dementia, and their caregivers, including social work services, education and training and support groups. Support groups, led by trained facilitators, provide caregivers with the opportunity to discuss the many challenges of caring for a family member with Alzheimer's disease and related disorders with others who understand. For information, resources and support, call the Helpline, send an email to helpline@cknyc.org, or complete their webform at: https://www.caringkindnyc.org/contact/.

NYU Langone, Alzheimer's Disease & Related Dementias Family Support Program 646-754-2277

http://nyulangone.org/locations/alzheimers-disease-related-dementias-family-support-program
This program was created to assist family members and close friends who are caring for a person with Alzheimer's disease through counseling, support, education, and referrals. This program is offered free of charge to family caregivers who live in the five boroughs of New York City. For more information, you can call the program or send an email to family.support@nyulangone.org and include your name, phone number, and the best time to reach you.

The Memory Tree

917-656-0558

https://www.thememorytree.org/

The Memory Tree helps people with mild memory loss or in the early stages of Alzheimer's disease to remain active and vital for as long as possible. We provide early intervention, support, respite and education to a challenged and underserved population. Program are offered in person and on Zoom in English and in Spanish.

≈ Cancer Support & Education ≈

American Cancer Society

24/7 Helpline: 800-227-2345

www.cancer.org

The American Cancer Society offers programs for cancer patients, connects patients with survivors, administers a 24/7 cancer helpline and conducts research to help people manage cancer treatment and recovery.

CancerCare

800-813-4673

info@cancercare.org

http://www.cancercare.org/

CancerCare provides free professional support services to individuals, families and caregivers to help them cope with and manage the emotional and practical challenges of cancer. Services include counseling, support groups, workshops, case management and financial assistance, such as small financial grants. Services are offered online, by phone and in person.

SHARE

212-719-0364

National Helpline: 844-275-7427 www.sharecancersupport.org

SHARE is an organization for women diagnosed with breast, ovarian, uterine, or metastatic breast cancer who are seeking education, support or advocacy opportunities. Educational programs and support groups are held virtually and by phone at this time. Visit the website for additional details.

Us TOO New York

Helpline: 917-830-4357 www.ustoonewyork.org

Facebook page: www.facebook.com/ustoonewyork/

Us Too is an independent support group for men with prostate cancer and their families. Offers fellowship, peer counseling, education about treatment options, and discussion of medical alternatives without bias. Meetings are held virtually on the third Thursday of each month. Individuals who wish to attend a meeting should send an email to info@ustoonewyork.org with your first and last name, as well as a sentence or two as to why you would like to attend.

≈ Cardiovascular Disease Support & Education ≈

American Heart Association

Customer Service: 800-242-8721 New York City Office: 212-878-5900

https://www.heart.org/

https://www.heart.org/en/affiliates/new-york/new-york-city (NYC office)

The American Heart Association is dedicated to reducing death and disability from cardiovascular disease and stroke. Provides information and referrals to resources available in NYC, as well as opportunities to advocate for policies and laws that keep New York healthy.

≈ Diabetes Support & Education ≈

American Diabetes Association

Greater NY/NJ Office: 703-549-1500

Helpline: 800-342-2383 www.diabetes.org

The association works to prevent and cure diabetes and to improve the lives of all people affected by diabetes. Provides nutrition information and recipes, as well as assistance for caregivers.

≈ HIV/AIDS Support & Education ≈

AIDS Drug Assistance Program (ADAP)

In State: 800-542-2437 Out of State: 518-459-1641

https://www.health.ny.gov/diseases/aids/general/resources/adap/index.htm

ADAP provides health care and free medications to HIV-positive New York State residents who are uninsured or underinsured.

GMHC

212-367-1000

To Access Services: Call 212-367-1057 or Email intake@gmhc.org

https://www.gmhc.org/

GMHC provides HIV/AIDS prevention, care and advocacy and offers a number of programs serving people over 50. Among them are wellness services, nutrition education, HIV testing, mental health services, legal services and assistance with health benefits.

≈ Parkinson's Support & Education ≈

Edmond J. Safra Parkinson's Wellness Program

646-505-4444

https://mmjccm.org/parkinsons

The Parkinson's Wellness Program at the Marlene Meyerson JCC is designed to improve the lives of those impacted by Parkinson's through exercise, support, education and medical/community collaboration. The exercise, support groups and events help to keep those impacted by Parkinson's and their families active, connected and empowered. Intake is required for all fitness classes and support groups, and registration is required for all virtual and in-person events. Visit https://mmjccm.org/parkinsons for additional details and to complete the intake form.

Parkinson's Foundation

Helpline: 800-473-4636 www.parkinson.org

The Foundation strives to make life better for people with Parkinson's by improving care and advancing research toward a cure, with commitment to diversity, equity, and inclusion. The Foundation holds "Moving Days" to raise awareness about Parkinson's disease and works to increase access to care. Visit the Foundation's website to view information about Parkinson's disease, types of treatment, how to find care, the Parkinson's Today Blog, and other resources.

THE BENEFITS OF SUPPORT GROUPS

Regardless of format, in a support group, you'll find people with challenges similar to yours. Members of a support group typically share their personal experiences and offer one another emotional comfort and moral support. They may also offer practical advice and tips to help you cope with your situation.

Benefits of participating in support groups may include:

- Feeling less lonely, isolated or judged
- Gaining a sense of empowerment and control
- Improving your coping skills and sense of adjustment
- Talking openly and honestly about your feelings
- Reducing distress, depression or anxiety
- Developing a clearer understanding of what to expect with your situation
- Comparing notes about resources, such as doctors and alternative treatment options

http://www.mayoclinic.org/healthy-lifestyle/stress-management/in-depth/support-groups/art-20044655

Some of the organizations listed in Senator Krueger's Older Adult Resource Guide offer virtual support groups. You can also find specialized support groups and other supportive resource formats available online or by phone by visiting the following websites:

- Recovery International: https://recoveryinternational.org/find-a-meeting/
- Caregiver Action Network: https://www.caregiveraction.org/
- Emotions Anonymous: https://emotionsanonymous.org/
- Hospice Foundation of America: https://hospicefoundation.org/
- Well Spouse Association: https://wellspouse.org/
- Mental Health America: https://www.mhanational.org/find-support-groups



≈ Affordable Housing for Older Adults ≈

There is a wide variety of housing designed for older adults of different ages, levels of health, incomes, activity level and interests across New York. Options range from low-cost government subsidized housing to privately operated luxury residences to assisted-living facilities, and everything in between. Unfortunately, waiting lists for most affordable older adult housing residences are long. Some applications must be submitted via NYC Housing Connect (see below) and others must be submitted to individual residences.

The **New York City Department for the Aging** provides comprehensive lists of older adult housing options in each borough searchable by neighborhood, cost, and type of services provided. The lists are available online at https://www1.nyc.gov/site/dfta/news-reports/publications.page.

Health Advocates for Older People maintains a regularly updated guide on older adult housing opportunities in Manhattan that is available online at https://www.hafop.org/housing-opportunities.

New York Foundation for Senior Citizens' Home Sharing Program 212-962-7559

http://www.nyfsc.org/home-sharing/

The Home Sharing program matches older adults aged 60 and over, living throughout New York City's five boroughs, who have excess space in their homes or apartments to share with responsible, compatible persons of any age in need of housing. This successful program helps relieve financial hardship, feelings of loneliness and promotes companionship. The service is free and offers confidential screening of applicants, negotiation of agreements for shared living, follow-up counseling and referral to entitlement and social service programs.

NYC Housing Connect

https://www.nyc.gov/site/hpd/services-and-information/housing-connect-rentals.page
NYC Housing Connect is the central portal to search for and apply for affordable housing
opportunities throughout all five boroughs. On the site, residents can learn how to apply for
affordable housing, view current and upcoming housing opportunities, apply to housing for which
they may qualify and sign-up to receive emails about all new affordable housing lotteries.

The NYC Department of Housing Preservation and Development partners with community-based service organizations, called **Housing Ambassadors**, to help people prepare and apply for Housing Connect affordable housing lotteries. Housing Ambassadors also provide information and assistance about the housing application process. These organizations do not provide housing directly and cannot guarantee applicants will receive affordable housing. A list of organizations is available at: https://www1.nyc.gov/site/hpd/services-and-information/housing-ambassadors.page.

≈ Tenant Advocacy & Assistance ≈

Housing Court Answers

Housing Court Hotline: 212-962-4795 (open Monday-Friday, 9am-5pm)

www.housingcourtanswers.org

Housing Court Answers is a nonprofit organization that educates and empowers NYC tenants and small homeowners through a telephone helpline and online workshops. Staff provide guidance on NYC Housing Court, housing law, obtaining repairs, rent arrears assistance, eviction prevention and referrals to legal services. Website has a wide range of fact sheets about the Housing Court process, applying for emergency rent assistance, and obtaining repairs.

