

SOUTHERN HILLTOWN RESOURCE GUIDE 2022



HUNTINGTON COUNCIL ON AGING

24 RUSSELL ROAD, HUNTINGTON, MA 01050

(413) 512-5205

COA@HUNTINGTONMA.US

Resource Guide Dedication

Dedicated to the long-distance caregivers who are trying to find the best services and provide the best care for their loved ones aging in place. To the active older adults looking for resources and ways to optimize and enjoy every day to the best of their abilities.

Visit our websites for online access. Hard copies can be found at the Town Libraries and at the Council on Aging offices.

Blandford Council on Aging

1 Russell Stage Rd., Blandford, MA 01008

(413) 848-4279, ext. 400

coa@townofblandford.com

www.townofblandford.com/boards-committees/council-on-aging/

Chester Council on Aging

15 Middlefield Rd., Chester, MA 01011

(413) 354-7735

coa@townofchester.net

www.townofchester.net/council-on-aging/

Huntington Council on Aging

24 Russell Rd., PO Box 430, Huntington, MA 01050

(413) 512-5205

coa@huntingtonma.us

www.huntingtonma.us/coa.html

The information in this guide was compiled in early 2022. It is our intention to update and maintain this information yearly. With recent budgetary cuts and shifts in funding, the information you receive today may often be invalid tomorrow.

We encourage your feedback (both positive and negative) so we can consistently provide updated information. We will have up-to-date digital versions of this guide available on the town and COA websites and we will seek to make updated printed copies available when possible.

Highland Valley Elder Services, Inc. offers a comprehensive resource library at www.highlandvalley.org or by calling (413) 586-2000.

Disclaimer

The information included in this resource guide is not meant as an endorsement, to any agency, organization, or individual but is for your assistance in obtaining services. Names and contact information can change quickly. We also do not claim to have listed all possibilities in Western Massachusetts. If you find that any information in this guide is incorrect or there is additional information you think should be included, please contact the Huntington Council on Aging at (413) 512-5205 or coa@huntingtonma.us.

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Adult Day Health Care

Adult day health care is defined as a supervised daytime program providing skilled nursing and rehabilitative therapy services in addition to core services provided in adult day care. Definitions of adult day services generally incorporate a statement about their purpose, the number of people who can be served, and limits on the number of hours a person may be served.

In general, adult day services may serve a wide range of people with a variety of different issues. According to a survey by Met Life, most people in adult day services are women, and the vast majority are over 65. In addition:

- The three most prevalent conditions experienced by ADS participants are dementia (47%), hypertension/high blood pressure (46%), and physical disability (42%).
- About a third of participants experienced cardiovascular disease (34%) and diabetes (31%).
- Chronic mental health issues were experienced by 25% of participants and 20% had a developmental disability.

Contacts

- ❖ **Highland Valley Elder Services**
320 Riverside Dr., Ste. B, Florence, MA 01062
(800) 322-0551 or (413) 586-2000
www.highlandvalley.org
Information & referral
- ❖ **Mercy Adult Day Health of Westfield**
24 Clifton St., Westfield, MA 01085
(413) 568-0555
Hampden County only
- ❖ **Wernick Adult Day Health Care Center**
770 Converse St., Longmeadow, MA 01106
(413) 567-3949 ext. 1511
Hampden County only

Adult Foster Care

Adult Foster Care (AFC) is a program for frail elders and adults with disabilities who cannot safely live alone. AFC adults live with trained and committed caregivers who provide daily care. Caregivers may be family members (except spouses) or non-family members. AFC participants need daily help with personal care but want to live in a family setting rather than in a nursing home or other facility. The caregiver provides meals, personal care assistance, escort to medical appointments and medication monitoring. Caregivers may be individuals, couples, or families.

AFC staff matches participants with carefully screened caregivers and provides ongoing support and training. Caregivers are paid a tax-free monthly stipend by MassHealth. Depending upon the level of need of the participant, a caregiver can receive up to \$18,250 a year. This stipend can be the deciding factor in caring for a loved one at home versus placing them in a skilled nursing facility. As care needs increase and more time is required to provide the care, the stipend can serve to replace income lost when a family member becomes unable to work outside the home. For new caregivers, the AFC Program can offer a unique employment opportunity.

Participant Eligibility

- Must be receiving Mass Health or able to pay privately
- Must be at least 16 years of age with chronic health problems and need assistance with personal care and activities of daily living
- Due to medical conditions, unable to safely live independently

Caregiver Eligibility

- Must maintain a private home environment in good repair and large enough to accommodate both the AFC participant(s) and all other residents of the home, or be willing to move into the home of the person needing care
- Caregiver must be at least 18 years of age
- Must be readily available and physically capable to provide supervision and hands-on-assistance
- Willingness to work cooperatively with Greater Springfield Senior Services in ensuring a high quality of life for the participant

AFC Staff Support

- Thorough screening of potential caregivers, including interviews, home assessments, reference checks, and a criminal history check
- Monitoring of the participant's medical needs by a GSSSI Registered Nurse
- Service coordination and advocacy
- 24-hour emergency support

Contacts

- ❖ **Highland Valley Elder Services**
320 Riverside Dr., Ste. B, Florence, MA 01062, (800) 322-0551 or (413) 586-2000
- ❖ **Nonotuck Resource Services**
425 Prospect St., Northampton, MA 01060, (413) 586-5256

Adult Learning Opportunities

❖ Five College Learning in Retirement, Peer-Led Lifelong Learning Smith College

18 Henshaw Ave., C2, Northampton, MA 01060
(413) 585-3756
5clir@smith.edu
www.5clir.org

❖ SHAEC Southern Hilltown Adult Education

The Village Enterprise Center
26 Main St., Chester, MA 01011
(413) 354-1055
southernhilltownsaec@gmail.com
www.SHAEC.org
Check for a satellite class in your area.

Categorical Tuition Waivers

Categorical tuition waivers are designed to provide financial support to individuals who might not have the opportunity to achieve higher education, without such assistance.

To be eligible for a Categorical Tuition Waiver, a student must be one of the three below:

- A Senior Citizen: Persons over the age of 60.
- Armed Forces: An active member of the Armed Forces (Army, Navy, Marine, Air Force or Coast Guard) stationed and residing in Massachusetts.
- Clients of the Massachusetts Rehabilitation Commission or Commission for the Blind: As certified by the respective commission.

If it deems necessary, the institution, consistent with its mission and subject to the Board of Higher Education's approval as of September 1, 1991, may establish additional waivers for specific categories of students. In accordance with institutional requirements, each student must present documentation of categorical waiver eligibility to the appropriate college officials.

Students must enroll in at least three undergraduate credits per semester in state supported undergraduate degree or certificate programs, and must maintain satisfactory academic progress in accordance with federal and institutional standards. Additional information regarding tuition waivers available at www.mass.edu/osfa/programs/categorical.asp.

Nearby Colleges and Universities

❖ Berkshire Community College

1350 West St., Pittsfield, MA 01201
(413) 236-1644
admissions@berkshirecc.edu
www.berkshirecc.edu

- ❖ **Greenfield Community College**
1 College Dr., Greenfield, MA 01301
(413) 775-1801
admission@mass.edu
www.gcc.mass.edu
- ❖ **Holyoke Community College**
303 Homestead Ave., Holyoke, MA 01040
(413) 538-7000
admissions@hcc.edu
www.hcc.edu
- ❖ **Springfield Technical Community College**
1 Armory St., Springfield, MA 01105
(413) 755-4214
admissions@stcc.edu
www.stcc.edu
- ❖ **University of Massachusetts Amherst**
Amherst, MA 01003
(413) 545-0801
mail@admissions.umass.edu
www.umass.edu
- ❖ **Westfield State University**
577 Western Ave., Westfield, MA 01086
(413) 572-5218
admissions@westfieldma.edu
www.westfield.ma.edu

Advance Directives

Health Care Proxy

- A health care proxy is a legal document that allows you to appoint a health care “agent” to make or communicate medical decisions on your behalf, in the event that you are unable to do so. Your health care agent can be anyone whom you trust, except an employee of a health care or long term care facility in which you are a patient or resident.
- It is important that you clearly communicate your wishes to your health care agent, either verbally or in writing while you are still physically and mentally competent to do so. Even though your written wishes (also known as a living will) are not legally binding in Massachusetts, they can act as a guideline for your health care agent or physician.
- Remember that your health care agent may be very emotional at the time that major medical decisions need to be made. Therefore, it is important to choose someone who will vocalize your health care wishes rather than their own. This is especially important with regard to life sustaining treatments such as, artificial respiration (ventilators) and feeding tubes.
- Your health care agent only becomes active once a doctor has determined that you are unable to make decisions on your own behalf. You can obtain a health care proxy from your physician or hospital or lawyer.

Living Wills

- A living will is a written statement in which you can outline your health care wishes related primarily to the withholding or withdrawal of life sustaining treatments.
- Living wills *are not legally recognized* in Massachusetts. However, they can serve as a written guideline for the person that you have chosen to be your health care agent (see above.)

Comfort Care (CC) / Do Not Resuscitate (DNR) Form

Legally recognized, statewide form that verifies an individual’s decision to not be resuscitated. Your physician can provide you with more information regarding resuscitation methods.

- You and your physician, authorized nurse practitioner or physician’s assistant must complete the CC/DNR form jointly.
- The completed form **MUST** be posted on either your refrigerator or on your bedside table. In an emergency, ambulance drivers must see the actual form in order to legally respect your wishes.
- As of January 2007, you no longer have to produce the original copy of the completed form. Photocopies are now legally acceptable.
- You or your appointed health care agent can revoke your DNR/ CC form at any time and resuscitation efforts will then be made.
- The DNR/CC form also includes a detachable section that can be worn like a hospital-like ID bracelet if you want to assure that your wishes are respected when traveling outside the home.
- Forms are now accessible online at www.mass.gov/dph/oems but still must be completed by an authorized medical provider. If you do not have computer access, contact your physician’s office to obtain a DNR/CC form.

Massachusetts Medical Orders For Life-Sustaining Treatment (MOLST)

MOLST is a medical order used by clinicians for patients with serious advancing illness in Massachusetts. The form documents the patient's decisions for their care based upon their current condition. It is currently being used in some hospitals and skilled nursing facilities.

The form provides clear instructions from a physician to other health care providers about the types of treatment a patient wants or does not want to be given to keep them alive near the end of life. The form is filled out by the patient's physician after a discussion with the patient. It is based on the patient's preferences and can be changed by the patient at any time, by requesting a new form to be filled out. It is signed by both the patient and physician. Forms and information about MOLST are available online at molst-ma.org.

Please note: Each state legally recognizes different forms of advance directives (i.e., a Massachusetts Health Care Proxy may not be legally recognized in Florida). If you regularly spend extended periods of time in another state, please be sure to inquire about and complete the legally recognized advance directives for that state. For more information on advanced directives, contact your doctor or elder legal services.

Advocacy

There are many agencies that provide advocacy on behalf of seniors. Advocacy can be focused on legislative action to secure a variety of benefits on a local, state or national level; resolving problems around a specific issue or for a specific population or individual. This list does not include the many organizations that are affiliated with specific health conditions.

Contacts

❖ **Attorney General's Elder Hotline**

(888) 243-5337

For Health & Long Term Care Insurance

(888) 830-6277

www.mass.gov/ago

This hotline is available Monday–Friday, 9 a.m. – 5 p.m. and is staffed by senior volunteers. It provides information about elder related issues such as debt collection practices, home improvement, landlord/tenant issues, scam awareness and telemarketing. It also provides dispute resolution services including free mediation and referral services.

❖ **Congressman Richard E. Neal**

Pittsfield Office (413) 442-0946

Springfield Office (413) 785-0325

Congressman Neal and his assistants are available to assist with concerns or problems regarding federal issues such as IRS, Social Security, and health insurance.

Legal Services

❖ **MASSBAR Association**

(413) 731-5134

Age in Place Services/Home Care

Requirements for Home Care Services

Home Care Services is based on three criteria:

1. The person must be sixty years of age or over.
2. The person must have at least one critical need for assistance that is not being met by another person or agency and need assistance with at least six activities of daily living.
3. Critical Needs: bathing, dressing, eating, toileting, walking, transferring from bed to chair, meal preparation, food shopping, transportation to chemotherapy, dialysis, and radiation treatments.
or
Non-Critical Needs: (including) laundry, housework, taking medication.

In addition, there are some other factors that are required to take into consideration when determining eligibility. Once Home Care services are requested, a Home Care case manager will conduct an assessment.

Note: When seeking out home care, start with a recommendation from a doctor. When interviewed, be clear about the safety limits and needs of the elder: can bathe themselves but is not safe to bathe without supervision; can feed themselves but no longer able to cook or use stoves unsupervised; at risk for falling and unable to pick themselves up; is no longer able to bend or lift heavy objects and do laundry alone.

Contacts

❖ **HOPE Nurse**

(413) 238-5511 ext. 313

Home visits for seniors who are patients of the Huntington Health Center

❖ **The Hilltown Elder Network (HEN)**

HEN Program Coordinator Charlie Hayes

(413) 296-4536 ext. 120

charlieh@hilltowncdc.org.

Amy Ellinger

(413) 207-2256

Huntington residents

Provides eligible rural elders with in-home services, such as home chore or transportation assistance, which help to insure safe conditions for independent living.

To receive HEN assistance, elders must be at least 62 years old, must meet household income criteria, and must have depleted or become ineligible for other forms of assistance, such as State Home Care. Not in every Hilltown.