Housing Justice for All

https://housingjusticeforall.org/

A diverse statewide coalition of tenants and advocacy organizations fighting for stronger tenant protections, increased affordable housing and ending homelessness.

JustFix

https://www.justfix.org/en/

A nonprofit organization that provides a wide variety of online tools to help tenants research their buildings, request repairs in their apartments, and obtain rent histories.

Metropolitan Council on Housing

Tenants' Rights Hotline: 212-979-0611

Monday & Wednesday 1:30-8pm, Tuesday 5:30-8pm, Friday 1:30pm-5pm

http://metcouncilonhousing.org/

A citywide membership-based tenants' advocacy organization that works to preserve and expand affordable housing and rent regulation through grassroots organizing, lobbying, direct action and public education. Met Council helps organize tenant associations to enable tenants to get better services and repairs, educates tenants through its email bulletins and operates a volunteer-staffed tenant information hotline. See website for factsheets and resources on housing laws, tenants' rights, recommended tenant attorneys and other information.

NYC Homebase Homelessness Prevention Program

https://www.nyc.gov/site/hra/help/homebase.page

The NYC Department of Homeless Services' Homebase program assists low-income people at risk of homelessness by connecting them with resources and services, including how to apply for public benefits and emergency rental assistance.

NYC Mayor's Office to Protect Tenants/Tenant Helpline

Call 311 and ask for the "Tenant Helpline"

https://www.nyc.gov/content/tenantprotection/pages/

The Mayor's Office to Protect Tenants works to connect residential tenants with free resources from multiple city agencies to prevent evictions, obtain repairs and learn about their legal rights. Their website includes a Tenant Resource Portal which helps renters navigate public and private resources to stabilize their housing situations. The Tenant Support Unit operates a "Tenant Helpline" where tenants at risk of displacement or facing housing-related information can access information about their rights and get connected to resources. Call 311 and ask for the "Tenant Helpline" or fill out the online contact form at

https://www.nyc.gov/site/mayorspeu/programs/tenant-support-unit.page#contact-tsu.

New York State Tenants & Neighbors

212-608-4320

www.tandn.org

Tenants & Neighbors is a statewide organization of tenants, tenant associations and other community groups that fight for tenants' rights and affordable housing through organizing, education, leadership development and grassroots mobilization. Tenants & Neighbors works to strengthen tenant protections while empowering and educating tenants. Visit their website for factsheets and resources on housing laws, tenants' rights and organizing.

≈ Government Benefits for Low & Moderate Income Renters ≈

Disabled Rent Increase Exemption (DRIE) Program

311

Manhattan Assistance Center: 66 John Street, 3rd Fl. (advance appointments currently required) https://www.nyc.gov/site/rentfreeze/index.page

Run by the NYC Department of Finance, the DRIE program freezes the rents of people with disabilities living in rent-regulated or Mitchell Lama apartments by providing tax abatements to building owners. Households that are eligible include those receiving Social Security Disability, Supplemental Security Income and veterans' pensions or compensation. DRIE is designed to work in the same way as SCRIE and has the same income eligibility levels. To be eligible, your income must be \$50,000 or less and you must be paying at least one third of your income toward rent. Applications for DRIE are available by calling 311 or online. Appointments for virtual and inperson application or renewal assistance can be scheduled by calling 311 or online at https://www1.nyc.gov/site/finance/about/make-an-appointment.page.

Senior Citizen Rent Increase Exemption (SCRIE) Program 311

Manhattan Assistance Center: 66 John Street, 3rd Fl. (advance appointments currently required) https://www.nyc.gov/site/rentfreeze/index.page

Run by the NYC Department of Finance, the SCRIE program freezes rents for eligible tenants by providing a tax abatement to the building's owner. To be eligible for SCRIE, you must be 62 years of age or older, live in a rent-regulated or Mitchell-Lama apartment, have a household income of \$50,000 or less and be paying more than one-third of your income for rent. Tenants who experience a permanent decrease in income of more than 20% can apply to have their benefits recalculated. Initial and renewal applications for SCRIE are available by calling 311 or online. Appointments for virtual and in-person application or renewal assistance can be scheduled by calling 311 or online at https://www1.nyc.gov/site/finance/about/make-an-appointment.page.

Home Energy Assistance Program (HEAP)

Call 311 for information or an application

https://www1.nyc.gov/site/hra/help/energy-assistance.page

HEAP provides an annual grant to help low-income homeowners and renters pay fuel and utility costs. There are income limitations, but no asset restrictions. Available to those who pay directly for heat and those whose heat is included in rent. Benefit amounts range from \$40.00 -\$585.00. Eligible households that pay directly for heat whose main source of heat is oil, kerosene or propane may receive additional amounts. NYC residents apply through the NYC Human Resources Administration. Applications are available online or by calling 311. Funds are limited, so apply early. Applications generally open on November 1.

≈ Resources for Co-op Shareholders, Condo Owners & Homeowners ≈

Center for NYC Neighborhoods

311 or 646-786-0888

https://cnycn.org/

Through comprehensive citywide programming that includes legal services, housing counseling and advocacy, the Center for NYC Neighborhoods provides assistance to homeowners who are at risk of missing mortgage payments and/or are facing foreclosure. The Center also operates a free confidential foreclosure prevention hotline. Call or visit their website for assistance.

Homeowner Help New York

855-HOME-456

https://homeownerhelpny.org/

A network of over 85 housing counseling and legal services organizations across the state that provide free help to homeowners and potential homebuyers. Call or visit their website to be connected with a local provider.

Homeowner Stability Project of the NYC Bar Association

212-382-6766 or HSP@nycbar.org

https://www.citybarjusticecenter.org/projects/homeowner-stability-project/

The City Bar Justice Center provides legal assistance to low- and moderate-income homeowners threatened with the loss of their home due to foreclosure and/or predatory practices. Volunteer lawyers work to keep people in their homes whenever possible by negotiating workout arrangements with lenders, attending settlement conferences, litigating when necessary, and correcting title problems.

NYC Bar Association Co-op and Condo Mediation Project

https://www.nycbar.org/for-the-public/legal-forms-and-resources/co-op-and-condo-mediation
Sponsored by the NYC Bar Association's Committees on Cooperative and Condominium Law and
Alternative Dispute Resolution, the program offers an impartial mediator from a pre-approved
group of mediators to help facilitate a resolution as quickly and painlessly as possible. The service
is only available in situations where all parties are prepared to engage in mediation. The dispute
can involve owners, renters, sponsors, boards of directors, managing agents, contractors, insurers
or others involved in the dispute. There is a \$100 non-refundable administrative fee per party and
an hourly fee for the mediator; mediators' hourly fees will not exceed \$600.

New York Legal Assistance Group (NYLAG)

212-946-0349 or contactffp@nylag.org

https://www.nvlag.org/foreclosure-prevention/

NYLAG attorneys provide assistance with mortgage modifications, reverse mortgages, tax and water liens, and foreclosure prevention.

NY State Attorney General's Real Estate Finance Bureau Resource Center 800-771-7755

https://ag.nv.gov/real-estate-finance-bureau/resource-center

The NYS Attorney General's office produces helpful resource guides for co-op shareholders and condo owners on understanding and interacting with boards of directors. Visit the website or call to request.

≈ Property Tax Reduction Programs for Homeowners ≈

For more information regarding any of the property tax exemption programs listed below, or to receive an application, contact the NYC Department of Finance at 311 or www1.nyc.gov/site/finance/benefits/landlords.page.

Disabled Homeowners' Exemption (DHE)

The Disabled Homeowners' Exemption (DHE) provides property tax abatement for eligible property owners who have a medically certifiable disability. To qualify, the annual combined income of all owners and their spouses must be less than \$58,400. DHE benefits must be renewed every year.

New York City Property Tax and Interest Deferral Program (PT AID)

https://www1.nyc.gov/site/finance/taxes/pt-aid.page

The NYC Department of Finance offers a number of property tax deferral programs to owners of one- to three-family homes and condominiums with incomes of \$86,400 or less who have fallen behind in their property taxes, or who are unable to pay current taxes due to an unexpected event or hardship. Visit the website or call 311 to learn about options, eligibility details and applications.

New York State School Tax Relief Program (STAR)

https://www.tax.ny.gov/pit/property/star/

https://www.nyc.gov/site/finance/benefits/landlords-star.page

New York State residents who are homeowners qualify for the Basic School Tax Relief (STAR) program regardless of age if their annual adjusted gross income is \$500,000 or less and the property is their primary residence (meaning they live in the home for more than six months of each year). STAR provides savings of approximately \$293 a year in NYC. The benefit will be provided either in the form of a yearly property tax reduction, or a check, based on the homeowner's income and how long he or she has been participating in the program.

Residents 65 and older who qualify for Basic STAR and have an annual household income of less than \$98,700 (in 2024) are eligible for the **Enhanced STAR** program. Enhanced STAR provides average yearly savings of approximately \$650 in NYC.