Agency Contacts

❖ **Aging At Home, Inc.** (Blandford, Chester, Huntington)

71 Court St., Westfield, MA 01085

(413) 485-7171

Services: Private Duty Home Care, Home Care, Home Health Aide, Vet Services

- ❖ **All About You LLC** (Huntington)
2 Mechanic St., Easthampton, MA 01027
(413) 439-0883
Services: Home Care
- ❖ **Apex Health Care Services**
1985 Main St., Ste. 208, Springfield, MA 01103
(413) 746-4663
Services: Alzheimer's/Dementia Care, Appointment Escorts, Care Management, Companions, Homemaker, Medication Management
- ❖ **Baystate Visiting Nurse Association & Hospice**
50 Maple St., PO Box 9058, Springfield, MA 01102
(413) 781-5070
Services: Hospice, Home Care, Home Health Aide, Medical Social, Medicare, Nursing Care, Occupational Therapy, Physical Therapy, and Speech Pathology
- ❖ **ELITE Home Health Agency** (Huntington)
409 Main St., Suite 208, Amherst, MA 01002
(413) 256-4663
Services: Home Care
- ❖ **Epic Health Services** (Blandford, Chester, Huntington)
78 Capital Dr., West Springfield, MA 01089
(413) 205-1696
Services: Home Care
- ❖ **Griswold Home Care** (Blandford, Chester, Huntington)
16 Center St., Northampton, MA 01060
(413) 315-5053
Services: Home Care
- ❖ **Highland Valley Elder Services**
(Blandford, Chester, Huntington)
320 Riverside Dr., Ste. B, Florence, MA 01062
(413) 586-2000
Services: Home Care (qualifies you for a free lifeline)
- ❖ **Hospice Services of Western Massachusetts** (Blandford, Chester, Huntington)
1325 Springfield St., Suite 12, Feeding Hills, MA, 01030
(413) 786-4004
55 Church St., Pittsfield, MA 01201
(413) 442-0045
Services: Home Health Aide, Medicare, Nursing Care, Occupational Therapy, Physical Therapy, & Speech Pathology
- ❖ **Maxim Health Care Services**
(Blandford, Chester, Huntington)
103 Myron St., Suite G, West Springfield, MA 01089
(413) 746-3711
Services: Home Care
- ❖ **Noble Visiting Nurse** (Blandford, Chester, Huntington)
77 Mill St., Suite 207, Westfield, MA 01085
(413) 794-6411
Services: Home Health Aide, Medical Social, Medicare, Nursing Care, Occupational Therapy, Physical Therapy, and Speech Pathology

- ❖ **O'Connell Professional Nurse Service**
(Blandford, Chester, Huntington)
14 Bobala Rd., Suite 1B, Holyoke, MA 01040
(413) 533-1030
Services: Home Care, minimum service 4 hours
- ❖ **Porchlight Visiting Nurse Association**
(Blandford, Chester, Huntington)
32 Park St., Lee, MA 01238
(413) 243-1212
Services: Home Health Aide, Medical Social, Medicare, Nursing Care, Occupational Therapy, Physical Therapy, and Speech Pathology
- ❖ **Visiting Angels** (Blandford, Chester, Huntington)
507 Southampton Rd., Ste. 1, Westfield, MA 01085
(413) 568-7790
Services: Home Care
- ❖ **Visiting Nurse Association & Hospice of Cooley Dickinson** (Huntington)
168 Industrial Dr., Northampton, MA 01060
(413) 584-1060
Services: Home Care, Home Health Aide, Medical Social, Medicare, Nursing Care, Occupational Therapy, Physical Therapy, and Speech Pathology
- ❖ **Western Mass Home Health Services** (Huntington)
270 Main Street, Agawam, MA 01001
(413) 789-0132
Services: Home Health Aide, Medical Social, Medicare, Nursing Care, Occupational Therapy, Physical Therapy, and Speech Pathology

Assisted Living

Assisted Living Checklists can be found in the National Caregivers Library at www.caregiverslibrary.org or massALA@mass-ala.org.

(NP) Not-for-profit

(P) For-profit Senior Housing & Aging Services

Agawam

- ❖ **The Atrium at Cardinal Drive (P)**
153 Cardinal Drive, Agawam MA 01001
(413) 821-9911
- ❖ **Heritage Woods (P)**
462 Main Street, Agawam MA 01001
(413) 786-9704

Belchertown

- ❖ **Christopher Heights of Belchertown (P)**
99 Front St., Belchertown MA 01007
(413) 323-5500

Dalton

- ❖ **Sugar Hill Senior Living (P)**
45 Main St. Dalton, MA 01226
(866) 344-6929

Easthampton

- ❖ **Lathrop Retirement Communities (NP)**
100 Bassett Brook Dr., Easthampton, MA 01027
(413) 586-0006
www.lathrop.org

Holyoke

- ❖ **Beaven Kelly Home (NP)**
25 Brightside Dr., Holyoke MA 01040
(413) 532-4892
www.mercycares.com
- ❖ **Day Brook Village (NP)**
298 Jarvis Ave., Holyoke, MA 01040
(413) 538-7551
- ❖ **Providence Place (NP)**
5 Gamelin St., Holyoke, MA 01040
(413) 534-9700
www.providenceplace.org

Lanesborough

- ❖ **Laurel Ridge / The Alexander Inn (P)**
110 North Main St., Lanesborough, MA 01237
(413) 445-5959

Lee

- ❖ **The Landing at Laurel Lake (P)**
600 Laurel Street, Lee, MA 01238
(413) 243-4747

Leeds

- ❖ **Linda Manor Assisted Living (P)**
345 Haydenville Rd., Leeds, MA 01053
(413) 200-7584

Lenox

- ❖ **Kimball Farms (NP)**
235 Walker St., Lenox, MA 01240
(413) 637-7002
www.kimballfarms.org

Ludlow

- ❖ **Keystone Commons (P)**
460 West St., Ludlow, MA 01056
(413) 583-6611

Longmeadow

- ❖ **Glenmeadow (NP)**
24 Tabor Crossing, Longmeadow, MA 01106
(413) 567-7800
www.glenmeadow.org
- ❖ **JGS Lifecare: Multi-Facility Organizations (NP)**
770 Converse St., Longmeadow, MA 01106
(413) 567-6211
www.jgslifecare.org
- ❖ **Julian J. Leavitt Family Jewish Nursing Home (NP)**
770 Converse St., Longmeadow, MA 01106
(413) 567-3949
www.jgslifecare.org
- ❖ **Ruth's Housing Assisted Living (NP)**
780 Converse St., Longmeadow, MA 01106
(413) 567-6212
www.jewishgeriatric.org

Northampton

- ❖ **Christopher Heights of Northampton (P)**
50 Village Hill Rd., Northampton, MA 01060
(413) 584-0701
- ❖ **Lathrop Home (NP)**
215 South St., Northampton, MA 01060
(413) 584-2865
www.lathrophome.org
- ❖ **Rockridge Retirement Community (NP)**
25 Coles Meadow Rd., Northampton, MA 01060
(413) 586-2902
www.rockridgema.org

Pittsfield

- ❖ **Rosewood Assisted Living (P)**
318-320 Onota St. Pittsfield, MA 01201
(413) 448-8449
- ❖ **Wingate Residences at Melbourne Place (P)**
140 Melbourne Rd., Pittsfield, MA 01201
(413) 499-1992

South Hadley

- ❖ **Loomis Communities (NP)**
246 N. Main St., South Hadley, MA 01075
(413) 532-5325
www.loomiscommunities.org
- ❖ **Loomis Village (NP)**
20 Bayon Dr., South Hadley, MA 01075
(413) 588-5100
www.loomiscommunities.org

Southwick

- ❖ **Southwick Village (P)**
One Sawmill Rd., Southwick, MA 01077
(413) 569-1945

Springfield

- ❖ **Loomis Lakeside at Reeds Landing (P)**
807 Wilbraham Rd., Springfield, MA 01109
(413) 782-1800
- ❖ **Mason Wright Retirement Community (NP)**
74 Walnut St., Springfield, MA 01105
(413) 733-1517
www.masonwright.org
- ❖ **The Wellington at Springfield (P)**
942 Grayson Dr., Springfield, MA 01119
(413) 426-9868

Westfield

- ❖ **Arbors (P)**
40 Court St., Westfield, MA 01085
(413) 203-9445
- ❖ **Armbrook Village (P)**
551 North Rd., Westfield, MA 01085
(413) 568-0000
- ❖ **East Mountain View (NP)**
138 East Mountain Rd., Westfield, MA 01085
(413) 568-7444
www.tcbinc.org

West Springfield

- ❖ **Monastery Heights (P)**
110 Monastery Ave., West Springfield, MA 01089
(413) 781-1282

Bereavement

Components of Grief

- Separation Distress includes a mix of feelings like sadness, anxiety, pain, helplessness, anger, shame, yearning, loneliness, etc.
- Traumatic Distress includes states of disbelief and shock, intrusions, and efforts to avoid intrusions and the spike of emotions they produce
- Guilt, remorse, and regrets
- Social withdrawal
- People may also experience symptoms that are similar to depression such as loss of interest in pleasurable activities, disruptions in sleep and appetite, low energy, irritability, and depressed mood.

What Helps in Grief

- Staying physically healthy: Time to take care of yourself. Get a checkup and keep connected with friends and family.
- Honoring the loss: It is a big adjustment and take time to accept the loss of a loved one. Give yourself time and find support groups to help you through it.

Acute and Prolonged Grief

- It is important to remain connected to support groups until you have returned to a normal way of life and are able to cope with the loss in constructive ways.

Contacts

❖ Visiting Nurse Association & Hospice of Cooley Dickinson

168 Industrial Dr., Northampton, MA 01060

(413) 582-5330

- Virtual weekly support group in 8-week sessions on Wednesday evenings. Intake required.
- Walking group meets 10:30 – 11:30 a.m. on Fridays in Childs Park in Northampton. Call for dates.
- Monthly Expressive Arts group meets virtually 5:00 – 6:30 p.m. on the last Tuesday of the month.
- Bereavement Book Club meets every other month virtually 5:30 – 7:00 p.m. on the second Wednesday of the month. Call for more information and the latest book title.

❖ *Please refer to the “Hospice” section for more resources.*

Caregiver Resources

Providing care for a loved one can be a wonderful and fulfilling experience. However, it can also be overwhelming and a source of great stress. Caregivers commonly experience feelings of guilt, embarrassment, helplessness, and anger, which create the kind of stress that can lead to caregiver “burn out”. There are ways to help reduce stress and prevent or alleviate “burn out”.

Tips for Caregivers

Don't be afraid to ask for help. Asking for help is a strength not a weakness. Speak to family and friends about your feelings or join a support group. Support groups are very beneficial because you can share your experience with others who have experiences like your own. You will be able to provide better care for your loved one if you make sure all your physical and emotional needs are being met. You can take care of yourself by eating well, exercising, and getting plenty of sleep. This combination of self-care will reduce stress. Also, try to engage in an activity you enjoy daily in order to enrich your life. Try to stay positive. Instead of looking at what your loved one can no longer do, look at what he or she is still able to do. Seek out caregiver's assistance and support to ease the strain.

Call your local Police department to see if your community has an Elopement Form to fill out for autism, Alzheimer's, and dementia that gives emergency services details of your loved one's condition, best practices for approaching them, and likely locations to find them if they have wandered off.

Check with your local Council on Aging or Senior Center for more information on memory cafes, Dementia Friends Training, and caregiver support programs.

Contacts

- ❖ **Alzheimer's Association Western MA Office**
264 Cottage St., Springfield, MA 01104
(413) 787-1113
24/7 Helpline: (800) 272-3900
www.alz.org
- ❖ **Highland Valley Elder Services**
320 Riverside Dr., Ste. B, Florence, MA 01062
(413) 586-2000
Family Caregiving Services
- ❖ **Rays of Hope, Baystate Health Foundation,**
280 Chestnut St., Springfield, MA 01199
(413) 794-8001
raysofhope@baystatehealth.org
- ❖ **Springfield SHG: National Multiple Sclerosis Society**
Mercy Medical Center, Lower Level
299 Carew St., Springfield, MA 01104
(800) 344-4867
www.nationalmssociety.org/Chapters/MAM

A National MS Society affiliated support group for people living with MS, their families, friends, and caregivers. Besides sharing the realities of living with MS, they share good times, laughter, and information in a positive, upbeat environment.

❖ **Westfield's Memory Café**

Armbrook Village, 551 North Road, Westfield MA 01085

(413) 568-0000

Caregivers must be present during the activities.

Cleaning & Laundry Services

❖ **Apex Health Care Services**

1985 Main St., Ste. 208, Springfield, MA 01103

(413) 746-4663

❖ **Commonwealth Care Alliance**

101 Wason Ave., Springfield, MA 01107

(413) 744-8290

❖ **Commonwealth Registry of Nurses. Inc.**

29 Pelotquin Dr., PO Box 11, Easthampton, MA 01027

(413) 527-2527

❖ **Griswold Home-Care**

16 Center St., Suite 209, Northampton, MA 01060

(413) 385-0012

❖ **Highland Valley Elder Services**

320 Riverside Dr., Suite B, Florence, MA 01062

(413) 586-2000

❖ **Home Instead Senior Care of Berkshire County**

66 Wendell Ave., Pittsfield, MA 01201

(413) 442-0907

❖ **Mary Kathy Grant**

47 Basket St., Huntington, MA 01050

(413) 667-7314

❖ **O'Connell Care at Home**

512 Pleasant St., 1st Floor, Holyoke, MA 01040

(413) 533-1030

❖ **Prime Home Health and Companion Care**

296 North Main St., East Longmeadow, MA 01028

(413) 525-0155

www.primehhcc.com

❖ **Porchlight Home Care**

281 Winter St., Suite 240, Pittsfield, MA 01201

(413) 243-1122

❖ **Visiting Angels**

374 South St., Suite 208, Pittsfield, MA 01201

(413) 344-9281

Clutter Management

The first step to getting organized is to toss or recycle useless stuff such as: Wire dry-cleaner hangers, socks with no match, old florists' vases, broken umbrellas, last year's holiday cards, old makeup, used notebooks, dried-up cans of paint, pens that are out of ink, dead batteries, newspapers, and old spices. Decluttering your home can be a massive undertaking, one that sometimes feels too daunting to even attempt.

- Before you declutter, visualize what you want your space to look like.
- Don't bring any new items into your home until the decluttering process is complete. Best practice is out with two old in with one new.
- Get mentally prepared.
- Gather all the materials you'll need. Three bins or boxes labeled, trash, recycle/donate, keep.
- Schedule your decluttering session on the calendar. Even only ten minutes a day will make a difference.
- Start with the space that bothers you the most.
- Then start with what you can see on surface areas like desktops, tops of dressers and tables, or floor space. Keep on the surface only what you need and use daily. Weekly needs go in one drawer or cupboard. Monthly gets buried deeper, yearly in other outside storage area.
- Once you've cleared the clutter from those areas, you can dive into your drawers and cabinets. If you have not worn it or used it in a year let it go.
- Don't forget to focus on the big stuff, too, rearrange furniture to allow for more open and cleared space. Let go of any broken or unused items.
- Set a timer for ten minutes and start. When you pick it up, quickly place it in one of the three boxes.
- No second guessing
- When the bell rings get rid of the trash immediately. Bring it outside.
- Clean off and find a home for the items you are keeping.
- Sort and store like items together according to how or when you use them.
- Recycle and give away. Turn sentimental items into stories, Take a picture and write a story about it in your memory journal. Think of someone that would enjoy the item. Sell it at a tag sale or donate to charity.

If the whole process still seems impossible get professional help.

Contacts

❖ **Caring Transitions**

144 Southbrook Rd., East Longmeadow, MA 01028, (413) 318-8389
www.caringtransitions.hampdencounty.com

❖ **JDOG Junk Removal & Hauling**, Wade Rivest, Owner/CEO (vet owned & operated) Westfield, MA 01085, (413) 378-0718 Junk Removal, Small Deliveries & Lite Hauling, Labor Services, Estate Cleanouts

❖ **The Organized Shelf, Michael Cahalen**

Pittsfield, MA 01201, (413) 464-5328, www.theorganizedshelf.com

See "*Donations*" for more information on removal of unwanted items.

Companionship / Friendly Visitors

Companion: An individual who visits weekly, helping with errands, correspondence, taking the client to appointments, and providing ongoing companionship.

Contacts

- ❖ **Amada Senior Care**
95 Ashley Ave. Ste. F, West Springfield, MA, 01089
(413) 930-4400
- ❖ **Apex Health Care Services**
1985 Main St., Ste. 208, Springfield, MA 01103
(413) 746-4663
- ❖ **Compassionate Health Care Systems**
1275 Elm St. West Springfield, MA 01089
(888) 372-0571
- ❖ **Griswold Home-Care**
16 Center St., Ste. 209, Northampton, MA 01060
(413) 385-0012
- ❖ **Highland Valley Elder Services**
320 Riverside Dr., Suite B, Florence, MA 01062
(413) 586-2000
- ❖ **O'Connell Care at Home**
1 Federal St., Building 103-1, Springfield, MA 01105
(413) 533-1030
- ❖ **Porchlight Home Care**
281 Winter St. Suite 240, Pittsfield, MA 01201
(413) 243-1122
- ❖ **Visiting Angels**
374 South St. Suite 208, Pittsfield, MA 01201
(413) 344-9281

Dental Resources

- ❖ **AARP®**
(866) 583-2085
- ❖ **AETNA**
(860) 273-0123
- ❖ **Altus Dental**
(877) 223-0577
- ❖ **Blue Cross Blue Shield/Dental**
(617) 246-5000
- ❖ **CIGNA**
(855) 336-7683
www.cignadentalplans.com
- ❖ **Commonwealth Care Alliance**
(618) 426-0600
- ❖ **DELTA Dental of Massachusetts**
(619) 886-1000
- ❖ **Fallon Health**
(508) 799-2100
- ❖ **Health New England**
(413) 787-4004
- ❖ **Humana**
(800) 459-6006
www.humana.com
- ❖ **Senior Dental Insurance Plus**
(888) 401-3004
www.dentalplans.com
- ❖ **Tufts Dental Plan**
(413) 746-8200
- ❖ **United Health Care Community Plan**
(844) 724-6727

Dental Services

- ❖ **Big Wide Smiles Family Dentistry**
32 Willimansett St., South Hadley, MA 01075
(413) 540-9500
- ❖ **Dores Dental**
281 Maple St., East Longmeadow, MA 01028
(413) 241-3995
- ❖ **Great Expression Dental Centers**
2141 Boston Rd., Suite 304, Wilbraham, MA 01095
(413) 599-1600
- ❖ **Hilltown Community Health Center**
73 Russell Rd., Huntington MA, 01050
(413) 667-3009
- ❖ **Holyoke Dental Associates**
610 South St., Holyoke, MA 01040
(413) 533-8378
- ❖ **Northampton Family Cosmetic Dentistry**
264 Elm St., Northampton, MA 01060
(413) 584-2902
- ❖ **Westfield Dental Associates Inc.**
75 Court St., Westfield, MA 01085
(413) 568-1062
- ❖ **Worthington Health Center**
58 Old North Rd., Worthington, MA 01098
(413) 238-5511

Disability Resources

❖ **Mass Options**

(844) 422-6277

Online chat, available in English and Spanish at massoptions.org

Connects those seeking services to the Aging and Disability Resource Consortia, state agencies like the Executive Office of Elder Affairs, and other organizations that provide services and supports to elders and persons with disabilities.

❖ **Massachusetts Rehabilitation Commission (MRC)**

600 Washington Street, Boston, MA 02111

(617) 204-3600

www.mass.gov/orgs/massachusetts-rehabilitation-commission

The Massachusetts Rehabilitation Commission (MRC) helps individuals with disabilities to live and work independently. MRC is responsible for Vocational Rehabilitation, Community Living and eligibility determination for Social Security Disability Insurance (SSDI) and Supplemental Security Income (SSI) federal benefits programs. MRC provides comprehensive services to people living with disabilities that maximize their quality of life and economic self-sufficiency in the community. All programs have their own intake criteria including financial, medical, and other eligibility requirements.

❖ **Social Security Disability Insurance (SSDI)**

(800) 772-1213

www.ssa.gov/benefits/disability

What is Social Security Disability Insurance?

Social Security Disability Insurance (SSDI) is a federally run benefits program that provides aid to people who are unable to achieve gainful employment due to a permanent disabling condition. SSDI is financed by the Social Security tax. Therefore, any person that qualifies as disabled according to the definition provided by Social Security Administration (SSA), and who has paid Social Security taxes long enough to achieve sufficient work credits, can qualify for SSDI.

Do You Qualify for SSDI?

In order to qualify for SSDI, you must suffer from a permanent condition that prevents you from working. In other words, your disability must have lasted, or be expected to last, a minimum of twelve months and you must be unable to earn an income greater than \$1,130 per month (prior to 2016, this standard allowable level of Substantial Gainful Activity was only \$1,090 per month).

In addition, an individual must have earned sufficient work credits in order to qualify for SSDI. The normal requirement is a total of 40 credits, 20 of which must have been earned in the 10 years prior to the onset of disability. Usually, this means that a person must have a fairly consistent work history and have worked (and paid Social Security taxes) for a combined five of the ten years prior to becoming disabled.

These work requirements can be somewhat less for younger individuals, as parents' work credits can be applied to applicants under the age of 22.

Accessible Devices

For consumers who require an accessible device, there are options available. To apply for financial assistance in obtaining a handset compatible with your landline telephone service provider, you may contact the **Massachusetts Commission of the Deaf and Hard of Hearing Assistive Technology Fund at 617-740-1600** or contact Alexander Pooler, the Director of the Assistive Technology Program at the Massachusetts Commission for the Blind, by email at Alexander.Pooler@state.ma.us. To request an accessible wireless device, contact your wireless carrier of choice to explore what models are available to suit your needs. Braille key, larger-screen and hearing aid compatible mobile phones may also be available upon request.

Important Consumer Tips and Recent Program Changes

- Applicants must choose Lifeline service for either their landline or wireless service, but cannot obtain both services. Only one individual in a household may receive Lifeline Service. Federal law limits the Lifeline benefit to one service per household.
- Applicants will be required to complete an application for the carrier of their choice that certifies that they meet the eligibility requirements. This will also include submitting acceptable documentation, along with a completed application, to demonstrate proof of eligibility for the program.
- Applicants must recertify each year with their Lifeline provider to certify that they continue to meet eligibility requirements or they may lose their Lifeline discount. When your Lifeline provider or the Universal Service Administrative Company (USAC) notifies you to recertify your continued eligibility for Lifeline, you must respond promptly, as failing to respond will result in a removal of your benefit or suspension of service.
- Participating in the Lifeline Program does not protect you from being disconnected if you fail to pay your telephone bill.
- Depending on your location, some wireless carriers may provide a better signal than others. Contact each company to find out which provides the most coverage in your area prior to selecting a carrier.
- When submitting your Lifeline application to your service provider, be sure your answers are complete and legible and that you provide a photocopy of your proof of eligibility documents.
- Keep a copy of your completed application and all original eligibility documentation for your records.
- Effective December 2, 2016, you must use your Lifeline service once every 30 days or your benefit will be removed. Sending a text message now qualifies as usage of service.
- Once enrolled, you must stay with the same Lifeline provider for 60 days for telephone service and 12 months for broadband service before being able to switch providers. For additional information regarding the Lifeline program, contact the Consumer Division of the Massachusetts Department of Telecommunications and Cable. The Consumer Division also accepts complaints concerning Lifeline service and works directly with service providers to resolve any issues that program participants may encounter.

❖ Consumer Division, Department of Telecommunications and Cable

1000 Washington St., Suite 820, Boston, MA 02118

(800) 392-6066

Consumer Hotline operates Monday through Friday from 9 a.m. to 5 p.m.

consumer.complaints@state.ma.us

www.mass.gov/dtc

Donations

Reduce, Re-use, Recycle!

❖ **Amherst Survival Center**

138 Sunderland Rd, Amherst, MA 01002

(413) 549-3968

www.amherstsurvival.org

Accepts: unopened food, non-perishable items, clothing, small housewares, furniture

NO beds, futons, or mattresses

Must give one week notice for pickup, call (413)-549-3968 ext. 308 or

furniture@amherstsurvival.org

Drop off: Mon., Tue., Fri., 11 a.m. – 3 p.m., Thu, 11 a.m. – 7 p.m.

❖ **Big Brothers Big Sisters of Western MA**

Hartspring Foundation

1060 Wilbraham Road in Springfield, MA 01109

(413) 732-7111

www.hartsprings.org

Accepts: clothing, shoes, bedding, bags, belts, housewares, toys, tools, books, jewelry, working appliances, small furniture

Call to schedule a pickup. See website for drop-off locations.

❖ **Cars for Veterans**

(800)409-3274

❖ **Craig's Door Shelter**

434 North Pleasant St, Amherst, MA 01002

(413) 437-0776

www.craigdoors.org

Accepts: toiletries - disposable razors, toothbrushes, combs, brushes, deodorant clothing, bedding, sleeping bags, blankets, office supplies of printer paper, index cards, pens

To arrange for pickup or drop off, email info@craigdoor.org

❖ **EcoBuilding Bargains**

83 Warwick St, Springfield, MA 01104

(413) 788-6900

www.ecobuildingbargains.org

Accepts: bookcases, tables and chairs, stools, cabinets, desks

NOT accepted: cloth furniture, sofas, couches, computer desks, bed frames, carpets, or rugs.

Needs 2 week notice to schedule pickup

Drop off hours: Tue. – Sat., 9 a.m. – 6 p.m.

❖ **Freecycle**

Online list of free items to give away or to find.

❖ **Goodwill Industries of the Berkshires, Inc.**

Pittsfield, MA 01201

(413) 442-0061

- ❖ **Goodwill Industries of the Pioneer Valley, Inc.**
 183 University Drive, Amherst, MA 01002
 (413) 835-0096
www.goodwill.org
 Accepts: clothing, housewares, kitchenware
 NOT accepted: TV's, computers, printers, tools, bed frames, futons
- ❖ **Habitat for Humanity/ReStore**
 301 East Main Street, Westfield, MA 01085
 (413) 642-8990
 Accepts: bookcases, tables and chairs, stools, cabinets, desks, dressers, working lamps
 NOT accepted: cloth furniture, sofas, couches, computer desks, bed frames
- ❖ **Hospice Shop of the Fisher Home**
 55 University Drive, Amherst, MA 01002
 (413) 549-8800
www.fisherhome.org
 Accepts: gently used clothing, accessories, art, jewelry, household goods, instruments.
 They do not pick up items. Drop off hours: Mon. 10 a.m. – 6 p.m., Tue. – Sat., 10 a.m. – 4 p.m.
- ❖ **Northampton ReCenter**
 169 Glendale Road, Northampton, MA 01060
www.northamptonma.gov/reduce-waste, www.facebook.com/NorthamptonReUse
 Drop off site for many items, see website.
 Open Sat., 8 a.m. – 11:30 a.m., April-October
- ❖ **Northampton Survival Center**
 265 Prospect Street, Northampton, MA 01060
 (413)-586-6564
www.northampton-survival.org
 Call before bringing more than 2 bags
 Accepts: unopened and non-perishable food, new personal care items, gently used (shampoo, conditioner, lotions, etc.), clothing, shoes, reusable bags, cloth bags, grocery store bags, backpacks, duffel bags, cleaning products. No pick-ups.
 Drop off hours: Mon., Wed., Fri. 9 a.m. – 4 p.m. and Tue. & Thu., 1 p.m. – 7 p.m.
- ❖ **Salvation Army Thrift Store**
 310 Russell St, Hadley, MA 01035
 (413) 582-0403
 215 East Main St., Westfield, MA 01085
 1-800-SA-TRUCK (1800-728-7825) for free pick up & to donate vehicles
www.salvationarmyusa.org
 Accepts drop offs of: clothing, furniture in re-sellable condition, household items, sheets, blankets, dishes, knick-knacks, books, mattresses, futons, working electronics, TV's, stereos, microwaves
 Call (800) 728-7825, Mon. – Fri., 9 a.m. – 5 p.m. to schedule pickup
 Drop off hours: Mon. – Sat., 9 a.m. – 7 p.m.

Driver Safety

Have you been worried about your driving? Have your family or friends expressed concern? Changes in your health may affect your driving skills over time. Don't risk hurting yourself or others. Talk with your doctor about any concerns you have about your health and driving.

Stiff Joints and Muscles

As you age, your joints may get stiff, and your muscles may weaken. Arthritis, which is common among older adults, might affect your ability to drive. These changes can make it harder to turn your head to look back, turn the steering wheel quickly, or brake safely.

- See your doctor if pain, stiffness, or arthritis seem to get in the way of your driving.
- If possible, drive a car with automatic transmission, power steering, power brakes, and large mirrors.
- Be physically active or exercise to keep and even improve your strength and flexibility.
- Think about getting hand controls for both the gas and brake pedals if you have leg problems.

Trouble Seeing

Your eyesight can change as you get older. It might be harder to see people, things, and movement outside your direct line of sight. It may take longer to read street or traffic signs or even recognize familiar places. At night, you may have trouble seeing things clearly. Glare from oncoming headlights or streetlights can be a problem. Depending on the time of the day, the sun might be blinding. Eye diseases, such as glaucoma, cataracts, and macular degeneration, as well as some medicines, can also cause vision problems.

Safe driving tips:

- If you are 65 or older, see your eye doctor every year. Ask if there are ways to improve your eyesight.
- If you need glasses or contact lenses to see far away while driving, make sure your prescription is up-to-date and correct.
- Always wear them when you are driving.
- Cut back on or stop driving at night if you have trouble seeing in the dark. Try to avoid driving during sunrise and sunset, when the sun can be directly in your line of vision.

Trouble Hearing

As you get older, your hearing can change, making it harder to notice horns, sirens, or even noises coming from your own car. Hearing loss can be a problem because these sounds warn you when you may need to pull over or get out of the way.

- Have your hearing checked at least every 3 years after age 50.
- Discuss concerns you have about hearing with your doctor. There may be things that can help.
- Try to keep the inside of the car as quiet as possible while driving.

Dementia and Driving

In the early stages of Alzheimer's disease or other types of dementia, some people are able to keep driving. But, as memory and decision-making skills get worse, they need to stop.

People with dementia often do not know they are having driving problems. Family and friends need to monitor the person's driving ability and take action as soon as they observe a potential

problem, such as forgetting how to find familiar places like the grocery store or even their home. Work with the doctor to let the person know it's no longer safe to keep driving.

Slower Reaction Time and Reflexes

As you get older, your reflexes might get slower, and you might not react as quickly as you could in the past. You might find that you have a shorter attention span, making it harder to do two things at once. Stiff joints or weak muscles also can make it harder to move quickly. Loss of feeling or tingling in your fingers and feet can make it difficult to steer or use the foot pedals. Parkinson's disease or limitations following a stroke can make it no longer safe to drive.

- Leave more space between you and the car in front of you.
- Start braking early when you need to stop.
- Avoid heavy traffic areas or rush-hour driving when you can.
- If you must drive on a fast-moving highway, drive in the righthand lane. Traffic moves more slowly there, giving you more time to make safe driving decisions.

Medications Can Affect Driving

Do you take any medicines that make you feel drowsy, lightheaded, or less alert than usual? Do medicines you take have a warning about driving? Many medications have side effects that can make driving unsafe. Pay attention to how these drugs may affect your driving.

- Read medicine labels carefully. Look for any warnings.
- Make a list of all of your medicines and talk with your doctor or pharmacist about how they can affect your driving.
- Don't drive if you feel lightheaded or drowsy.

Be a Safe Driver

Maybe you already know that driving at night, on the highway, or in bad weather is a problem for you. Some older drivers also have problems when yielding the right of way, turning (especially making left turns), changing lanes, passing, and using expressway ramps.