Senior Citizen Homeowners' Exemption (SCHE)

The Senior Citizen Homeowners' Exemption (SCHE) is a partial property tax exemption available for residential property owners aged 65 years or older that have adjusted annual incomes of less than \$58,399. SCHE benefits must be renewed every two years.

Veterans' Tax Exemption

The Veterans' Tax Exemption is a partial property tax exemption available to qualifying veterans, the spouse or registered domestic partner of a qualified veteran, the unmarried surviving spouse of a qualified veteran and a Gold Star parent (the parent of a child who died in the line of duty while serving in the U.S. armed forces). To qualify, applicants must be former members of the U.S. armed forces or Merchant Marines who served in WWI or II, Korea, Vietnam or the Persian Gulf Conflict (including Afghanistan and Iraq Conflicts). The property must be the primary residence of the owner who qualifies for the Veterans' Tax Exemption.

≈ Home De-cluttering, Downsizing, and Organization ≈

A cluttered environment can have a negative impact on your well-being. It often diminishes the quality of your life, wastes time and energy and creates stress. People frequently feel overwhelmed and just don't know where to begin, but help is available.

Adult Protective Services (APS)

212-630-1853 Central Intake Referral Line

https://www.nyc.gov/site/hra/help/adult-protective-services.page

A division of the NYC Human Resources Administration, APS provides free heavy-duty cleaning for their clients in limited circumstances. APS is a state-mandated case management program that arranges for services and support for physically and/or mentally impaired adults who are at risk of harm. APS is available to persons 18 years of age and older without regard to income, who:

- Are mentally and/or physically impaired; and
- Due to these impairments, are unable to manage their own resources, carry out the activities
 of daily living, or protect themselves from abuse, neglect, exploitation or other hazardous
 situations without assistance from others; and
- Have no one available who is willing and able to assist them responsibly.

If an APS client refuses to allow APS to perform a heavy-duty cleaning and the client's tenancy is threatened as a result of this refusal, APS will assess to determine if a legal action can be brought for the appointment of a guardian.

Clutterer's Anonymous

866-402-6685

https://clutterersanonymous.org/

Clutterer's Anonymous is a support system for individuals to share experiences with their common problem of clutter and to help each other by sharing knowledge and resources. Individual and group sessions are held in-person, online and via phone.



Elderlaw Answers

https://www.elderlawanswers.com

Elderlaw Answers is a website that provides up-to-date information about crucial legal issues facing older adults. You can tap into a network of qualified elder law attorneys across the nation and get preliminary answers to your legal questions.

Legal Aid Society

General Intake: 212-577-3300

Access to Government Benefits Helpline: 888-663-6880 (Monday-Friday, 10:00am-3:00pm)

Low-Income Taxpayer Helpline: 212-426-3013 (Monday-Friday, 9:00am-5:00pm) Homeless Rights Helpline: 800-649-9125 (Monday-Friday, 10:00am-3:00pm)

https://www.legalaidnyc.org

Areas of practice include housing, public benefits, social security/SSI, elder abuse, tax law and unemployment issues. Serves people who earn below 125% of the federal poverty line.

Manhattan Legal Services -- Legal Services of NYC

Citywide Legal Assistance Hotline: 917-661-4500 (open Monday – Friday, 9:30am to 4:00pm) https://www.legalservicesnyc.org/our-program/manhattan

Provides free legal advice and representation to low-income NYC residents who would otherwise be unable to afford it. Legal Services include assistance with government benefits, access to education, consumer rights, disability advocacy, elder law, employment law and worker rights, family law and domestic violence, HIV advocacy, tenants' rights and immigration rights.

Mid-Atlantic Pension Counseling Project

917-661-4500

http://www.legalservicesnyc.org/what-we-do/practice-areas-and-projects/pension-project

Funded by the U.S. Administration on Aging and operated by Legal Services NYC, the project provides information and representation to workers and their family members seeking to access pension benefits. The project helps with questions and issues concerning all types of retirement plans offered by private and government employers, and advocates for workers and their families whose benefits have been miscalculated or unfairly denied. It can assist regardless of income if the caller, their spouse, employer or pension plan is located in New York or New Jersey.

Mobilization for Justice (MFJ) Legal Services

212-417-3700

http://mobilizationforjustice.org/

Provides legal advice and representation to low-income NYC residents with eviction prevention, public benefits, Medicare & Medicaid, discrimination, civil and disability rights, nursing home issues, consumer, and elder abuse cases. Numerous fact sheets and self-help guides are available on their website.

- Access-A-Ride issues: 888-510-2272 (Tuesday: 10am-5pm)
- Adult Home Advocacy Project: 877-417-2427 (Monday-Friday: 10am-5pm)
- Consumer Rights Project: 212-417-3881 (Thursday: 10am-2pm)
- Disability & Aging Rights Project: 888-510-2272 (Tuesday: 10am-5pm)
- Government Benefits Project: 212-417-3732 (Monday: 10am-noon)
- Housing: 212-417-3888 (Tuesday: 9am-1pm)
- Immigration Law Project: 212-417-3724 (Wednesday: 10am-noon)

- Kinship Caregiver Law Project: 212-417-3850 (Wed & Friday: 10am-1pm, 2pm-5pm)
- Low Income Bankruptcy Project: 212-417-3799 (Wednesday: 2pm-4pm)
- Low Income Tax Payer Clinic: 212-417-3839 (Tuesday: 10am-1pm)
- Manhattan Seniors Project: 212-417-3888 (Monday & Wednesday: 2pm-4:30pm)
- Mental Health Law Project: 212-417-3830 (Monday-Friday: 10am-5pm)
- Nursing Home Residents' Project: 855-444-6477 (Tuesday 10am-5pm)
- SRO Law Project: 212-417-3888 (Tuesday: 9am-1pm)
- Workplace Justice Project: 212-417-3838 (Tuesday: 2pm-5pm)

New York City Bar Association

212-382-6600

http://www.nycbar.org/for-the-public

The NYC Bar Association operates a number of programs for the public, including:

The **Legal Referral Service** provides referrals to pre-screened private attorneys for assistance with all types of legal matters. If the Referral Service determines someone would benefit from working with a lawyer, the first 30-minute consultation is free. Fees for any additional services are negotiated privately. Call 917-983-2327 or fill out the request form at https://www.nycbar.org/get-legal-help/our-services/request-a-lawyer/.

The *City Bar Justice Center Legal Hotline* is a free advice hotline for low-income New Yorkers. Callers are connected with referral counselors, who are attorneys and paralegals. Counselors can give free legal advice on a wide range of subjects, such as family law, housing law, consumer debt, and bankruptcy. Call 212-626-7383 Monday-Thursday from 9:15am-4:45pm and Friday from 9am-1pm, or fill out an application online at https://cbjcoi.legalserver.org/modules/matter/extern_intake.php?pid=125&h=84ee0d.

Other projects of the City Bar Justice Center include:

Consumer Bankruptcy Project

212-626-7383

https://www.citybarjusticecenter.org/projects/consumer-bankruptcy-project/

The Consumer Bankruptcy Project provides free legal assistance to low-income New Yorkers. Attorneys help with outstanding debts, assist with filing pro se bankruptcy petitions and provide free representation in contested matters.

Elderlaw Project

212-382-6658

https://www.citybarjusticecenter.org/projects/elderlaw-project/

The Elderlaw Project provides low-income people aged 60+ with free legal services for life planning. Volunteer attorneys assist with Simple Wills, Health Care Proxies and Living Wills, Powers of Attorney and other life planning documents.

Homeowner Stability Project

212-382-6766 and HSP@nycbar.org

https://www.citybarjusticecenter.org/projects/homeowner-stability-project/

The Homeowner Stability Project provides free legal help to low-income homeowners threatened with the loss of their 1-4 family home, co-op or condo due to foreclosure, payment arrears, the death of family member or scams/predatory

practices. Attorneys attempt to negotiate workout agreements with lenders, attend settlement conferences, correct title/deed problems and litigate when needed.

Planning and Estates Law Project

212-382-6756

https://www.citybarjusticecenter.org/projects/planning-and-estates-law-project/

The Planning and Estates Law Project offers free legal assistance with end-of-life planning, probate and estate planning to people with limited resources. Volunteer attorneys help clients who cannot afford a private attorney to claim inheritances to which they are entitled. The Project cannot provide representation in court or assist with contested matters.

Veterans Assistance Project

212-382-4722

https://www.citybarjusticecenter.org/projects/veterans-assistance-project/

The Veterans Assistance Project provides free legal assistance to help disabled, low-income veterans in New York City on issues related to their claims for benefits from the U.S. Department of Veterans Affairs.

New York Legal Assistance Group (NYLAG)

General Intake Line: 212-613-5000

www.nylag.org

NYLAG serves low-income older adults, the homebound, families facing foreclosure, renters facing eviction, consumers, those in need of government assistance, children in need of special education, domestic violence victims, persons with disabilities, patients with chronic illness or disease, low-wage workers, members of the LGBTQ community, Holocaust survivors and others in need of free legal services.