- Have your driving skills checked by a driving rehabilitation specialist, occupational therapist, or other trained professional.
- Take a defensive driving course. Some car insurance companies may lower your bill when you pass this type of class. Organizations like AARP, American Automobile Association (AAA), or your car insurance company can help you find a class near you.
- When in doubt, don't go out. Bad weather like rain, ice, or snow can make it hard for anyone to drive. Try to wait until the weather is better, or use buses, taxis, or other transportation services.
- Avoid areas where driving can be a problem. For example, choose a route that avoids highways or other high-speed roadways. Or, find a way to go that requires few or no left turns.
- Ask your doctor if any of your health problems or medications might make it unsafe for you to drive. Together, you can make a plan to help you keep driving and decide when it is no longer safe to drive.

Do You Have Concerns About an Older Driver?

Sometimes, it can be hard for an older person to realize that he or she is no longer a safe driver. You might want to observe the person's driving skills. If it's not possible to observe the older person driving, look out for these signs:

- Multiple vehicle crashes, “near misses,” new dents in the car
- Two or more traffic tickets or warnings within the last 2 years; increases in car insurance premiums because of driving issues
- Comments from neighbors or friends about driving
- Anxiety about driving at night
- Health issues that might affect driving ability, including problems with vision, hearing, and/or movement
- Complaints about the speed, sudden lane changes, or actions of other drivers
- Recommendations from a doctor to modify driving habits or quit driving entirely.

Having “The Talk” About Driving

Talking with an older person about his or her driving is often difficult. Here are some things that might help when having the talk.

- Be prepared. Learn about local services to help someone who can no longer drive. Identify the person’s transportation needs.
- Avoid confrontation. Use “I” messages rather than “You” messages. For example, say, “I am concerned about your safety when you are driving,” rather than, “You’re no longer a safe driver.”
- Stick to the issue. Discuss the driver’s skills, not his or her age.
- Focus on safety and maintaining independence. Be clear that the goal is for the older driver to continue the activities he or she currently enjoys while staying safe. Offer to help the person stay independent. For example, you might say, “I’ll help you figure out how to get where you want to go if driving isn’t possible.”
- Be positive and supportive. Recognize the importance of a driver’s license to the older person. Understand that he or she may become defensive, angry, hurt, or withdrawn. You might say, “I understand that this may be upsetting” or “We’ll work together to find a solution.”

Is It Time to Give Up Driving?

We all age differently. For this reason, there is no way to set one age when everyone should stop driving. So, how do you know if you should stop? To help decide, ask yourself:

- Do other drivers often honk at me?
- Have I had some accidents, even if they were only “fender benders”?
- Do I get lost, even on roads I know?
- Do cars or people walking seem to appear out of nowhere?
- Do I get distracted while driving?
- Have family, friends, or my doctor said they’re worried about my driving?
- Am I driving less these days because I’m not as sure about my driving as I used to be?
- Do I have trouble staying in my lane?
- Do I have trouble moving my foot between the gas and the brake pedals, or do I sometimes confuse the two?
- Have I been pulled over by a police officer about my driving?

If you answered “yes” to any of these questions, it may be time to talk with your doctor about driving or have a driving assessment.

How Will You Get Around?

Are you worried you won't be able to do the things you want and need to do if you stop driving? Many people have this concern, but there may be more ways to get around than you think. Please contact your local Council on Aging located at the front of this guide for more information. You can also think about using a car or ridesharing service. Sound pricey? Don't forget—it costs a lot to own a car. If you don't have to make car payments or pay for insurance, maintenance, gas, oil, or other car expenses, then you may be able to afford to take taxis or other transportation. You can also buy gas for friends or family members who give you rides.

More Safe Driving Tips

Before you leave home:

- Plan to drive on streets you know.
- Only drive to places that are easy to get to and close to home.
- Avoid risky spots like ramps and left turns.
- Add extra time for travel if you must drive when conditions are poor.
- Limit how much you drive at night.
- Don't drive when you are stressed or tired.

While you are driving:

- Always wear your seat belt and make sure your passengers wear their seat belts, too.
- Wear your glasses and/or hearing aid, if you use them.
- Stay off your cell phone.
- Avoid distractions such as eating, listening to the radio, or chatting.
- Use your window defrosters to keep both the front and back windows clear.

Durable Medical Equipment

Durable Medical Equipment (DME) and Supplies are items such as mobility equipment, absorbent products, Personal Emergency Response Systems, oxygen and respiratory equipment, and augmentation and alternative communication devices. DME, supplies and oxygen are available through MassHealth. *Contact local COAs for free recycled equipment.*

- ❖ **Agawam Medical Supply**
838 Suffield St., Agawam, MA 01001
(413) 789-1100
- ❖ **Flynn's Pharmacy and Home Medical Equipment**
173 Elm St., Pittsfield, MA 01201
(413) 445-5567
- ❖ **Hometown Healthcare Store**
142 N. King St., Northampton, MA 01060
(413) 320-4665
- ❖ **Lincare**
1361 Union Street Ext., West Springfield, MA 01089
(413) 747-2984
- ❖ **Louis & Clark Home Medical Supply**
309 East St., Springfield, MA 01104
(413) 737-7456
- ❖ **USA Medical Supplies**
340 Memorial Ave., West Springfield, MA 01089
(413) 733-7843
- ❖ **Walgreens Pharmacy**
60 Springfield St., Agawam, MA 01001
(413) 786-1126
70 Main St., Florence, MA 01062
(413) 586-1190
225R King St., Northampton, MA 01060
(413) 587-2802

Prosthetics and Orthotics

Prosthetics and Orthotics include shoes, braces, artificial limbs, and splints. Prosthetics and orthotics are available to people eligible for MassHealth.

Contacts

- ❖ **David A. Hayes, C.P.**
1309 Riverdale St., West Springfield, MA 01089
(413) 733-2288
- ❖ **Prosthetic & Orthotic Solutions LLC**
52 Wayside Ave., West Springfield, MA 01089
(413) 785-4047

Assistive Technology Contacts

❖ **Massachusetts Assistive Technology Loan Program (ATLP)**

Easter Seals

(800) 244-2756 ext. 431

(800) 564-9700 (TTY)

www.massatloan.org

MassATLoan@eastersealsma.org

Provides low interest loans to qualified people with disabilities and their families to purchase assistive technology devices and services that will help them lead more independent lives.

❖ **Massachusetts Commission for the Deaf and Hard of Hearing**

(617) 740-1600

Information on assistive technology and hearing ear dogs for people with deafness or hearing loss. Their Assistive Technology Fund Program can help pay for the purchase of one hearing aid if income eligible. This is a last resort source for funding. The guideline is one hearing aid per person. Income must be below \$60,000. They do require proof of income, last year's tax return or a letter from Social Security that no income tax is due. Currently waiting to see if this program will continue to be funded.

❖ **Massachusetts Equipment Distribution Program (MassEDP)**

(800) 300-5658

Massachusetts residents with a permanent disability that in the majority of circumstances limits their ability to use the telephone effectively may be eligible to receive assistive telephone equipment / adaptive communication equipment at a reduced rate. Under the program, equipment is available to individuals who have cognitive, hearing, motion, speech, or vision impairments.

❖ **MassMATCH AT**

(844) 422-6277

MassMATCH Assistive Technology (AT) Act Program provides information on how people can find, try, borrow, fund, and buy AT devices. The program is federally funded and managed by the Massachusetts Rehabilitation Commission.

Economic Insecurity

❖ **AARP Tips**

www.aarp.org/money/budgeting-saving/info-2015/senior-discountsphoto.html

❖ **Elder Economic Security Index - UMass Boston**

https://www.umb.edu/demographyofaging/elder_economic_security

The Elder Economic Security Standard Index (Elder Index) is a one of-a-kind, county-by-county measure of the income needed by older adults to maintain independence and meet their daily living costs while staying in their own homes. MCOA is committed to working to reduce economic insecurity for the vast numbers of people who face serious and persistent economic insecurity every day. The Elder Economic Security Standard demonstrates the depth of elder insecurity in Massachusetts. The national Elder Economic Security Standard Index (Elder Index) is maintained by the Gerontology Institute at the University of Massachusetts Boston.

The 2 major findings of the Elder Index include:

- The average gap between the annual income and typical basic and necessary expenses for older adults age 65+ in Massachusetts is about \$9,800/year. (Actual incomes and expenses vary by person, housing status, health status, and region of the state.)
- In 2016, 61% of all elder-only households in MA are economically insecure, meaning they don't have enough income to cover all the basic and necessary monthly expenses related with housing, food, health care, transportation and common miscellaneous expenses.

5 Topic Areas under Elder Index Economic Insecurity

- Housing
- Health care
- Transportation
- Food
- Miscellaneous essential

❖ **Elder Index - Basic Economic Security Tables**

www.basiceconomicsecurity.org/gateway.aspx

The BEST Index was developed by Wider Opportunities for Women.

Food

Please refer to the Food Resources section for more information.

Utilities

Please refer to the Utility Discounts section for more information.

Elder Abuse

Elder Abuse & Neglect

Anyone can report elder abuse. If you are concerned about an older adult (age 60 or older) and have reason to believe he/she is a victim of elder abuse, neglect, self-neglect, or financial exploitation call the **Massachusetts Central Intake Unit at 1 (800) 922-2275**. The Central Intake Unit is open 24 hours a day, 7 days a week. Every community in Massachusetts is covered by a designated Protective Service Agency. All reports will be referred to and handled by the local Protective Service Agency. The agency will determine if an investigation is warranted, and if so, investigate the situation and determine the best course of action to alleviate the risk. All calls are confidential.

Mandated Reporters

Individuals who are required by law to report elder abuse, Mandated Reporters, should also call the Central Intake Unit to report cases of abuse. A Mandated Reporter Form is available at:

www.gsssi.org/documents/Mandated_Reporter_Form_revised06-16-15.pdf

Following the verbal report, reporters need to complete and fax the Mandated Reporter Form within 48 hours to the appropriate local protective service agency.

Emergency Preparedness & Home Safety

General Home Safety

The following home safety tips can help keep you and your loved ones safe:

- Consider a medical alert or a buddy system.
- Keep a fire extinguisher and smoke detector on every floor.
- Never smoke when alone or in bed.
- Always get up slowly after sitting or lying down. Take your time, and make sure you have your balance.
- Wear proper fitting shoes with low heels.
- Use a correctly measured walking aid.
- Remove or tack down all scatter rugs.
- Remove electrical or telephone cords from traffic areas.
- Avoid using slippery wax on floors.
- Wipe up spills promptly.
- Avoid standing on ladders or chairs.
- Have sturdy rails for all stairs inside and outside the house, or, if necessary, purchase a stairlift.
- Use only non-glare 100 watt or greater incandescent bulbs (or the fluorescent equivalents.)
- Make sure that all staircases have good lighting with switches at top and bottom.
- Make sure that staircase steps should have a non-slip surface.

Bathroom Safety

- Leave a light on in your bathroom at night.
- Use recommended bath aids, securely installed on the walls of the bath/shower stall and on the sides of the toilet.
- Skid-proof the tub, make sure bathmat has a non-slip bottom.
- To avoid scalds, turn water heater to 120 degrees Fahrenheit or below.
- Mark cold and hot faucets clearly.
- Use door locks that can be opened from both sides.
- If possible, bathe only when help is available.

Kitchen Safety

- Keep floors clean and uncluttered.
- Illuminate work areas.
- Mark “on” and “off” positions on appliances clearly and with bright colors.
- Store sharp knives in a rack.
- Use a kettle with an automatic shut-off.
- Store heavier objects at waist level.
- Store hazardous items separate from food.
- Avoid wearing long, loose clothing when cooking over the stove.
- Make sure food is rotated regularly and check expiration dates.

Drug Safety

- Review your medicines frequently with your doctor or pharmacist and when you take new medication.
- Make sure medicines are clearly labeled.

- Read medicine labels in good light to ensure you have the right medicine and always take the correct dose.
- Dispose of any old or used medicines.
- Never borrow prescription drugs from others.
- Check with your doctor or pharmacist before you mix alcohol and your drugs.
- Have medication dispensed in a bubble pack or convenient dispenser.
- Check with your doctor or pharmacist before mixing non-prescription drugs and prescription drugs.

Home Safety Systems

See Personal Emergency Response Systems(PERS)/LifeLine section for more information.

Lifeline Program

See Personal Emergency Response Systems(PERS)/LifeLine section for more information.

Fire Prevention

Fires are often caused by smoking, cooking, and heating in the home. You can prevent fires by following these tips:

If you smoke:

- Never smoke when you are lying down, drowsy, or in bed. Smoking is the #1 cause of home fires that kill older adults.
- Use large, deep, tip-resistant ashtrays and place them on a flat surface. This will keep ashes from falling onto a nearby area that might burn.
- Wet cigarette butts and ashes before emptying them into the trash.
- Smoke outside, if possible.
- Never smoke near oxygen tanks.

If you cook by using the stove:

- Keep an eye on what you fry. Most cooking fires start when someone is frying food.
- Wear short sleeves or roll them up so they don't catch on fire.
- Move things that can burn away from the stove.
- Don't cook if you are drowsy from alcohol or medicine.
- Use oven mitts to handle hot pans.
- If a pan of food catches fire, slide a lid over it and turn off the burner.

If you use a space heater:

- Keep the heater 3 feet away from anything that can burn, including you.
- Unplug heaters when you aren't using them, including when you leave your home or go to bed.
- Consider getting heaters that are designed to turn off if they tip over.
- Have a professional clean and inspect your fireplace, wood stove, or coal stove once a year. Look in the phone book under "chimney cleaning" to find a professional near you.
- Do not burn green wood, artificial logs, boxes, or trash.
- Use a metal mesh fireplace screen to keep sparks inside.
- If your fireplace has glass doors, leave them open while burning a fire.

Keeping Safe in Case of Fire

Many older adults get hurt or die from house fires each year. Smoke alarms and escape planning can help keep you safe.

- Smoke alarms make a loud noise if they sense smoke or fire.
- Have smoke alarms in all of these places: On every level of your home, including the basement, and directly outside of each sleeping area.
- Test smoke alarms every month. You can ask a family member, home care assistant, or case worker to test the alarms for you. Push the test button on the alarm; if it does not make a loud noise, the alarm needs new batteries or needs to be replaced.
- Never disable your smoke alarm by unhooking it or removing the battery. If your smoke alarm starts “chirping,” the battery is running low and should be replaced. Think about how to get out of your home in case of fire.
- Plan your escape around your abilities. If possible, identify two ways out of every room. Keep a phone and emergency numbers to call for help near your bed or sleeping area. If a fire starts, get out and stay out. If you cannot get out, get as low to the ground as you can so that you don’t breathe in smoke. Smoke can be deadly.
- If you live with others, plan a safe place to meet outside after escaping.

The Massachusetts Emergency Management Agency (MEMA) is the state agency responsible for coordinating federal, state, local, voluntary and private resources during emergencies and disasters in the Commonwealth of Massachusetts. MEMA provides leadership to: develop plans for effective response to all hazards, disasters or threats; train emergency personnel to protect the public; provide information to the citizenry; and assist individuals, families, businesses and communities to mitigate against, prepare for, and respond to and recover from emergencies, both natural and manmade. For additional information about MEMA and All Hazards Preparedness, go to the MEMA website at www.mass.gov/mema. Also, follow MEMA on Facebook and Twitter.

MEMA Tips for Dealing with Extreme Heat

Many communities have set up cooling centers to assist those seeking relief from the oppressive heat. Locations and hours of operations are available by calling 2-1-1. Slow down, avoid strenuous activity. Do not try to do too much during the hottest hours of the day.

- Drink plenty of water regularly and often, even if you do not feel thirsty.
- Limit intake of alcoholic beverages. They can actually dehydrate your body.
- Eat well-balanced, light, regular meals. Avoid high protein foods that increase metabolic heat.
- Stay indoors as much as possible.
- Wear lightweight, loose-fitting, light-colored clothing. Light colors will reflect heat and sunlight and help maintain normal body temperature. Protect your face with a wide-brimmed hat.
- If you do not have air conditioning, stay on your lowest floor, out of the sun. Electric fans do not cool the air, but they do help evaporate sweat, which cools your body. Go to a place where you can get relief from the heat, such as air-conditioned schools, libraries, theaters, and other community facilities that may offer refuge during the warmest times of the day.
- Avoid too much sunshine. Sunburn slows the skin’s ability to cool itself. If you are outside, use sunscreen lotion with a high SPF (Sun Protection Factor) rating.

- Never leave children or pets alone in a closed vehicle.
- Check on family, friends, and neighbors.

MEMA Steps to Take Before the Storm

- Understand the winter terminology used by weather forecasters:
- Winter Storm Watch – Be alert, a storm is likely.
- Winter Storm Warning – Take action, the storm is in or entering the area.
- Blizzard Warning – Snow and strong winds combined will produce blinding snow, near zero visibility, deep drifts, and life-threatening wind chill. Seek refuge immediately.
- Winter Weather Advisory – Winter weather conditions are expected to cause significant inconveniences and may be hazardous, especially to motorists.
- Frost/Freeze Warning – Below freezing temperatures are expected and may cause damage to plants, crops, or fruit trees.
- Ensure your Winter Emergency Supply Kit is stocked with supplies to enable you to survive on your own for at least three to five days. There should be a first-aid kit, essential prescription medicines, non-perishable foods (those that require no refrigeration such as canned goods, dried fruits, and nuts), a manual can opener, water (one gallon per person, per day), flashlights and extra batteries along with a portable radio or NOAA Weather Radio, baby-care or pet supplies items, extra blankets, sleeping bags and a fire extinguisher.
- Ensure that your Winter Emergency Car Kit is well stocked to keep you and your vehicle safe.
- If a storm is coming that may bring power outages, fully charge your cell phone, laptop, and any other devices in advance of a power outage.
- Do not call 9-1-1 to report your power outage or to ask for information, use 9-1-1 only for emergencies. Contact your utility company to report the outage and get restoration information. Call 2-1-1 with other winter-related issues.
- Consider purchasing a solar-powered or hand crank charger. If you own a car, purchase a car phone charger to enable you to charge your phone if you lose power at your home.
- Download the free ping4alert! app to your Smartphone to receive important weather alerts and messages from MEMA. Easy instructions are available at www.mass.gov/mema/mobileapp.
- Trim dead tree branches and limbs close to your home. Ice, snow, and wind can combine to snap limbs that can take down power lines or damage your home.
- Clean gutters. Melting snow and ice can build up if gutters are clogged with debris. When thawing begins, the water can back up under your roof and eaves causing damage to walls and ceilings.
- Check your homeowner's insurance policy to ensure adequate coverage.
- Ensure that your Smoke and Carbon Monoxide (CO) detectors are working correctly and have fresh batteries. Check your outside fuel exhaust vents, making sure that they are not obstructed by snow or ice. Never use cooking equipment intended for outside use indoors as a heat source or cooking device.
- Have your chimney flue checked for any buildup of creosote and cleaned, if necessary, to lessen the risk of fire.

- Have sufficient heating fuel, as regular sources may be cut off. Have the option of emergency heating equipment and fuel (a gas fireplace, wood burning stove or fireplace) so you can safely keep at least one room livable. Be sure the room is well ventilated.
- Make sure your home is properly insulated. Caulk and weatherstrip doors and windows to keep cold air out.
- Install storm windows or cover windows with plastic from the inside to provide insulation.
- To keep pipes from freezing, wrap them in insulation or layers of newspapers, covering the newspapers with plastic to keep out moisture. Let faucets drip a little to avoid freezing.
- Know how to safely shut off gas, electric power and water valves.
- If your water supply could be affected by a power outage (a well-water pump system), be prepared to fill your bathtub and spare containers with water. Water in the bathtub should be used for sanitation purposes only, not as drinking water. Pouring a pail of water from the tub directly into the bowl can flush a toilet.
- If pipes freeze, remove insulation, completely open all faucets and pour hot water over the pipes, starting where they are most exposed to the cold. A hand-held hair dryer, used with caution, also works well.
- If electric power is lost, do not open the refrigerator or freezer door. Food can stay cold in a full refrigerator for up to 24 hours and in a well-packed freezer for 48 hours (24 hours if it is half-packed). If you have medication that requires refrigeration, check with your pharmacist for guidance on proper storage during an extended outage.
- Review the process for manually operating your electric garage door.
- Be a Good Neighbor. Check in on friends, family, and neighbors, particularly those most susceptible to extreme temperatures and power outages such as seniors and those with access and functional needs.

MEMA Offers Steps for After the Winter Storm

- Do not become a 'spectator'. Continue to stay off streets and roads to allow plowing and clean-up operations to proceed smoothly.
- Be careful when shoveling snow. Over-exertion can bring on a heart attack—a major cause of death in the winter.
- Clear exhaust vents from Direct Vent Gas Furnace Systems to avoid Carbon Monoxide (CO) poisoning. Also, never run an automobile until the exhaust pipe has been cleared of snow.
- Make sure emergency generators or secondary heating systems are well ventilated.
- Help dig out fire hydrants and storm drains in your neighborhood.
- Protect yourself by dressing for the season, wearing several layers of loose fitting, light weight, warm clothing, rather than one layer of heavy clothing. The outer garments should be tightly woven and water repellent. Mittens are better than gloves. Wear a hat, as most body heat is lost through the top of the head. Cover your mouth with a scarf to protect your lungs.
- Avoid parking too close to corners, allowing Public Safety vehicles and plows to maneuver safely.
- Be aware of children playing in the streets, particularly climbing on or running out from behind large snowdrifts. Parents should remind their children to be aware of plowing operations and traffic.

- Safely reduce the amount of snow on roofs. The stress caused by heavy wet snow can challenge the integrity of the structure.
- Use care around downed power lines. Assume a down wire is a live wire
- In order to protect against possible voltage irregularities that can occur when power is restored, you should unplug all sensitive electronic equipment, including TVs, stereo, VCR, microwave oven, computer, cordless telephone, answering machine and garage door opener. Be sure to leave one light on, so you will know when power is restored.
- If you lose your heat, seal off unused rooms by stuffing towels in the cracks under the doors. At night, cover windows with extra blankets or sheets. Food provides the body with energy for producing its own heat.
- If your area has very wet snow or freezing rain, be aware that the weight of a one-half inch build-up of ice can be enough to snap tree limbs, causing them to fall and bring down power lines disrupting electrical service and introducing potential lifethreatening situations. Never approach a downed line unless you are trained to perform such work. Remember also to consider the weight of wet snow when shoveling.
- Be extra cautious if you go outside to inspect for damage after a storm. Downed or hanging electrical wires can be hidden by snowdrifts, trees or debris, and could be live. Never attempt to touch or move downed lines. Keep children and pets away from them.
- Do not touch anything that power lines are touching, such as tree branches or fences. Call your utility company to report any outage-related problem.
- Make sure you always have a well-stocked Winter Home Emergency Supply Kit that includes flashlights, portable radio, extra batteries, a first aid kit, bottled water, non-perishable food and a manual can opener. The use of candles is strongly discouraged.
- If pipes freeze, remove insulation, completely open all faucets and pour hot water over the pipes, starting where they are most exposed to the cold. A hand-held hair dryer, used with caution, also works well.
- Snow can be melted for an additional water source.
- Call the Information Telephone Service 2-1-1 for nonemergency storm-related questions.
- Be a Good Neighbor. Check with elderly or relatives and neighbors who may need additional assistance to ensure their safety.

MEMA Winter Power Outage Safety Tips

- Check flashlights and portable radios to ensure that they are working, and you have extra batteries as part of your Winter Emergency Kit. A radio is an important source of weather and emergency information during a storm.
- If the power is out, use flashlights or other battery-powered lights if possible, instead of candles. If you must use them, place candles in safe holders away from anything that could catch fire. Never leave a burning candle unattended.
- If a storm is coming that may bring power outages, fully charge your cell phone, laptop, and any other devices in advance of a power outage.
- Consider purchasing a solar-powered or hand crank charger. If you own a car, purchase a car phone charger because you can charge your phone if you lose power at your home.
- Download the free ping4alert! app to your Smartphone to receive important weather alerts and messages from MEMA. Easy instructions are available at www.mass.gov/mema/mobileapp.

- If your water supply could be affected by a power outage (a well-water pump system), fill your bathtub and spare containers with water. Water in the bathtub should be used for sanitation purposes only, not as drinking water. Pouring a pail of water from the tub directly into the bowl can flush a toilet.
- Set your refrigerator and freezer to their coldest settings (remember to reset them back to normal once power is restored). During an outage, do not open the refrigerator or freezer door. Food can stay cold in a full refrigerator for up to 24 hour and in a well-packed freezer for 48 hours (24 hours if it is half-packed).
- Throw away any food that has been exposed to temperatures 40° F (4° C) for 2 hours or more or that has an unusual odor, color, or texture. When in doubt, throw it out!
- Have sufficient heating fuel, as regular sources may be cut off. Have emergency heating equipment and fuel (a gas fireplace, wood burning stove or fireplace) so you can keep at least one room livable. Be sure the room is well ventilated.
- To keep pipes from freezing, wrap them in insulation or layers of newspapers, covering the newspapers with plastic to keep out moisture. Let faucets drip a little to avoid freezing.
- Know how to shut off water valves. If pipes freeze, remove insulation, completely open all faucets and pour hot water over the pipes, starting where they are most exposed to the cold. A hand-held hair dryer, used with caution, also works well. Do not use torches or other flame sources to thaw pipes as this cause fires.
- If you have medication that requires refrigeration, check with your pharmacist for guidance on proper storage during an extended outage.
- If you use medical equipment in your home that requires electricity, talk to your health care provider about how you can prepare for its use during a power outage. Ensure you have extra batteries for medical equipment and assistive devices.
- If you have life-support devices that depend on electricity, contact your local electric company about your power needs for life-support devices (home dialysis, suction, breathing machines, etc.) in advance of an emergency. Some utility companies will put you on a “priority reconnection service” list. Talk to your equipment suppliers about your power options and also let your local fire department know that you are dependent on life-support devices.
- Keep your car tank at least half full because gas stations rely on electricity to power their pumps.
- Know where the manual release lever of your electric garage door opener is located and how to operate it. Garage doors can be heavy, so know that you may need help to lift it.
- If utilizing an emergency generator, read, understand, and follow the manufacturer’s instructions. Always operate emergency generators outdoors and away from any open window. Make sure your generator is properly installed and grounded as you may be liable for damage or injury to other people and property that may result from improperly installed or operated equipment.
- Ensure that your Smoke and Carbon Monoxide (CO) detectors are working correctly and have fresh batteries. Check your outside fuel exhaust vents, making sure that they are not obstructed by snow or ice. Never use cooking equipment intended for outside use indoors as a heat source or cooking device.
- In order to protect against possible voltage irregularities that can occur when power is restored, you should unplug all sensitive electronic equipment, including TVs, stereo,

VCR, microwave oven, computer, cordless telephone, answering machine and garage door opener.

- Leave on one light which will indicate when your power returns.
- Be extra cautious if you go outside to inspect for damage after a storm. Downed or hanging electrical wires can be hidden by snowdrifts, trees or debris, and could be live. Never attempt to touch or move downed lines. Keep children and pets away from them.
- Do not touch anything if power lines are touching, such as tree branches or fences. Always assume a downed line is a live line. Call your utility company to report any outage-related problem such as downed wires.
- If you lose your heat, seal off unused rooms by stuffing towels in the cracks under the doors. At night, cover windows with extra blankets or sheets.
- Find out about individual assistance that may be available in your community if you need it. Register in advance with the local emergency management agency, the local fire department, other government agencies or non-profit groups. Tell them of your individual needs or those of a family member and find out what assistance, help or services can be provided.
- Do not call 9-1-1 to report your power outage or to ask for information, use 9-1-1 only for emergencies. Call your utility company to report the outage and get restoration information. Call 2-1-1 with other winter-related issues.
- Check in on friends, family, and neighbors, particularly those most susceptible to extreme temperatures and power outages such as seniors and those with access and functional needs. • Make sure you always have a well-stocked Winter Home Emergency Supply Kit that includes flashlights, portable radio, extra batteries, a first aid kit, bottled water, non-perishable food, and a manual can opener.

MEMA Tips to Ensure Safe Winter Driving

- Have a well-stocked Winter Emergency Car Kit.
- Keep your gas tank at least half-full.
- Install good winter tires with adequate tread and pressure.
- Keep a windshield scraper and small broom for ice and snow removal. Keep all windows clear of snow and ice and keep your headlights and taillights clear, as well.
- Check your antifreeze, battery, windshield wipers and wiper fluid.
- Plan long trips carefully, listening to the radio or NOAA Weather Radio for the latest weather forecasts and road conditions.
- Consider Public Transportation.
- If there is poor visibility, drive with your headlights on to see and be seen.
- Let others know your timetable and primary and alternate routes. Allow extra time. The first ½" of snow is sometimes the most slippery. Allow adequate braking distance from the car in front of you.
- Slow down. Many times, hazards like black ice are not seen until it is too late. Remember bridges and overpasses can freeze up sooner than roadways.
- Be extra alert. Snowdrifts can hide children or other vehicles.
- Yield to snowplows giving them plenty of room to safely do their job. Be patient and follow at a safe distance.
- Travel during daylight hours, and if possible, take another person with you.

- If a blizzard traps you in your car, pull off the highway. Call 9-11. Turn on hazard lights and hang a brightly colored distress flag/cloth from your radio antenna or window.
- Remain in your vehicle where rescuers are more likely to find you. Do not set out on foot, unless you can see a building close by where you know you can take shelter.
- Run the engine and heater about 10 minutes each hour to keep warm. When the engine is running, crack open the window slightly for ventilation. Periodically clear snow from the exhaust pipe.
- Exercise to maintain body heat, but avoid overexertion. In extreme cold, use road maps, seat covers and floor mats for insulation. Huddle with passengers.
- Take turns sleeping. One person should be awake at all times to look for rescue crews.
- Drink fluids to avoid dehydration.
- Be careful not to waste battery power. Balance electricity energy needs: the use of lights, heat, and radio.
- Turn on the inside dome light so work crews/rescuers can see you.
- After snow stops falling, raise the hood to indicate you need help.