- Civil legal Issues: 212-613-5000 (Monday, Wednesday & Thursday: 9am-3pm)
- Foreclosure Prevention: 212-946-0349 or email contactfpp@nylag.org
- Immigration issues: 212-613-5000 (Monday: 9am-5pm) or email ipuintake@nylag.org
- Holocaust compensation issues: 212-613-7306 (Monday-Friday: 9am-5pm)
- Legal services for cancer patients: 212-946-0357 (Mon, Wed, Thurs, & Fri: 10am-2pm)
- LGBTQ legal issues: 212-659-6161 (Monday-Friday)
- Veterans legal issues: 212-946-0343 (Monday-Friday: 9am-5pm) or email vethelp@nylag.org
- Tenants' Rights: 929-356-9582 (Monday-Friday: 7am-1pm)

Evelyn Frank Legal Resources Program of NYLAG

212-613-7310 or email eflrp@nylag.org (Intake is open Mondays 10am-2pm) https://www.nylag.org/units/evelvn-frank-legal-resources

Provides legal assistance with Medicaid, Medicare, home care services and public benefits issues affecting older New Yorkers and people with disabilities.

Volunteers of Legal Service (VOLS) Senior Law Project

Older adults (60+) & Veterans Project Hotline: (347) 521-5704

https://volsprobono.org/projects/seniorlaw/

Volunteer attorneys provide free legal services to low-income residents aged 60 and older with wills, powers of attorney and other essential life planning documents. Attorneys also provide advice on landlord-tenant issues and referrals on a range of other issues.



Callen-Lorde Community Health Center

212-271-7200

http://callen-lorde.org/

The Callen-Lorde Community Health Center offers comprehensive primary care, sexual health services, behavioral health and social services free of judgement and regardless of ability to pay. Assists with health insurance outreach and enrollment. Locations in Chelsea in Manhattan, the Bronx, and Brooklyn.

GMHC

General Inquiries: 212-367-1000

Hotline: 800-243-7692 http://www.gmhc.org/

GMHC provides HIV/AIDS prevention, care and advocacy and offers a number of programs serving people over 50. Among them are wellness services, nutrition education, HIV testing, mental health services, legal services and assistance with health benefits.

Metropolitan Hospital Pride Center

212-423-7292

https://www.nychealthandhospitals.org/metropolitan/services/lgbtq-health-center/

The Pride Center and Metropolitan Hospital provides a variety of services including: men's & women's health, family planning, geriatrics, immunizations, behavioral health services, HIV/STD screening and treatment, gender affirming surgery and all other general medical services. Call or email metlgbt@nychhc.org for an appointment.

New York Legal Assistance Group LQBTQ Law Project

Intake: 212-659-6161

http://nylag.org/units/lgbt-law

NYLAG's LGBTQ Law Project provides free legal services to low-income LGBTQ New Yorkers in a wide variety of civil legal matters including employment, housing, public benefits, shelter access, name changes, gender marker changes, family law and life planning.

NYC Anti-Violence Project

Hotline: 212-714-1141

https://avp.org/

Offers immediate crisis counseling and safety planning, as well as access to ongoing counseling, advocacy and legal services. Supports clients and community members in trying to access safety, services, and support to overcome bias, discrimination and violence.

Parents, Families and Friends of Lesbian, Gay, Bisexual and Transgender People (PFLAG)

646-240-4288

PFLAG NYC Helpline: 212-463-0629

http://www.pflagnyc.org

PFLAG NYC is the founding chapter of PFLAG, the nation's foremost family-based organization committed to the civil rights of LGBTQ people. PFLAG NYC strives to create a better future for LGBTQ youth and adults through a partnership of parents, allies and LGBTQ people. The group provides support services, corporate and community outreach, media campaigns and advocacy for LGBTQ equality and civil rights.

Services & Advocacy for Gay, Lesbian, Bisexual, and Transgender Elders (SAGE)

Midtown (Edie Windsor Center)

Harlem (Oberia D. Dempsey Center)

305 7th Avenue, 15th Floor

220 West 143rd Street

646-576-8669 646-660-8951

https://sageserves.org/sage-centers/

SAGE supports and advocates for LGBTQ rights, fosters a greater understanding of aging in all communities, and promotes positive images of LGBT life in later years. SAGE operates older adult centers and provides meals and programs related to arts and culture, fitness, food and nutrition, health and wellness and lifelong education.

Transgender Aging Network (TAN)

414-559-2123

https://forge-forward.org/resource/transgender-aging-network/

TAN exists to improve the lives of current and future trans/SOFFA (significant others, friends, family and allies) older adults through advocacy, communication and awareness.

Transgender Legal Defense and Education Fund

646-862-9396

https://www.transgenderlegal.org/contact-us/

Transgender Legal Defense and Education Fund is a nonprofit whose mission is to end discrimination and achieve equality for transgender people. The organization provides education on transgender rights, represents transgender people experiencing discrimination in federal courts and ensures legal representation to those seeking name changes.



What is Home Care?

About 12 million Americans receive home care, according to the National Association for Home Care & Hospice. The number is much greater when you consider that the census does not include "informal care," which is care given by a friend or family member. Home care is generally defined as non-medical support services delivered at the home of the older adult. The aim of home care is to allow older adults to remain at home longer rather than enter an assisted living community, nursing home or other types of care. Home care may be appropriate if an older adult prefers to stay at home but needs assistance with activities of daily living.

Activities of daily living include bathing, dressing, and meal preparation, but may also extend to assistance with transportation, paying bills, making appointments and simply being there to provide companionship and emotional support. Home care services are generally available 24 hours a day, seven days a week and can be paid for directly by the client or through a variety of public and private funding sources, such as Medicare and/or Medicaid.

What is Managed Long-Term Care?

Managed Long Term Care plans help provide services and support to people with a long-lasting health problem or disability. These plans are approved by the New York State Department of Health to provide Medicaid managed long-term care. A plan can provide your Medicaid home care and other long-term care benefits. To obtain these services, you may be required to join a Plan.

Each Plan has its own group of home care agencies, professionals and other providers. This group is the Plan's network of providers. After you join a Plan, you must get your services from the Plan's providers. You will have a person-centered Plan of Care, which means that you will have an active role in planning your services. You will have a Care Manager who will get to know you and talk with you about your service needs. Your Care Manager will assist you, and anyone else you want to be involved, in developing a Plan of Care that meets your specific needs. There are three different types of Plans: MLTC Medicaid Plan, Medicaid Advantage Plus and Program for All-Inclusive Care for the Elderly (PACE).

For more information, you can view and download the Medicaid Managed Long Term Care brochure at the following link:

https://www.health.ny.gov/health_care/medicaid/redesign/docs/mltc_guide_e.pdf

To learn more about income requirements and program eligibility, please call New York Medicaid Choice at 1-888-401-6582 or TTY: 1-888-329-1541.

What is Assisted Living?

Assisted living communities or assisted living facilities (ALFs) help promote the health, safety and well-being among the older residents who live there. Assisted living was developed as a type of older adult housing to provide housing, health care and personal care services to older adults in need of assistance with activities of daily living in a more independent environment than a traditional nursing home.

There is a wide variation in the level of care that may be provided in assisted living communities. Some assisted living communities specialize in providing a supportive and safe environment for older adults who are largely independent but need some minor periodic assistance with activities of daily living or medication management. Other assisted living providers have designed their services specifically for the very frail elderly who need a very high level of assistance on a daily basis. These assisted living facilities have become a substitute for nursing homes and frequently provide many, though not all, of the same care services as a skilled nursing facility. It is important to know what type of environment each assisted living community caters to so that you or your loved one will be comfortable. There are approximately 30,000 assisted living options to choose from in the United States.

Lists of assisted living options in New York City by borough are available on the NYC Department of Aging's website at https://www1.nyc.gov/site/dfta/about/publications.page under "Alternatives in Senior Housing."

What is a Nursing Home?

There are about 16,000 nursing homes in the U.S. Nursing homes, also known as skilled nursing facilities, are for older adults who require constant medical care and need significant assistance with the activities of daily living. The goal of care in a nursing home is to help individuals meet their daily physical, medical, social, and psychological needs. Nursing homes are generally stand-alone facilities, but some are operated within a hospital or an assisted living community.

Residents of nursing homes generally have high care needs and complex medical conditions that require routine skilled nursing services. Due to the needs of their residents, nursing homes are required by federal law to have a licensed nurse on duty 24 hours a day. Residents typically share a room and are served meals in a central dining area. Residents should have the opportunity to be involved in activities that provide mental, physical and social stimulation. Be sure to ask about activities offered when you tour the facility.

The average cost of care for nursing home care across the country ranges between \$5,000 and \$30,000* per month. Cost is determined by the level of care needed, the setting where the care is provided and the geographic location. Due to the high cost of care, many residents use supplemental funding from the government in the form of Medicare** and/or Medicaid.