Winter Emergency Car Kit:

- Flashlight with extra batteries
- Charged cell phone/automobile charger
- Basic first-aid kit
- Necessary medications
- Pocket knife
- Blankets or sleeping bags
- Extra clothes (include rain gear, boots, mittens, socks)
- High-calorie, non-perishable foods (dried fruits, nuts, canned food)
- Manual can opener
- Container of water
- Windshield scraper & brush
- Fire extinguisher
- Shovel
- Sand/road salt/cat litter for generating traction
- Tire chains or traction mats
- Basic tool kit (pliers, wrench, screwdriver)
- Tow rope
- Battery jumper cables
- Road flares/reflectors
- Brightly colored cloth to utilize as a flag
- Road maps

MEMA Issues Ice Safety Precautions

- As lakes, ponds, streams, and rivers throughout the Commonwealth freeze over, ice conditions may be very uncertain. People may be a bit impatient to venture out on the ice for skating, hockey, ice fishing and other winter sports. We highly recommend the use of recreational skating areas provided by the Commonwealth and your local communities. It is very important to exercise precaution and common sense.

- Always check with your local police, fire, or park department to ensure that safe ice conditions exist. However, due to the uncertainty and constant changing of ice conditions and the dangers presented, many departments will not endorse the safety of lakes, ponds, streams, or rivers. The strength and thickness of ice should be known before any activity takes place.
- Never go onto the ice alone. A friend may be able to rescue you or go for help if you fall through the ice.
- Always keep your pets on a leash. If a pet falls through the ice do not attempt to rescue your pet, call 9-1-1 or go for help.
- New ice is usually stronger than old ice. As ice ages, the bond between the crystals decays, making it weaker, even if melting has not occurred.
- Beware of ice covered with snow. Snow can insulate ice and keep it strong, but can also insulate it to keep it from freezing. Snow can also hide cracks, weak and open ice.
- Slush is a danger sign, indicating that ice is no longer freezing from the bottom and can be weak or deteriorating.
- Ice formed over flowing water (rivers or lakes containing a large number of springs) is generally 15% weaker.
- Ice seldom freezes or thaws at a uniform rate. It can be one foot thick in one spot and be only a few inches thick 10 feet away.
- Reach-Throw-Go. If a companion falls through the ice and you are unable to reach that person from shore, throw them something (rope, jumper cables, tree branch, etc.). If this does not work, go for help or call 9-1-1, before you also become a victim. Get medical assistance for the victim immediately.
- If you fall in, try not to panic. Turn toward the direction from which you came. Place your hands and arms on the unbroken surface, working forward by kicking your feet. Once out, remain lying on the ice (do not stand) and roll away from the hole. Crawl back to your tracks, keeping your weight distributed until you return to solid ice.
- By following safety procedures, you can be safe and enjoy the many winter activities offered by the great outdoors.

If Dangerous Weather Approaches Avoid Lightning Threat

- Have a lightning safety plan. Know where you'll go for safety and how much time it will take to get there. Make sure your plan allows enough time to reach safety.
- Postpone activities. Before going outdoors, check the forecast for thunderstorms. Consider postponing activities to avoid being caught in a dangerous situation.
- Monitor the weather. Look for signs of a developing thunderstorm such as darkening skies, flashes of lightning, or increasing wind.
- Get to a safe place. If you hear thunder, even a distant rumble, immediately move to a safe place. When Thunder Roars, Go Indoors! Fully enclosed buildings with wiring and plumbing provide the best protection. Sheds, picnic shelters, tents or covered porches do not protect you from lightning. If a sturdy building is not nearby, get into a hard-topped metal vehicle and close all the windows. Stay inside until 30 minutes after the last rumble of thunder.
- If you hear thunder, don't use a corded phone. Cordless phones, cell phones and other wireless handheld devices are safe to use.
- Keep away from electrical equipment, wiring and water pipes. Sensitive electronics should be unplugged well in advance of thunderstorms. Don't take a bath, shower or

use other plumbing during a thunderstorm. When Caught Outside During Thunder There is no safe place outside during a thunderstorm. Plan ahead to avoid this dangerous situation! If you're outside and hear thunder, the only way to significantly reduce your risk of becoming a lightning casualty is to get inside a substantial building or hard-topped metal vehicle as fast as you can. Remember, there is no substitute for getting to a safe place.

- Avoid open areas and stay away from isolated tall trees, towers, or utility poles. Do not be the tallest object in the area. Lightning tends to strike the tallest objects in the area.
- Stay away from metal conductors such as wires or fences. Metal does not attract lightning, but lightning can travel long distances through it.

Errands

❖ **FRTA Van**

Richard Homan, Van Driver
(860) 836-1844

Transportation for medical appointments, shopping, and errands is available to residents age 60 and over of Blandford, Chester, Huntington, Montgomery, and Russell. The van operates Monday through Friday. An application needs to be filled out prior to riding the van. Please call 512-5205 to have one mailed or emailed. To schedule a pickup, call the van driver by 6:00 p.m. the day prior to your ride. Appointments should be made as far in advance as possible to ensure availability.

VAN FARES

- All one-way trips that originate and end within the same town: \$1.25 (\$2.50 round trip)
- All one-way trips to an adjacent town that are within the service area: \$1.75 (\$3.50 round trip)
- All one-way trips beyond an adjacent town that are within the service area: \$2.25 (\$4.50 round trip)
- All one-way trips to Senior Centers are \$0.75 (in town), \$1.00 (adjacent towns), and \$1.25 (beyond adjacent towns.)
- There is an escort/PCA fee of \$0.75 for each trip and they must be there to assist the passenger with the trip (not there to do their own errands)

Multiple stops will result in multiple fares.

Contacts

❖ **Apex Health Care Services**

1985 Main St., Suite 208, Springfield, MA 01103
(413) 746-4663

❖ **Commonwealth Registry of Nurses, Inc.**

29 Pelotuin Dr., PO Box 11, Easthampton, MA 01027
(413) 527-2527

❖ **Griswold Home-Care**

16 Center St., Suite 209, Northampton, MA 01060
(413) 385-0012

❖ **Highland Valley Elder Services**

320 Riverside Dr., Florence, MA 01086
(413) 586-2000

❖ **Home Instead Senior Care of Berkshire County**

66 Wendell Ave, Pittsfield, MA 01201
(413) 442-0907

❖ **Home Watch Caregivers**

90 Conz St., Northampton, MA 01060
(413) 344-2272
425 Union St., West Springfield, MA 01089
(413) 344-2204

- ❖ **O'Connell Care at Home**
512 Pleasant St., 1st Floor, Holyoke, MA 01040
(413) 533-1030
- ❖ **Porchlight Home Care**
281 Winter St. Suite 240, Pittsfield, MA 01201
(413) 243-1122
- ❖ **Visiting Angels**
374 South St. Suite 208, Pittsfield, MA 01201
(413) 344-9281

Income eligible guidelines might apply to some of these agencies'; others will take private pay.

Food Resources

Nutritional Resources

- ❖ <http://recipefinder.nal.usda.gov>

Diabetes Advice

- ❖ **Janet Dimock, Community Health Worker**
HCHC Worthington Health Center
38 Old North Rd., Worthington, MA 01098
(413) 238-5511, ext. 149
www.hchcweb.org

Food Access

- ❖ **Brown Bag**

Applications are available at your local COA.

Brown Bag takes place on the third Friday of each month from 10 a.m.– 11:30 a.m. in Huntington.

Each household is permitted only one bag each month.

Participants must be:

- at least 55 years old, or
- have a documented disability for which they receive SSDI (Social Security Disability Income)
- meet income requirements by household size

Households that participate in the following means tested programs also meet the income requirement for the Brown Bag: SNAP (formerly Food Stamps), AFDC, WIC, Welfare, Medicaid (MassHealth), Supplemental Security Income (SSI), Head Start, Fuel Assistance or Veteran's Aid. (SSDI and Medicare are NOT INCLUDED in these means tested programs.) Food Bank eligibility guidelines are the same as Brown Bag, but for all ages.

<u>2021 Income Limits</u>	
<u>Household Size</u>	<u>Maximum Yearly Income</u>
1	\$23,107
2	\$31,284
3	\$39,461
4	\$47,638
5	\$55,815
6	\$63,992
7	\$72,169
8	\$80,346

- ❖ **The Food Bank of Western Massachusetts**

97 N. Hatfield Rd., Hatfield, MA 01038
(413) 247-9738
www.foodbankwma.org

Distributes a variety of food to member agencies throughout Western Massachusetts, which consist of food pantries, meal sites, shelters, childcare centers, and other food assistance programs. Use the locator tool at their website to locate a program near you or call.

Hilltown Food Pantries

❖ **Hilltown Pantry**

Goshen Town Offices

40 Main Street, Goshen, MA 01032

413-268-7578

Wednesdays, 1:00 – 3:00 p.m.

Northampton Survival Center

265 Prospect St., Northampton, MA 01060

413-586-6564

Mondays, 2:00 – 6:00 p.m.

Wednesdays and Fridays, 12:00 – 3:00 p.m.

www.northampton-survival.org

The Hilltown Pantry services Chesterfield, Cummington, Easthampton, Florence, Goshen, Hadley, Hatfield, Haydenville, Huntington, Leeds, Middlefield, Northampton, Plainfield, South Hadley, Southampton, Westhampton, Williamsburg, and Worthington.

❖ **Huntington Food Pantry**

Director: Laura Gavioli

63 Old Chester Rd., Huntington, MA 01050

413-667-3196

huntingtonfoodpantry@gmail.com

Hours: Thursdays 9:00 - 11:30 a.m. & 2:00 - 4:30 p.m.

No appointment necessary. Closings due to inclement weather follow school closings for Gateway Regional School District.

The Huntington Food Pantry is a Choice Pantry, meaning that they offer the ability to choose which foods clients can bring home to their family. The pantry can be accessed every week or as needed. The pantry serves Montgomery, Huntington, Russell, Chester, Becket, Middlefield, Blandford, and Worthington. They also accept emergency referrals from area churches or the Salvation Army.

Food Pantries

Ashfield

❖ **First Congregational Church** (Hilltown Churches Food Pantry)

429 Main St., Ashfield MA 01330

Chicopee

❖ **First Central Bible Church** (The Lord's Food Pantry)

50 Broadway St., Chicopee MA 01020

❖ **House of Refuge International, Inc.** (Project Hope Pantry)

292 New Ludlow Rd., Chicopee MA 01020

❖ **Lorraine's Soup Kitchen and Pantry** (Soup Kitchen/Pantry)

170 Pendexter Ave., Chicopee MA 01013

❖ **Mission Center New Jerusalem** (One Way Outreach Pantry)

625 Front St., Chicopee MA 01013

❖ **Our Father's House** (Dream Center Day)

938 Chicopee St., Chicopee MA 01013

❖ **USO Council of Pioneer Valley** (USO Food Pantry)

250 Jenkins St., PO Box 17, Chicopee MA 01022

Easthampton

- ❖ **Easthampton Community Center** (Community Care Kitchen/Emergency Pantry/Summer Kid Bag)
12 Clark St., Easthampton, MA 01027
- ❖ **Easthampton Congregational Church** (Food Cupboard)
112 Main St., Easthampton, MA 01027

Goshen

- ❖ **Northampton Survival Center** (Hilltown Food Pantry)
40 Main St., Goshen, MA 01032

Granby

- ❖ **Immaculate Heart of Mary** (Warm Meals-Warm Hearts)
256 State St., Granby, MA 01033

Hinsdale

- ❖ **First Congregational Church** (Hinsdale Food Pantry)
129 Maple St., Hinsdale, MA 01235

Holyoke

- ❖ **Blessed Sacrament Parish** (Take and Eat)
1945 Northampton St., Holyoke MA 01040
- ❖ **Care Center** (Sodexo/HPS Backpack Program)
728 Main St., Holyoke MA 01040
- ❖ **Christian Pentecostal Church** (Holyoke Food Pantry)
96 Cabot St., Holyoke MA 01040
- ❖ **Pentecostal Church Ebenezer Assemblies of God, Inc.** (Ebenezer Food Pantry)
200 Main St., Holyoke MA 01040
- ❖ **Providence Ministries** (Margaret's Pantry)
56 Cabot St., Holyoke MA 01040
- ❖ **Providence Ministries** (Kate's Kitchen)
51 Hamilton St., Holyoke MA 01040
- ❖ **The Salvation Army** operating through its Holyoke Corps (Feeding Program/CES Emergency Food Pantry)
271 Appleton St., Holyoke MA 01040
- ❖ **Womanshelter/Companeras, Inc.** (Emergency Shelter)
PO Box 1099, Holyoke MA 01040

Huntington

- ❖ **Pioneer Valley Assembly of God** (Huntington Food Pantry)
63 Old Chester Rd., Huntington, MA 01050

Leeds

- ❖ **Soldier On, Inc.** (Soldier On Pantry for Homeless Vets)
421 North Main St., Leeds, MA 01053
- ❖ **Viability, Inc.** (Star Light Center Pantry)
251 Nonotuck St., Florence, MA 01062

Northampton

- ❖ **Center for Human Development** (SRO Outreach)
129 Main St., Northampton, MA 01060
- ❖ **MANNA Soup Kitchen, Inc.**
48 Elm St., Northampton, MA 01060
297 Main St., Northampton, MA 01060
- ❖ **Northampton Survival Center**
265 Prospect St., Northampton, MA 01060

- ❖ **Safe Passage** (Safe Passage Shelter)
43 Center St., Northampton, MA 01060
- ❖ **ServiceNet, Inc.** (Grove Street Inn)
91 Grove St., Northampton, MA 01060

South Hadley

- ❖ **First Congregational Church of South Hadley** (Food for Friends)
1 Church St., South Hadley MA 01075
- ❖ **Neighbors Helping Neighbors, Inc.**
30 Carew St., South Hadley, MA 01075
- ❖ **St. Patrick's Church** (Take & Eat of St. Patrick's)
30 Main St., South Hadley MA 01075
- ❖ **St. Theresa of Lisieux** (St. Theresa's People Feeding People)
9 East Parkview Dr., South Hadley MA 01075

Springfield

- ❖ **Center for Human Development** (Safety Zone)
246 Park St., Springfield, MA 01089
- ❖ **Gray House, Inc.** (Emergency Services Pantry)
22 Sheldon St., Springfield, MA 01107
- ❖ **Greater Love Church of God** (Food Pantry)
65 Newland St., Springfield MA 01107
- ❖ **Holy Redeemer Cathedral** (Holy Redeemer Meal Site/Food Pantry)
44 Prospect St., Springfield, MA 01107
- ❖ **Open Pantry Community Services, Inc.** (Emergency Food Pantry)
2460 Main St., Springfield, MA 01107

Westfield

- ❖ **Behavioral Health Network** (Carson Center Respite)
77 Mill St., Westfield MA 01085
- ❖ **Greater Westfield Committee for the Homeless** (Samaritan Inn)
7 Free St., Westfield MA 01085
- ❖ **Greater Westfield Food Pantry**
101 Meadow St., Westfield MA 01085
- ❖ **St. Vincent de Paul Society** (Food Pantry)
30 Bartlett St., Westfield, MA 01085

Mobile Food Bank

The Mobile Food Bank program is made possible by a grant from the Stop & Shop Family Foundation.