*Cost of care for nursing home care in the NYC Metropolitan Area is likely to be in the \$14,000/month range and higher.

** Medicare generally only covers 30 days post-hospitalization.

≈ Manhattan Nursing Homes ≈

Amsterdam Nursing Home

1060 Amsterdam Avenue 212-316-7700

www.amsterdamcares.org

Isabella Geriatric Center

515 Audubon Avenue 212-342-9200

https://www.mjhs.org/our-services/isabella-center/

The New Jewish Home

120 West 106th Street

212-870-5000

www.jewishhome.org

The Riverside (formerly Kateri Residence)

150 Riverside Drive 646-505-3500

http://theriversiderehab.com

Mary Manning Walsh Home

1339 York Avenue 212-628-2800

https://www.archcare.org/mary-manning-walsh/

Upper East Side Rehab. & Nursing Center

211 East 79th Street 212-879-1600

http://uesrnc.com

Fort Tryon Center

801 West 190th Street

212-543-6400

https://www.forttryonrehab.com/

Harlem Center for Nursing and Rehab

30 West 138th Street

212-690-7400

https://www.harlemcenterrehab.com/

New East Side Nursing Home

25 Willlet Street 212-673-8500

New Gouverneur Hospital SNF

227 Madison Street

212-441-5000

www.nyc.gov/html/hhc/gouverneur

Terence Cardinal Cooke Health Center

1249 Fifth Avenue 212-360-3980

https://www.archcare.org/terence-cardinal/

Village Care Nursing Center

214 West Houston Street

212-337-9400

http://www.villagecare.org/vcrnc

All nursing homes in New York are regulated by the State Department of Health. A complete list of nursing homes is available online at https://profiles.health.ny.gov/nursing_home/. The agency's website provides comprehensive information on nursing homes, including rankings, regulations and inspection reports, as well as information about patients' rights and nursing home alternatives.

Complaints regarding nursing home services can be made to the Department of Health by calling 888-201-4563 or online at https://apps.health.ny.gov/surveyd8/nursing-home-complaint-form.

≈ Long-Term Care Advocacy and Referrals ≈

Guardianship Prevention and Support Helpline

718-750-8474 or helpline@projectguardianship.org

https://projectguardianship.org/helpline

The Guardianship Prevention and Support Hotline provides free information and referrals to

anyone with questions about Article 81 guardianship in New York. Staff provide guidance on guardianship, prevention, alternatives and court processes.

Independent Consumer Advocacy Network (ICAN)

844-614-8800

http://icannys.org

ICAN is the New York State Ombudsprogram for people with Medicaid long-term care services. A program of the Community Service Society of NY, ICAN assists New Yorkers with enrolling in and using managed care plans that cover long-term care services, such as home attendant services or nursing home care. Confidential counseling to older adults and people with disabilities is available over the phone or in-person. Services include representing clients in appeals against managed care plans, lodging official complaints and monitoring trends to help the State Health Department address systemic issues. They also provide community education for caregivers, consumers and professionals.

Long-Term Care Community Coalition (LTCCC)

212-385-0355

http://nursinghome411.org/

The LTCCC educates the public and advocates for systemic change to improve the lives of older adults and people with disabilities living in long-term care facilities.

MFJ Legal Services Nursing Home Residents Project (NHRP)

Intake: 855-444-6477 (Tuesday 10:00am – 5:00pm)

http://mobilizationforjustice.org/projects/nursing-home-residents-project/

The NHRP project provides information, advice, and advocacy for nursing home residents and their families. The NHRP also provides legal representation in areas such as abuse and neglect, civil rights violations, improper discharge planning and unfair consumer practices.

NY Connects

212-966-9852

http://www1.nyc.gov/site/nycnyconnects/index.page

NY Connects is a point of entry into long-term care services and support, including managed long-term care that enables individuals to remain independent and continue living in their homes. This is a free service, which provides information, assistance and referrals to older adults, individuals with disabilities regardless of age, family members, friends and professionals. It also helps individuals locate behavioral health support, apply for Medicaid and other benefits, and find social support. It maintains an online directory, which allows you to search for a variety of resources.

New York State Long-Term Care Ombudsman Program - CIDNY

212-674-2300 or info@cidny.org

https://www.cidny.org/ltcop/

The Center for Independence of the Disabled, New York (CIDNY) operates an advocacy program for those living in nursing homes, assisted living facilities and family-type homes. CIDNY's Ombudsmen work with residents and their families to make sure residents' rights are protected, their needs are met and any complaints are resolved. All information is confidential. The program also advocates for systemic changes in the long-term care system to improve the quality of life and services for older adults and those with disabilities who reside in long-term care facilities.

≈ Additional Online Long-Term Care Resources ≈

A Place for Mom

http://www.aplaceformom.com

A free referral service to help find the right residential older adult care for loved ones.

Aging Care

https://www.agingcare.com/

Aging Care is a website that connects caregivers to each other in order to provide support and advice for one another. This website also provides many local resources for its users.

Aging with Dignity

https://agingwithdignity.org/

An organization dedicated to helping older adults make their own educated choices in their later stages of life. Their Five Wishes program provides an easy-to-use legal document that anyone 18+ can use to express their wishes ahead of a serious illness.

Caring.com

https://www.caring.com/

800-558-0653

This website addresses all types of questions and concerns about getting help for older adults and caregivers. It also provides many resources on different medical conditions.

Elderlaw Answers

https://www.elderlawanswers.com/

A website providing information about crucial legal issues facing older adults. You can tap into a network of qualified elder law attorneys and get preliminary answers to your legal questions.

Family Caregiver Alliance

https://www.caregiver.org/

An organization devoted to improving the quality of life for family caregivers and their loved ones. Website provides links to local and national support and educational services.

LongTermCare.gov

https://longtermcare.acl.gov/

Learn about long-term health care through this tool produced by the Administration for Community Living, part of the federal Department of Health and Human Services.

New York State Office for the Aging

800-342-9871

https://aging.ny.gov/

State agency dedicated to helping older New Yorkers be as independent as possible through advocacy and programs that support and empower older adults and their families.

SeniorAdvisor.com

866-273-4054

https://www.senioradvisor.com/

A website providing consumer reviews of older adult living communities and home care providers. It includes a platform for residents and their families to share experiences.

OLDER ADULT CENTERS

At present, there are over 100 older adult centers located throughout Manhattan operated by the NYC Department for the Aging. To find one close to you, call 311 or check the Department for the Aging's website. Older adult centers offer a variety of services including meals, educational and recreational programs, computer and other technology classes, field trips to theaters and museums, case management, assistance with benefits, exercise classes and assistance for homebound older adults.

The following centers are located within or close to Senate District 28:

Carter Burden Network Luncheon Club & Older Adult Program

351 East 74th Street 212-203-3541

http://www.carterburdennetwork.org

Carter Burden/Leonard Covello Older Adult Program

312 East 109th Street 212-423-9665

http://www.carterburdennetwork.org/covello

Carter Burden Roosevelt Island Older Adult Program

546 Main Street, Roosevelt Island 212-980-1888

https://www.carterburdennetwork.org/risc

Encore Senior Center

239 West 49th Street 212-581-2910

https://www.encorenyc.org/programs/

Hudson Guild's Adult Services Program

441 West 26th Street 212-760-9800

https://hudsonguild.org/adult-services

Lenox Hill Neighborhood House Older Adult Center

343 East 70th Street 212-218-0319

http://www.lenoxhill.org/center-lenox-hill-neighborhood-house/

Lenox Hill Neighborhood House Older Adult Center at St. Peter's Church

619 Lexington Avenue 212-308-1959

http://www.lenoxhill.org/saintpeters/

Stanley Isaacs Neighborhood Center

415 East 93rd Street 212-360-7620

https://isaacscenter.org/senior-services/

Stein Senior Center

204 East 23rd Street, 2nd Floor 646-395-8083 https://www.steinseniorcenter.org/

VISIONS Center on Aging

135 West 23rd Street 646-486-4444 Ext. 215 or 233 or 214 https://visionsvcb.org/what-we-do/oac/

VISIONS Center on Aging is specifically designed for adults ages 60 and older with visual impairments. Provides many services including health and wellness activities, social services, and congregate meal programs.

Woodstock Older Adult Center

127 West 43rd Street 212-575-0693

https://www.projectfind.org/woodstock_center

Additional Older Adult Centers

Services & Advocacy for Gay, Lesbian, Bisexual, and Transgender Elders (SAGE)

Midtown (Edie Windsor Center)Harlem (Oberia D. Dempsey Center)305 7th Avenue, 15th Floor220 West 143rd Street646-576-8669646-660-8951

https://sageserves.org/sage-centers/

SAGE supports and advocates for LGBTQ rights, fosters a greater understanding of aging in all communities, and promotes positive images of LGBTQ life in later years. SAGE operates older adult centers and provides meals and programs related to arts and culture, fitness, food and nutrition, health and wellness, and lifelong education.