The Mobile Food Bank delivers a truck full of free fresh and nonperishable groceries from their warehouse directly to a community site for immediate distribution to residents. The program reaches under-served populations throughout Western Massachusetts that don't have access to healthy foods, including families, seniors and children.

There are no eligibility requirements to receive food from the Mobile Food Bank. Anyone in need of assistance can attend. It's a good idea to arrive 10-15 minutes prior to distribution time and bring with you boxes or bags to carry your food. Call the Mobile Food Bank staff at (413) 247-9738 for additional information or assistance.

Mobile Food Bank Monthly Distribution Locations

Berkshire County

Location	Address	Date	Time
Adams Council on Aging	3 Hoosac St., Adams	2nd & 4th Tue.	10 – 11 a.m.
Brien Center	124 American Legion Dr., North Adams	1st & 3rd Fri.	10 – 11 a.m.
CHP Dalton	400 Main St., Dalton	4th Wed.	11 a.m. – 12 p.m.
Community Health Programs	444 Stockbridge Rd., Great Barrington	1st Tue.	11 a.m. – 12 p.m.

Franklin County

Location	Address	Date	Time
Montague Council on Aging	62 5th St., Turners Falls	3rd Wed.	1:30 – 2:30 p.m.
Oak Courts Location	7 Oak Courts, Greenfield	2nd Wed.	1:30 – 2:30 p.m.

Hampshire County

Location	Address	Date	Time
Our Lady of the Valley	33 Adams St., Easthampton	1st & 3rd Thur.	1 – 2 p.m.
Grenville Park	73 Church St., Ware	3rd Tue.	1 – 2 p.m.
The Boulders	156 Brittany Mnr., Amherst	1st Wed.	1 – 2 p.m.

Hampden County

Location	Address	Date	Time
Allen Street (Iglesia Bautista Renovacion)	1602 Allen St., Springfield	2nd Wed.	10 – 11 a.m.
Beaudoin Village/Yoerg Circle	40 Leary Dr., Holyoke	1st & 3rd Mon.	11 – 11:45 a.m.
Broadway St. Mobile	50 Broadway St., Chicopee	2nd & 4th Mon.	10– 11 a.m.
Dakin Humane Society (Springfield)	171 Union St., Springfield	2nd & 4th Mon	1 – 2 p.m.
Home City Housing	7 Halsey St., Springfield	2nd & 4th Thu.	1 – 1:45 p.m.

Location	Address	Date	Time
Martin Luther King Jr. Family Services	3 Rutland St., Springfield	2nd & 4th Thu.	1 – 2 p.m.
Moxon Apartments	24 Moxon St., Indian Orchard	1st & 3rd Thu.	1 – 2 p.m.
North End Mobile/Diocese of Springfield	50 Waverly St., Springfield	1st & 3rd Tue.	10:30-11:30 a.m.
Olde Holyoke Development Corp.	70 North Bridge St., Holyoke	2nd & 4th Fri.	1 – 1:45 p.m.
Open Pantry/Diocese of Springfield	260 State Street (Back parking lot off Elliot Street), Springfield	2nd Fri.	1:30 – 2:30 p.m.
Providence Ministries	53 Cabot St., Holyoke	1st and 3rd Mon.	2 – 2:45 p.m.
Revival Time Evangelistic Center	116 Florence St., Springfield	4th Wed.	1 – 2 p.m.
Saint Paul Episcopal Church	485 Appleton St., Holyoke	2nd and 4th Tue.	11 a.m. – 12 p.m.
Springfield Housing Authority (Brightwood)	82 Division St., Springfield	1st & 3rd Fri.	1 – 2 p.m.
Trinity United Methodist Church	361 Sumner Ave., Springfield	1st & 3rd Wed.	1:30 – 2:30 p.m.
Urban League	33 Oak St., Springfield	4th Fri.	1 – 2 p.m.
Westfield Mobile Food Bank	60 Broad St., Westfield	1st & 3rd Mon.	10 – 11 a.m.

Supplemental Nutrition Assistance Program (SNAP)

❖ **Massachusetts Department of Transitional Assistance**
(877) 382-2363
www.mass.gov/snap

❖ **Project Bread**
(800) 445-8333
TTY: (800) 372-1292
www.gettingfoodstamps.org

The Department of Transitional Assistance (DTA) administers SNAP (food stamps) benefits. SNAP provides a monthly benefit to buy nutritious foods. To receive SNAP, you must be low income and be a U.S. citizen or legal noncitizen (restrictions apply). Eligibility for SNAP benefits

depend on financial and nonfinancial criteria. Please visit the DTA and Project Bread websites for calculated benefit amounts.

Maximum Allowable Household Monthly Income Limits and Maximum Monthly Food Stamp Benefits

HOUSEHOLD SIZE	GROSS MONTHLY INCOME LIMIT	MONTHLY MAXIMUM SNAP BENEFIT AMOUNT
1	\$2,147	\$250
2	\$2,903	\$459
3	\$3,660	\$658
4	\$4,417	\$835
5	\$5,173	\$992
6	\$5,930	\$1,190
7	\$6,687	\$1,316
8	\$7,433	\$1,504
Each additional member	+\$757	+\$188

How much will I get in SNAP benefits?

For example, a household of 3 with a net income of \$1,500 must subtract \$450 (30 percent of \$1,500) from the maximum allotment for their household, which is \$511 per month. They then subtract the \$450 from the \$511 maximum. The household will receive a food stamp allotment of \$61 for the month.

What is the Medical Expense Deduction?

Households with an elder (age 60 or over) or disabled member may be eligible for a medical expense deduction which can increase SNAP benefits. If the elder/disabled household member has at least \$35/month in unreimbursed health care expenses--and can prove those costs with DTA--then they will get an income deduction. In Massachusetts, once an elder/disabled household verifies over \$35 a month or more, DTA allows a standard deduction of \$155/ month for medical expenses. If the household has over \$190/ month in expenses (\$35 plus \$155), the household can claim actual expenses for an even larger income deduction.

Frequently Asked Questions

Who can claim medical expenses?

Anyone who is age 60 or older OR disabled and pays medical expenses of more than \$35 per month.

What type of proof is needed?

They need receipts or bills to show your medical expenses. Expenses must be verified for DTA to give you credit. If you need help getting proof of your expenses, talk to DTA.

Which medical expenses can be claimed?

Certain medical costs can reduce your income in the SNAP calculation.

Do I have to verify medical expenses each time I recertify for SNAP benefits?

If your regular monthly medical expenses have not changed since you verified them, you do not have to verify them again at your recertification. However, if your medical expenses have changed you must tell DTA at recertification. DTA will tell you if the change must be verified. SNAP rules give you the right to claim allowable medical expenses. Verified medical costs (over \$35) will be deducted from your countable income so you may get more SNAP. If your regular medical costs are between \$35.01 and \$190 each month, you may be eligible for the Standard Medical Deduction. Based on a household of one this deduction could add up to \$30 per month to your SNAP benefits. If your regular medical costs are more than \$190 each month, you may be eligible for a higher deduction from your income. Ask DTA if you have any questions about allowable medical expenses. DTA can also help you to get proof of your allowable medical costs. A one-time medical cost, such as a bill for a hospital stay, hearing aid or wheelchair, may also be used for the medical expense deduction.

Adults and Snap Benefits: Busting 6 Myths

MCOA ASSEMBLED THIS FACT SHEET USING MATERIALS FROM THE MASS LAW REFORM INSTITUTE, THE FOOD BANK OF WESTERN MA, DTA, AND THE NO. ATTLEBORO COA.

MYTH #1

SNAP is only for families with children.

FACT:

SNAP is for everyone who qualifies including seniors. The basic SNAP eligibility rules for adults are simple:

- **ASSETS:** There is no asset test for most adult households.
- **INCOME:** Gross monthly income must be below \$2,147 for a single adult and below \$2,903/month for 2 people (below 200% of FPL). Then, a person must meet certain Net Income rules, after deductions for shelter, medical costs, adult or child dependent care, and child support payments.
- **AGE or DISABILITY:** Be an elder age 60 and above, or, be a person receiving a disability-based benefits such as SSI or SSDI, EAEDC, or be enrolled in MassHealth as a disabled person.

MYTH #2

A person only gets \$16/month so it's not worth applying.

FACT:

The average monthly benefit for SNAP for a senior living alone is \$119/month. If you are over 60 years old or disabled, SNAP rules give you the right to claim many medical expenses and

lower your countable income. Verified unreimbursed medical costs over \$35 will be deducted from your income so you may get more SNAP benefits! If your regular medical costs are between \$35.01 and \$190/month, you may get a “standard medical deduction” that could add up to \$30/month more to your SNAP benefit. If your medical expenses are over \$190/month (insurance premiums, medical deductibles, transportation costs for medical appointments, out of pocket copayments, and others too) then you may get an even higher increase in your monthly SNAP benefit. Ask DTA about how to claim your medical expenses.

MYTH #3

Other people need SNAP more than I do.

FACT:

If you apply, you are not taking benefits away from others. Everyone in need who is eligible for SNAP will get help.

MYTH #4

No stores near me accept SNAP for payment.

FACT:

All across the country, over 250,000 grocery stores, small local markets, and farmers markets accept SNAP payment. The COA can quickly print a list of stores in your town and neighboring area from www.benefitscheckup.org/mcoa via the SNAP Map and Fact Sheet.

MYTH #5

It's hard to apply for SNAP in Massachusetts.

FACT:

The application is short and easy to complete. You can apply via mail, online, or in person, whatever suits you. A phone interview follows; you don't have to travel to a DTA office to apply. And, your COA staff or housing development staff can help prepare the application with you.

MYTH #6

I can't use SNAP because I cannot get to the store myself.

FACT:

You can appoint a trusted friend or relative to get a second SNAP Card (called an EBT Card) to use at the store when they shop for you.

SNAP Recipients: Healthy Incentives Program (HIP)

Spend Your SNAP dollars on farm-fresh fruits and vegetables at participating Healthy Incentives Program (HIP) retailers. The amount of your purchase instantly is added back to your EBT card. The Massachusetts' Healthy Incentives Program (HIP) will match SNAP (Supplemental Nutrition Assistance Program, formerly food stamps) recipients' purchases of local fruits and vegetables at participating:

- Farmers markets
- Farm stands
- Mobile markets
- Community Supported Agriculture (CSA) farm share programs

SNAP recipients will receive an instant, dollar-for-dollar match credited to their EBT card on eligible purchases. HIP can only be earned through participating HIP locations and using SNAP/EBT terminals that have been programmed to process the new benefit. It is easy to earn the incentive and funds are immediately added to SNAP recipients' EBT cards. The earned

incentives can be used right away or saved for a future purchase at any SNAP retailer on any SNAP-eligible foods. SNAP customers should look for the Healthy Incentives Program logo at participating retailers. Find a HIP retailer nearest you by visiting www.buylocalfood.org/hip-map. For those without internet access, please contact your local library or Council on Aging to receive a printed list. Households of 1-2 people receive \$40 each month, 3-5 people receive \$60, and 6+ people receive \$80. The benefits refresh on the 1st of each month and the customer must have at least some money on their card. SNAP households will need to spend SNAP dollars on fruits and vegetables at one of the four main points of sale to earn the HIP incentive. HIP benefits are earned when SNAP recipients swipe their SNAP/ EBT.

Other Resources

❖ **Blossom Center**

16 Bell Rd., Middlefield, MA 01243
(413) 623-2155 ext. 11, azuregreen.net
Community lunch on Thu. at 12:30 p.m., dinner on Tue. at 5:30 p.m.

❖ **Christ Church Cathedral**

35 Chestnut St., Springfield, MA 01103
Meals served on Wed. @ 12:00 p.m. & 5:00 p.m.

❖ **Foodsource Hotline – Project Bread**

(800) 645-8333
TTY: (800) 377-1292
Hotline Hours: Mon.–Fri., 8:00 a.m.–7:00 p.m.
& Sat. 10:00 a.m.–2:00 p.m.

❖ **Friends of the Homeless**

755 Worthington St., Springfield, MA 01105
(413) 732-3069
Prepares and serves 3 community meals a day, 365 days per year to anyone needing food.
Breakfast: 8:00 a.m.–9:00 a.m.
Lunch: 12:00 p.m.–1:00 p.m.
Supper: 4:30 p.m.–5:30 p.m.

❖ **Gray House**

22 Sheldon St., Springfield, MA 01107
(413) 734-6696
Households are able to visit the pantry 10x in a year. With each visit they receive three to four days' worth of food. Open Thursdays 9:00 a.m.–1:00 p.m.

❖ **Loaves & Fishes Community Kitchen**

Darleen St. Jacques, Program Director
Springfield, MA 01103
(413) 731-5668
Darleen@openpantry.org
Serves lunch & dinner 7 days a week to anyone in need of a meal.

❖ **Lorraine's Soup Kitchen**

170 Pendexter Ave., Chicopee, MA 01013
(413) 592-9528
Hot meal service: M–F, 5:00 p.m.–6:15 p.m.

Pantry Service: M–F, 10 a.m.–2 p.m. to Chicopee residents. The pantry provides emergency take-home food supplies to qualified city residents. Clients must present a proof of Chicopee residency and a current form of identification every six months.

❖ **Open Pantry**

2460 Main St., Ste 108-108B, Springfield, MA 01101 (413) 737-5353

Individuals and families are able to receive non-perishable groceries up to six times a year and seniors up to 12 times a year. Four days' worth of groceries are provided with each visit. Recipients must have a place to prepare meals. Open M-W & F, 9:00 a.m.-3:00 p.m. When seeking food at the Emergency Food Pantry, one must provide the following:

- some form of identification for all adults in household
- proof of address for all adults in household
- proof of children (for example: social security card, health insurance card or birth certificate)

❖ **Salvation Army Food Pantry**

170 Pearl St., Springfield, MA 01101
(413) 733-1518

The Emergency Food Pantry is open Tue.–Thu., from 9:00 a.m. to 12 noon. Clients can visit the pantry once every month.

❖ **Shiloh Seventh Day Adventist Church**

797 State St. Springfield, MA 01109

Meals served on Sun. @ 1:00 p.m. & 5:00 p.m.

❖ **South Congregational Church**

44 Maple St., Springfield, MA 01105

Meals served on Mon., Tue., Thu., Fri., & Sat. @ 12:00 p.m. & 5:00 p.m.

❖ **Springfield Rescue Mission**

10 Mill St., Springfield, MA 01102
(413) 732-0808

Open M–F, 9:00 a.m.–5:00 p.m.

Outreach programs include:

- The Public Breakfast Program: Serves a full breakfast for the public Mon.–Sat. at 7:00 a.m. at 10 Mill St. location.
- Operation SONshine: A mobile food service that delivers an average of 200 bag lunches per day to the homeless on the streets of Springfield and to residents in low-income neighborhoods.
- Traditional Holiday Meals: Over 2,300 hungry and homeless individuals are served at a sit-down holiday meal on Easter, Thanksgiving and Christmas.

Funeral Planning

Consumers Alliance of Western Massachusetts

www.funeralconsumerswmass.org/planning.html

Tips for consumers about how to prepare and plan for the final arrangements.