Selfhelp Virtual Senior Center

212-971-7676

http://vscm.selfhelp.net/

This initiative places easy-to-use large touch screen devices with integrated webcams into the homes of socially isolated older New Yorkers to create an interactive experience that reduces social isolation and provides better access to community services. The program allows participants to engage in activities like discussion groups, museum lectures and music classes from the comfort of their own homes.

Meal Programs Available at Older Adult Centers:

Older Adult Center	<u>Address</u>	<u>Meals</u>	<u>Days Available</u>	<u>Meal Times</u>
Carter Burden Luncheon Club	351 East 74 th Street	Lunch	Monday - Friday	Noon
Carter Burden/ Leonard Covello Older Adult Program	312 East 109 th Street	Lunch	Monday - Friday	12pm - 1pm
Carter Burden Roosevelt Island Older Adult Program	546 Main Street, Roosevelt Island	Lunch	Monday - Friday	Noon
Encore Senior Center	239 West 49 th Street	Lunch	Monday - Friday	First Lunch: 11am - 11:45am Second Lunch: 12:30pm - 1:15pm
Hudson Guild's Adult Services Program	441 West 26 th Street	Lunch	Monday - Friday	12pm-1pm (arrive at 11:45am)
Lenox Hill Neighborhood House Older Adult Center	343 East 70 th Street	Breakfast Lunch & Dinner	Monday - Sunday	Breakfast: 8:15am - 9am Lunch: 11:30 - 12:30pm Dinner: Weekdays 4:30 - 5:30pm Weekend Grab & Go Dinner: 1:30-2:30pm

Lenox Hill Neighborhood House Older Adult Center at Saint Peter's Church	619 Lexington Avenue	Lunch	Monday - Friday	12 - 12:30pm (check-in starts at 9:15am)
Stanley Isaacs Neighborhood Center	415 East 93 rd Street	Breakfast & Lunch	Monday - Friday	Lunch: Grab & Go 11:15 & 12:30
Stein Senior Center	204 East 23 rd Street	Lunch	Monday - Friday	10am - 1pm
VISIONS Center on Aging	135 West 23 rd Street	Lunch	Monday - Friday	12pm - 1pm
Woodstock Older Adult Center	127 West 43 rd Street	Breakfast & Lunch	Monday - Saturday	Breakfast: 8:30am - 10am Lunch: 12pm - 1:30pm



ASPCA Animal Hospital

424 East 92nd Street 844-692-7722

https://www.aspca.org/nyc/aspca-animal-hospital-nyc

The ASPCA Animal Hospital provides urgent veterinary care for cats and dogs whose owners are experiencing financial challenges. Hours are by appointment only—no walk-ins are accepted. Closed all major holidays. Reduced cost services are available to households with incomes of \$50,000 or less. To qualify for financial assistance, bring one of the following with you: EBT benefits card, SSI award letter, VA benefits letter, proof of unemployment or workers' compensation or proof of public assistance.

Healthy Pets Project of NYC

http://www.healthypetsnyc.org

Offering free pet food and supplies for low-income pet owners, and assistance to those facing financial hardship due to a veterinary emergency. Applicants are evaluated on a case-by-case basis and must meet certain criteria.

Humane Society of New York

212-752-4840

http://www.humanesocietyny.org

The Humane Society helps dog and cat owners with limited means with veterinary care at affordable rates. The needlest cases (frequently older adults or owners with disabilities with acutely ill pets) receive full or partial underwriting for care. Covers 100% of spay/neuter costs.

Paws New York

212-203-4760 x 306 or referrals@pawsny.org

http://pawsny.org/services

PAWS NY provides services to help older adults, and other individuals living with an illness or disability, who are struggling with the day-to-day care of their pets. To be eligible, people must be residents of NYC, have an income of less than \$2,500 per month and be mobility impaired due to advancing age, disability or illness. The Housecalls Program is PAWS NY's core program where volunteers make home visits to provide dog walking, litter maintenance, provision of food and water, medication administration and other pet care services as needed. They also have an Emergency and Foster Care Program that provides pet care for individuals who are hospitalized, in a rehab facility or seeking inpatient treatment for substance use.

Search and Care

212-289-5300

https://www.searchandcare.org/pets-and-elders-together/

Search and Care provides older adults with dog walking services, pet sitting, litter cleanup, grooming and more. They also offer low-income pet owners holiday pet stockings and have a pet medical care fund. They serve residents living between East 86th Street and East 143rd Street.



All police precincts in New York City hold regular meetings open to the public. The meetings are an opportunity for citizens to learn about recent developments in their community, meet senior staff at their local precincts, and discuss any concerns or questions. As of September 2023, most Precinct Community Councils are meeting in person or holding hybrid meetings. The following precincts cover the majority of Senate District 28:

13th Police Precinct

230 East 21st Street

212-477-7411

The Precinct Community Council typically meets the third Tuesday of every month at 6:00pm.

17th Police Precinct

167 East 51st Street

212-826-3211

The Precinct Community Council typically meets the last Tuesday of every month at 6:30pm at Sutton Place Synagogue.

19th Police Precinct

153 East 67th Street

212-452-0600

The Precinct Community Council typically meets the first Tuesday of the month at 7pm on the third floor of the precinct stationhouse.

114th Police Precinct (serves Roosevelt Island)

34-16 Astoria Blvd.

Queens, NY 11103

718-626-9311

The Precinct Community Council typically meets the fourth Tuesday of every month at 7pm at Astoria World Manor. Email jessica.keniff@nypd.org to be added to the email list.

Midtown North Police Precinct

306 West 54th Street

212-767-8400

The Community Council typically meets remotely every third Tuesday of the month at 7pm. Email <u>Kiely.tyrie@nypd.org</u> to be added to the Community Council email list and receive remote meeting invitations.

Midtown South Police Precinct

357 West 35th Street

212-239-9811

The Precinct Community Council typically meets remotely on the fourth Tuesday of the month at 6:30pm via Zoom. Email brianscottweber@gmail.com to be added to the Community Council email list and receive remote meeting invitations.



Access-A-Ride

311 or 877-337-2017 (press 8 to reach a representative), or 718-393-4999 https://new.mta.info/accessibility/access-a-ride

Provides transportation for people who are unable to use public transportation. One-way fare is the same as full fare on mass transit. Exact change required. Access-A-Ride service operates 24 hours a day, seven days a week. Call for application and/or additional information. Please note you must apply, and a decision will be made about your eligibility for the service within 21 days after your visit to the assessment center.

Center for Independence of the Disabled of New York (CIDNY)

Intake, General Information & Referrals: 212-674-2300 or 646-442-1520

Video Phone: 646-350-2681

https://www.cidny.org/

CIDNY provides benefits counseling and direct services (i.e. housing assistance, referrals and recreational activities for residents with disabilities). Also involved in political advocacy to improve the rights and opportunities of people living with disabilities. No walk-ins—in-person visits are by appointment only.

Community Arranged Resident Transportation Program (C.A.R.T. Project) 212-956-0855

https://www.nyfsc.org/support-services/free-transportation

C.A.R.T. provides free car service on weekdays to and from doctor's appointments and planned events. C.A.R.T. also delivers meals to homebound older adults living in mid-Manhattan. This service operates only in Manhattan from the Battery to 96th Street on the East Side and to 110th Street on the West Side. The service accommodates people in wheelchairs.

Mayor's Office for People with Disabilities

311

711 (Relay service for Hard-of-hearing)

TTY Service: 212-639-9675 (Video Phone: 646-396-5830)

https://www.nyc.gov/site/mopd/index.page

Works with other NYC agencies to assure that the voices of people with disabilities are represented and that City programs and policies address the needs of people with disabilities. Provides brochures and directories that detail programs, services, activities and other resources that are accessible to people with disabilities.

NYC Human Rights Commission

212-306-7450 or 311

https://www.nyc.gov/site/cchr/index.page

The NYC Human Rights Law is one of the most comprehensive civil rights laws in the nation. It prohibits discrimination in employment, housing and public accommodations based on race, color, creed, age, national origin, citizenship status, gender, gender identity, sexual orientation, disability, marital status and partnership status. The NYC Human Rights Commission is charged with enforcement of the Human Rights Law, investigates potential violations and provides education to the public. Complaints can be filed via the website, in-person or over the phone.

The NYC Human Rights Commission's **Project Equal Access** (PEA) works with housing providers, businesses and employers to make NYC more accessible. People with disabilities are entitled to reasonable accommodations--changes to a building or space that do not cause undue hardship to the business, employer or housing provider. Examples of reasonable accommodations include: ramps, roll-in showers, electronic doors, grab bars and permitting service animals in "no pets" buildings. More information is available at https://www1.nyc.gov/site/cchr/community/equal-access.page. To request assistance in obtaining accommodations for your disability, call 212-416-0197 or fill out the online form at https://www1.nyc.gov/site/cchr/about/report-discrimination.page to report discrimination.

New York Lawyers for the Public Interest (NYLPI) Disability Justice Program 212-244-4664

TTY 212-244-3692

https://www.nvlpi.org/our-work/disability-justice/

NYLPI provides free legal advice, representation, and referrals to people with disabilities who have a disability-related problem in housing, physical access, transportation, and education. For intake, call 212-244-4664 or fill out an intake form online at https://www.nylpi.org/get-help/.

New York State Human Rights Commission

888-392-3644

TTY 718-741-8300

https://dhr.ny.gov/

New York has the proud distinction of being the first state in the nation to enact a Human Rights Law, which affords every citizen "an equal opportunity to enjoy a full and productive life." This law prohibits discrimination in employment, housing, credit, places of public accommodations and non-sectarian educational institutions, based on age, race, national origin, gender, sexual orientation, marital status, disability, military status and other specified classes. Complaint forms and details about how to file complaints are available online at https://dhr.ny.gov/complaint#overview.

Parking Permits for People with Disabilities (PPPD)

718-433-3100

https://www.nyc.gov/html/dot/html/motorist/pppdinfo.shtml#nycpermit

The NYC Department of Transportation issues two types of parking permits for people with disabilities—NY State permits and NYC permits. There are different eligibility requirements and uses for these permits. The NYC permit can only be used for on-street parking within NYC, and the State permit is used for designated parking spaces for people with disabilities. Details and applications are available online and by phone.

See page 61 for information about the **Disabled Rent Increase Exemption program for low-income renters and page 63 for information about the **Disabled Homeowners**' **Exemption** for low-income homeowners.



Access-A-Ride

311 or 877-337-2017 (press 8 to reach a representative) or 718-393-4999 https://new.mta.info/accessibility/access-a-ride

Access-A-Ride provides paratransit service for people unable to use public transportation. One-way fare is the same as full fare on mass transit. Access-A-Ride service operates 24 hours a day, seven days a week. Call for application and/or additional information. After you apply, you will need to visit an assessment center as part of the eligibility determination process. Please note that it will take at least 21 days for approval from the date of application.

Accessible Dispatch

311 or Direct Dispatcher: 646-599-9999

https://www.nyc.gov/site/tlc/about/accessible-dispatch.page

The NYC Taxi and Limousine Commission manages a program that provides wheelchair-accessible yellow and green taxi service originating anywhere in the five boroughs and ending either in the five boroughs, Westchester County, Nassau County or the three regional airports. Passengers pay the metered taxi fare from the point of pick-up to their destination, but there are no extra costs to passengers. Passengers can request a wheelchair-accessible taxi for any trip by calling one of the phone numbers above or using the program's app on their smartphone.

Community Arranged Resident Transportation Program (C.A.R.T. Project) 212-956-0855

https://www.nyfsc.org/support-services/free-transportation/

C.A.R.T. provides free car service on weekdays to and from doctor's appointments and planned events. C.A.R.T. also delivers meals to homebound older adults living in mid-Manhattan. This service operates only in Manhattan from the Battery to 96th Street on the East Side and to 110th Street on the West Side. The service accommodates people in wheelchairs.

EasyPay MetroCard

877-323-RIDE (877-323-7433)

The program allows older adults to automatically refill their reduced-fare MetroCards with a credit or debit card. Since the MTA is transitioning to the new OMNY system and away from MetroCards, new EasyPay cards can no longer be purchased.

MTA OMNY

Customer Service Center: 877-789-6669

https://omny.info/

OMNY is the new contactless fare payment system for public transportation in the New York region and will eventually replace MetroCards. Customers can tap at OMNY screens with a contactless credit, debit or prepaid card, as well as a digital bank card or an OMNY card. All subway stations, MTA buses, and the Roosevelt Island Tram have OMNY. OMNY will be expanded to include commuter rails and paratransit in 2024. OMNY cards can currently be purchased at local retail locations and refilled on the OMNY website and at the MTA's mobile sales vans. OMNY vending machines will be available at subway stations soon.

If you are a reduced-fare MetroCard user, including Senior MetroCards, your benefits will still work with OMNY and you will not need to reapply to continue accessing your reduced-fare benefits. If

you are a reduced-fare rider and would like to switch to OMNY on your mobile device (smartphone or smart watch) or a contactless debit or credit card, you can do so immediately. Visit https://omny.info/how-omny-works to learn how to sign up and connect your reduced-fare account to OMNY. If you don't want to use your mobile device or contactless card to pay for rides, New York City Transit will be sending reduced-fare OMNY cards to all eligible reduced-fare MetroCard holders automatically between January and March 2024.

MTA Mobile Sales Vehicles

511

https://new.mta.info/fares/metrocard-buses-and-vans

MTA Mobile Sales Vehicles appear at locations during select times throughout the city and offer a variety of services. You can get help with a reduced fare application, transfer MetroCard balances, exchange damaged reduced fare MetroCards, report a lost/stolen MetroCard or ask for information about any Metrocard-related issues. Locations and times (as of September 2023) in Senate District 28 are listed below.

Location	Day	Time
57 St. & Third Ave.	1st & 3rd Tuesday	1 p.m - 3 p.m.
68 St. & First Ave. (near Memorial Sloan Kettering)	1st & 3rd Tuesday	10 a.m. – 12 p.m.
79 St. & York Ave. (on York between 78 St. & 79 St.)	1st & 3rd Wednesday	10 a.m. – 12 p.m.
72 St. & York Ave.	1st & 3rd Wednesday	1 p.m. – 3 p.m.
47 St. & Second Ave.	1st Thursday	1 p.m. – 3 p.m.
28 St. & Second Ave.	1st Thursday	10 a.m. – 12 p.m.
86 St. & Lexington Ave.	2nd & 4th Tuesday	10 a.m. – 12 p.m.
68 St. & Lexington Ave.	2nd & 4th Tuesday	1 p.m. – 3 p.m.
92 St. & Lexington Ave.	1st Thursday	10 a.m. – 12 p.m.
23 St. & Ninth Ave.	2nd & 4th Thursday	1 p.m. – 3 p.m.

NYC Ferry Discount Program

https://www.ferry.nyc/discount/

The NYC ferry offers reduced fare tickets for \$1.35 to adults 65 and older, to people with disabilities and to participants in the Fair Fares NYC program. Download an application from their website and submit it along with proof of age by mail or in-person at the Wall St./Pier 11 ferry landing. Once approved for the program, reduced-fare tickets can be purchased through the app as a verified "Ferry Discount Program" user or in-person at the Wall St./Pier 11 ferry landing 7 days a week from 8 a.m. to 7 p.m..

Reduced-Fare MetroCards

511 (when prompted say "MTA" then say "reduced-fare MetroCard") https://new.mta.info/fares/reduced-fare

Adults 65 and older, and people with disabilities of any age, with reduced-fare MetroCards pay half the standard price to ride on NYC buses and subways. These cards work like standard MetroCards but are personalized with your name and photo. The application is available online. It can be submitted by mail, or in-person at the MTA's Customer Service Center at 3 Stone Street or at a MetroCard sales vehicle. You need a valid photo ID with your date of birth, or a Medicare card and another form of photo ID. Reduced-fare MetroCards can be linked to OMNY accounts for contactless payment. Please note that it is likely OMNY cards will replace all MetroCards in the future.



Legal Services NYC Veterans Justice Project

917-661-4500

https://www.legalservicesnyc.org/what-we-do/practice-areas-and-projects/veterans-justice-project The Legal Services NYC Veterans Justice Project provides civil legal services to low-income military veterans, service members and their families. It is designed to help veterans achieve greater housing and financial stability and connect veterans with social and mental health services. The hotline is open Monday through Friday, 9:30am to 4pm.

New York City Bar Association's Veterans Assistance Project

212-382-4722

http://www.citybarjusticecenter.org/projects/veterans-assistance-project/.

The Veterans Assistance Project is designed to meet the needs of the 250,000+ veterans living in New York City by providing pro bono assistance with disability benefits claims before the New York City Regional Office of Veterans Affairs.

New York City Department of Veterans' Services

212-416-5250

https://www1.nyc.gov/site/veterans/index.page

The NYC Department of Veterans' Services provides assistance and advocacy for veterans and their family members with housing, employment, education, mental health, health care, public benefits and legal services issues. Call or visit the website for the latest updates. A guide to their services is available online at:

https://www1.nyc.gov/assets/veterans/downloads/pdf/Veterans Resource Guide JUL2019.pdf.

New York Legal Assistance Group Veterans Project (NYLAG)

212-946-0343 (Intake Monday, Wednesday, and Thursday, 9am-5pm)

https://www.nvlag.org

NYLAG provides free civil legal services to veterans on a range of issues including eviction prevention, public benefits denials, debt collection and health care.

New York State Department of Veterans' Affairs

518-474-6114

888-838-7697 (to schedule an appointment with a benefits advisor)

Veterans Crisis Line: 988, Press 1

https://veterans.ny.gov

The New York State Department of Veterans' Affairs provides assistance to veterans and their families with accessing benefits, employment, health care, financial and housing issues.

U.S. Department of Veterans Affairs - New York Regional Office

201 Varick Street, 4th Floor (8:30am to 4:00pm)

800-827-1000

https://www.va.gov/

The U.S. Department of Veterans Affairs coordinates a wide range of health care, disability, education, employment, housing and pension benefits for veterans and their families. Many veterans are eligible for geriatric and long-term care services in VA facilities and/or their homes.

U.S. Veterans Affairs New York Harbor Healthcare System-Manhattan

423 East 23rd Street

212-686-7500

212-686-7500 x4656 (Mental Health)

https://www.va.gov/new-york-harbor-health-care/

The NY Harbor Healthcare System works to improve the health of the men and women who so proudly served our nation. The system works to be the provider of choice of veterans by offering an efficient, integrated quality health care system providing a full range of primary, specialty and chronic health care services.

Additional VA Toll Free Numbers:

Crisis Hotline: 800273-8255

Education (GI Bill): 888-442-4551 Life Insurance: 800-669-8477

Medical care for dependents and survivors: 800-733-8387 Special Issues (Gulf War/Agent Orange): 800-749-8387

Veterans' Health Administration and resources for homeless veterans: 877-222-VETS

(877-222-8387)

Women's Health: 855-VA-Women (855-829-6636)

Veterans' Homeowner Tax Exemption

The Veterans' Tax Exemption is a partial property tax exemption available to property owners who served in the U.S. armed forces in WWI, WWII, Korea, Vietnam, the Gulf or the Global War on Terrorism. Spouses of qualified veterans, unmarried surviving spouses of qualified veterans and Gold Star parents are also eligible. Applications are available online at https://www1.nyc.gov/site/finance/benefits/landlords-veterans.page or by calling 311.

O VOLUNTEER OPPORTUNITIES

There are countless volunteer opportunities with organizations throughout NYC. Below is a small sample.

AARP Local Volunteer Opportunities

866-227-7442

https://local.aarp.org/new-york-ny/volunteering/

Provides volunteers with opportunities to volunteer in different programs affiliated with AARP around NYC.

American Red Cross

877-733-2767

https://www.redcross.org/local/new-york/greater-new-york/volunteer/become-a-volunteer.html Trains volunteers to work in a variety of capacities, including disaster response, teaching, health and safety and support services.

Big Apple Greeters

212-669-8198

http://bigapplegreeter.org/volunteer/

Through this program, volunteer greeters show visitors to New York around all the boroughs. Volunteers who speak languages other than English are especially in demand.

JASA Chat

212-273-5320

https://jasa.org/jasachat

The JASAChat program connects volunteers with isolated older adults for a weekly phone or video chat. Visit the website to learn more about this program and sign up.

New York Cares

212-228-5000

https://www.newyorkcares.org/

Non-profit organization that matches people of all ages with volunteer opportunities across the city. Opportunities are available for those who want to help out for as little as one day.

New York State Long-Term Care Ombudsman Program-CIDNY

888-855-9807

https://www.cidny.org/ltcop/

"Ombudsmen" are advocates for those living in nursing homes, assisted living facilities, and family-type homes. The Ombudsman program uses volunteers as advocates. Volunteers go through a 42-hour training program and are then certified by the State. Once they are certified, volunteers are assigned to a facility to work with the residents and their families.

NYC Service

212-788-7550

nycservice@cityhall.nyc.gov

https://www.nycservice.org/search/

Refers volunteers to a wide range of NYC organizations.

OASIS Intergenerational Tutoring Program (in East Harlem with Union Settlement) 212-828-6000

https://unionsettlement.org/get-involved/volunteer/

Share your love of reading and language with a child in grades K-4. Work with a student one-onone or several throughout the school year. Training is provided to help in six East Harlem schools, and no prior experience is required.

Retired & Senior Volunteer Program (RSVP)

212-254-8900

http://www.cssny.org/programs/entry/retired-and-senior-volunteer-program

Run by the Community Service Society of New York. Encourages and assists older adults who want to volunteer in their communities. Among their programs are The Financial Advocacy Program, which boosts the economic security of low-income New Yorkers through public benefits counseling and financial education; and the Reentry Services and Youth Mentoring, programs which prepare the formerly incarcerated and their families for success in school, on the job, and in the community. To schedule an interview to be a volunteer, call 212-614-5536.

MHAT ARE ADVANCE DIRECTIVES?

≈ HEALTH CARE PROXY ≈

The New York Health Care Proxy Law allows you to appoint someone you trust – for example, a family member or close friend – to make health care decisions for you if you lose the ability to make decisions yourself. By appointing a health care agent, you can make sure that health care providers follow your wishes. Your agent can also decide how your wishes apply as your medical condition changes.

Hospitals, doctors and other health care providers must follow your agent's decisions as if they were your own. You may give the person you select as your health care agent as little or as much authority as you want. You may allow your agent to make all health care decisions or only certain ones. You may also give your agent instructions that he or she has to follow. This form can also be used to document your wishes or instructions with regard to organ and/or tissue donation. You can download a copy of the NYS Health care Proxy at: https://www.health.ny.gov/professionals/patients/health_care_proxy/.

A common challenge is keeping track of one's health care proxy. Once you have completed your proxy, make copies to provide to your health care agent, primary care physician, a family member, and your lawyer, as well as to keep on your person and at home so that your proxy is accessible, and your wishes will be followed. If your spouse is your health care agent and you get a divorce, your proxy will be considered null and void. You will need to complete a new health care proxy, even if your former spouse will continue to act as your health care agent.

If you do not have someone to appoint as your health care agent, you may document your health care wishes in a living will. There is no standard living will form that must be used in New York. A sample form may be downloaded at: https://ag.ny.gov/sites/default/files/livingwil-template-fillin.pdf.

≈ POWER OF ATTORNEY ≈

A "durable power of attorney" is one of the most powerful planning tools that an attorney can recommend to a client. When a person (the principal) signs a power of attorney, he gives another person (the agent) the power to act in his place and on his behalf in managing his assets and affairs. The agent's powers may be broad and sweeping to include almost any act which the principal might have performed. It should be noted, however, that, in general, acts which are inherently testamentary in nature, such as the authority to make or revoke a will, may not be performed by an agent. It is not a substitute for a will because a power of attorney becomes void upon the death of the principal.

Because a power of attorney is such a powerful tool, it can be a "license to steal" in the hands of a dishonest agent. No power of attorney is better than a power of attorney granted to an agent who can't be trusted. A person who is contemplating executing a power of attorney should be counselled about this risk.

A power of attorney can be either a "general" power of attorney, where the agent may perform almost any act the principal might have performed himself regarding the financial management of his affairs, or a "limited" power of attorney, where the agent has one or more specific powers, such as the power to sell a particular property to a particular purchaser at a particular time.

A principal may name one or more agents who can be authorized to act either "jointly" or "severally" (alone without the signature of the other agent or agents). Requiring agents to act jointly is protective of the principal; however, it substantially increases the administrative burden of the agent.

Under New York law, a power of attorney is "durable" unless the form says otherwise. A durable power of attorney does not become inoperative upon the incapacitation of the principal. Because the most common reason for executing a power of attorney is to have someone who can manage your affairs if you become incapacitated, it is very rare to have someone request a power of attorney that is not durable.

Under New York law, there is a prescribed form known as a statutory short form power of attorney. It is highly advisable to use this form. A statutory short form power of attorney incorporates by reference certain definitions. For example, if the principal initials "Banking Powers", one can look at the law to determine what that means. Also, penalties may be imposed if a financial institution fails to accept a properly executed statutory short form power of attorney.

There are some extremely technical requirements for drafting and executing a valid power of attorney. For that reason, it is highly recommended to have an attorney who is experienced in drafting powers of attorney do it for you instead of trying to do it yourself.

The power of attorney for asset management in the case of a seriously ill or person with disability is especially useful in situations where the person's assets may be modest and, accordingly, they do not warrant the expense associated with other planning techniques, such as trusts or guardianships.

The great advantage of the durable power of attorney is that it remains effective after the principal's incapacity. The agent, therefore, can act immediately upon the principal's incapacity to manage his assets or to take various measures without initiating costly and time-consuming quardianship proceedings to obtain the court's authorization for such transactions.

A power of attorney may not be used to authorize the agent to make health care decisions on behalf of the principal. However, the power of attorney may be used to handle health-related matters, such as billing and dealing with insurance companies.

For additional information about advance directives, the New York State Attorney General's office issued a helpful resource, "Advanced Directives: Making Your Wishes Known and Honored," which you can view online at:

https://ag.nv.gov/sites/default/files/advancedirectives.pdf.

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