Planning

Talk about it. The most important thing you can do to prepare for the inevitable end of life is to discuss it with your family and the people close to you. Tell them what you would like. Ask them what they would like.

Get input. It is also important to consider what your family can manage, financially, logistically and emotionally.

Make decisions. Even the most minimal death care has a few requirements that you need to address. We have outlined some of the basic decisions you need to consider.

Gather information. There is a great deal of information that your survivors will need in order to handle your affairs after you die. You can help by gathering this information together and making your family aware of its location.

Why plan ahead? When death occurs in a family that has done no advance planning, the survivors may accept conventional and costly funeral arrangements because of social pressure, emotional stress, or lack of time. Planning ahead is the most loving gift you can give to your family and friends. By making plans now, you can make your last wishes known and ease the burden on your survivors. They can then focus on grieving their loss and celebrating your life, instead of having to figure out what you might have wanted.

Pre-pay? Setting aside funds (e.g., in a Totten Trust, a Payable-On-Death account at a bank) to pay for your future funeral may give you and your family peace of mind. However, beware of prepayment (“preneed”) contracts with funeral homes or insurance companies. Consider the risks involved.

Read FCA’s pamphlet, Prepaying Your Funeral: Benefits and Dangers—PDF available at www.funerals.org or Pre-Paid Funeral Plans: Buyer Beware at www.elderlawanswers.com/pre-paid-funeral-plans-buyer-beware-1098

Geriatric Care Advisors

- ❖ **Comprehensive Advantage Care**
59 Merriam Ave., Leominster, MA 01453
(978) 227-2953
- ❖ **Eldercare Advisors, Inc.**
66 Old Stockbridge Rd., Lenox, MA 01240
(413) 637-1436
- ❖ **O'Connell Care at Home**
512 Pleasant St., 1st Floor, Holyoke, MA 01040
(413) 533-1030
- ❖ **Oasis Senior Advisors Western Massachusetts**
Belchertown, MA 01007
(413) 315-5038
- ❖ **Parker & O'Grady Legal Services**
124 College Hwy., Southampton, MA 01073
(413) 527-8660

Grandparents Raising Children

- ❖ **Commission on the Status of Grandparents Raising Grandchildren**
Department of Children and Families
600 Washington St., 6th Floor, Boston, MA 02111
(617) 748-2454
www.massgrg.com
The Commission's primary purpose is to serve as a "resource to the commonwealth on issues affecting grandparents". Its main responsibilities include:
 - Fostering unity among grandparents raising grandchildren through communities and organizations in the commonwealth; promoting cooperation and sharing of information and encouraging collaboration and joint activities.
 - Serving as a liaison between government and private interest groups with regard to the unique interest and concern of grandparents raising grandchildren.
 - Advising executive and legislative bodies of the potential effect of proposed legislation on grandparents raising grandchildren, as the commission deems necessary and appropriate.
 - Identifying issues that are faced by grandparents and all relatives who are raising children.Currently, the Commission meets monthly. The meetings are open to the public. For meeting agenda, location, and dates, please check the Executive Office of Elder Affairs' website at: www.mass.gov/elders.
- ❖ **It Takes a Village**
2 East Main St., Huntington, MA 01050
(413) 650-3640
info@hilltownvillage.org

Health Insurance Information & Resources

❖ **Hilltown Community Health Center – Insurance Navigation & SHINE Services**

9 Russell Rd., Huntington, MA 01050

(413) 667-2203

SHINE is the Massachusetts State Health Insurance Counseling Program (SHIP). However, in Massachusetts, SHINE stands for Serving the Health Insurance Needs of Everyone. It began in 1985 as a pilot program in the Springfield area. The SHINE Program provides free and unbiased health information, counseling, and assistance to Medicare beneficiaries of all ages and their caregivers. SHINE counselors help seniors (and younger disabled Medicare beneficiaries) understand their Medicare benefits and other health insurance options, help fill out the applications and gather the necessary documentation. The SHINE Program ensures that Medicare beneficiaries have access to accurate information regarding healthcare options. The SHINE Program is supported by the Massachusetts Executive Office of Elder Affairs in partnership with elder service agencies, social services agencies, and the Councils on Aging.

❖ **MassHealth**

(800) 842-2900

TTY: (800) 497-4648

www.mass.gov/masshealth

❖ **MassMedLine**

(866) 633-1617

www.massmedline.com

❖ **Medicare**

(877) 486-2048

www.medicare.gov

❖ **Medicare Advocacy Project - Help with Appeals**

(800) 323-3205

❖ **Prescription Advantage**

1-800-AGE-INFO (1-800-243-4636) press 2

TTY: 1-800-610-0241

www.800ageinfo.com

❖ **Prescription Drug Questions**

(800) 546-5677

TTY/TDD: (866) 706-4757

24 hours a day, 7 days a week

❖ **Social Security**

(800) 772-1213

TTY: (800) 325-0778

www.socialsecurity.gov

Hearing Impaired Resources

- ❖ **Clarke School for Hearing and Speech**
45 Round Hill Rd., Northampton, MA 01060
(413) 584-3450
info@clarkeschools.org
- ❖ **DEAF, Inc.**
215 Brighton Ave., Boston, MA 02215
VP/V: (617) 505-4823
TTY/V: (617) 254-4041
www.deafinonline.org/services/ resources/
Information and resources for Deaf, Deaf Blind, Hard of Hearing, and Late-Deafened people.
- ❖ **Deaf and Hard of Hearing - Special Education - MA**
www.doe.mass.edu/sped/links/Deaf.html
- ❖ **Massachusetts Commission for the Deaf and Hard of Hearing (MCDHH)**
600 Washington St., Boston, MA 02110-1779
617-740-1600
TTY: 617-740-1700
Available Mon. through Fri., 9:00 a.m. – 5:00 p.m.
- ❖ **MassMatch**
Massachusetts Rehabilitation Commission
600 Washington St., Boston, MA 02111
(877) 508-3974
TTY: (617) 204-3851

Hearing Aids

- ❖ **Avada Hearing Care Centers**
459 Riverdale St., West Springfield, MA 01089
(413) 306-3947
- ❖ **Clarke Hearing Center**
45 Round Hill Rd., Northampton, MA 01060
(413) 341-0040
- ❖ **Costco Hearing Aid Store**
119 Daggett Dr., West Springfield, MA 01089
(413) 523-4455
- ❖ **Earmasters**
12 Southwick St., Feeding Hills, MA 01030
(413) 789-4327
- ❖ **Miracle-Ear**
935 Riverdale St., Unit 6, West Springfield, MA 01089
(413) 354-0115

Home Care/Repair/Modification

A Home Modification Checklist can be found in the National Caregivers Library visit www.caregiverslibrary.org

Is the Current Home Suitable for the Long Term?

The issue of suitability comes up for many older adults when they begin questioning whether it makes sense to remain in their current home or to move. There are many issues to consider including finances, physical, mental, and cognitive health status, the availability of helpful family or friends, social isolation, and changing preferences. When discussing these issues with older adults, encourage them to engage in both short term and long-range planning regarding their current and future housing options.

Things to Think About:

Living Arrangements

Ask with whom the older adults currently live and with whom they may want to live with in the future. The answers to these questions can influence both housing affordability and the ability to age in place. With increasing age, older adults (primarily women) are more likely to live alone or with a relative other than a spouse.

- If an elder wishes to remain in her home but has financial constraints, ask her if she would consider taking in a housemate (boarder).
- If an elder has health issues, ask if he would consider hiring in home help or if he knows whether or not he is eligible for home care through a home and community-based program.

Condition of the Home

Many older adults live in homes that have appreciated in value, but they have insufficient resources to maintain these homes. The first indications of visible problems often involve exterior maintenance such as peeling paint and unkempt yards. But these outward manifestations may mask other problems including leaking roofs, broken equipment such as toilets and heaters, faulty wiring, and cracks in the foundation. Lack of income is the primary reason that older adults do not maintain their homes. Poor housing conditions can not only result in unsanitary and uncomfortable living situations, but also serious health problems. Try to get a sense of the condition of the elder's home to help determine what repairs may be needed and whether it makes sense to invest money in needed repairs or to look for a new place to live.

Willingness to Move

Research suggests that older adults are unlikely to move into smaller dwelling or more communal housing options unless attractive alternatives are available nearby and barriers to moving, such as dealing with excess possessions, waiting lists, and managing the various steps necessary to find and move into new housing are removed. In addition, transportation issues should be factored in—is the new home accessible to public transportation or are there other options for getting around?

Physical Suitability

Housing suitability has received increasing attention lately as the number of persons in their eighties and nineties has increased. Older adults are more likely than their younger

counterparts to experience chronic health problems such as arthritis, heart disease, and hearing and 11 MCOA Housing Issues Manual, 1st Edition (2015) visual impairment. These chronic conditions can translate into limitations in ability to carry out major functional activities such as climbing stairs, bathing, and cooking. Unfortunately, most current dwelling units were built for younger persons and their families with little foresight that the once young residents would “age in place.” It is important to determine if an elder’s current home is safe and accessible and, if not, what modifications need to be made to decrease health and safety risks. In addition, if an older adult’s cognitive function declines, then myriad safety and independence issues arise, such as leaving the stove on too long or forgetting to unplug the coffee pot.

What is Home Modification?

Home modification refers to converting or adapting an elder’s home environment in order to make tasks easier, reduce accidents, and support independent living.

This can include

- removing hazards (e.g., clutter, throw rugs)
- adding special features or assistive devices (e.g., grab bars, ramps)
- moving furnishings, changing where activities occur (e.g., sleeping on the first instead of second floor)
- renovations (e.g., installing a roll-in shower)

Are there modifications that can be made to increase the safety and suitability of a senior’s current housing?

If so, then the older adult must hire a registered Home Improvement Contractor. The Office of Consumer Affairs and Business Regulation (OCABR) offers an excellent array of consumer fact sheets, information and referral services, and counseling about how to hire a reputable contractor and how to seek remedies should the contractor fail to fully deliver on the contract. The OCABR regulates the registration of contractors performing improvements or renovations on detached one- and two-family homes. Prior to performing work on such homes, a contractor must be registered as a Home Improvement Contractor (“HIC”). For more information about hiring a home improvement contractor, visit: www.mass.gov/homeimprovement.

If an elder wants to find a HIC or file a complaint against a Home Improvement Contractor or use the consumer arbitration service, contact OCABR at (617) 973-8787 for instructions. Contractors found in violation of the HIC Law may be fined, and/or have their registration suspended or revoked. Here is a checklist for how to hire a HIC.

- Familiarize yourself with your project idea and related construction terminology.
- Think about specific design and materials.
- For accurate estimates, clearly describe the work on a specification sheet and provide copies to contractors.
- Interview at least three contractors.
- Check license and Home Improvement Contractor (HIC) registration.
- Check complaint history.
- Check and confirm references. www.bbb.org/en/us/ma
- Get the contractor’s insurance information. Call insurance company to verify.
- Insist on a written detailed contract, including a payment and work schedule.
- Do not pay more than 1/3 of the contract price before work begins unless special order materials are needed.
- Have both parties sign and date the contract before any work begins.

- Have the contractor apply for building permits and ensure the permit is on-site before work begins.
- Check with your local building department about any job specific inspections.
- Put any change orders in writing.
- Check the work site on a daily basis & record progress & changes.
- Make final payment **ONLY** after the work is completed to your satisfaction and as outlined in the contract.

Contacts

- ❖ **Ampramp**
(888) 715-7597
www.amramp.com
Wheelchair ramps, stair lifts, and vertical platforms for rent or purchase
- ❖ **The Edith Stewart Chase Foundation**
(781) 893-5308
edithchase751@aol.com
Grant applications for home improvement (must be a REAM member)
- ❖ **Highland Valley Elder Services, Inc.**
(413) 586-2000
Certain heavy household chores, or home maintenance tasks—such as floor washing, or seasonal change-out of screens—can be difficult for elders to manage on their own.
- ❖ **Pioneer Valley Planning Commission**
60 Congress St., 1st Floor, Springfield, MA 01104
(413) 781-6045
Housing Rehabilitation and Repair/Replace Services
(Chester, Huntington, Middlefield, Russell)
- ❖ **Stavros Building Services**
Barrier Free Living, Design & Construction
(413) 256-0473
SBS@Stravos.org
- ❖ **USDA Rural Housing Services Programs**
451 West St., Suite 2, Amherst, MA 01002
(413) 253-4300, ext. 1
www.rd.usda.gov
Single family housing loans and grants

Local Services

- ❖ **All About You Home Care**
2 Mechanic St., Easthampton, MA 01027
(413) 439-0883
- ❖ **Hilltown Elder Network (HEN)**
387 Main Rd., Chesterfield, MA 01012
(413) 296-4536
staff@hilltowncdc.org
www.hilltowncdc.org
- ❖ **Horning's Lawn & Landscape - Joe Horning**
(413) 212-1642
Snow Plowing and Lawn Care

- ❖ **Ken's Lawn Care - Ken Woofenden**
(413) 203-8277
- ❖ **Moving Mentor – Moving Management & Organizing Services**
(413) 549-1039
www.movingmentor.com
- ❖ **O'Connell Professional Nurse Service, Inc.**
14 Bobala Rd., Holyoke, MA 01040
(413) 536-1110
www.opns.com
- ❖ **Partners in Grime "P.I.G." Cleaning Company**
124 Chester Rd., Blandford, MA 01008
(413) 626-0078
- ❖ **Pioneer Valley Mennonite Church**
Mennonite Youth Work Day happens once a year. A group of young people will be available in the month of September for work for folks in the community. They can cut/split/stack firewood, yard work, cleaning, etc. They will prioritize who needs it the most if they have enough helpers and time. Call Steve at (413) 862-0288 by August 31 if you have a job for them.
- ❖ **Serenity Home Organizing**
PO Box 352, Montague, MA 01351
(413) 336-0692
jill@serenityhomeorganizing.com
www.serenityhomeorganizing.com
- ❖ **Quality Cleaning Services**
96 East Pleasant St., Amherst, MA 01002
(800) 974-9133
www.qualityservice4home.com
- ❖ **Jason Stover**
(413) 207-5942
Snow Plowing

Hospice Services

A Hospice Care Checklist can be found in the National Caregivers Library visit www.caregiverslibrary.org.

- ❖ **Baystate Visiting Nurse Association & Hospice**
50 Maple St., PO Box 9058, Springfield, MA 01102
(413) 781-5070
- ❖ **Harmony House of Western Mass**
PO Box 6135, Holyoke, MA 01041
(413) 331-5252
501c3 nonprofit with a unique approach for the Compassionate care of the terminally ill. Harmony House provides a home for terminally ill individuals with less than three months to live and facing their end life alone with limited resources.
- ❖ **Hospice of Hampshire County**
168 Industrial Park Dr., Northampton, MA 01060
(413) 586-8288
- ❖ **Hospice of the Fisher Home**
1165 North Pleasant St., Amherst, MA 01002
(413) 549-0115
Bereavement groups held for 8 week sessions
- ❖ **Hospice Services of Western Massachusetts**
1325 Springfield St., Ste. 12, Feeding Hills, MA 01030 (413) 786-4004
- ❖ **Rays of Hope, Baystate Health Foundation**
280 Chestnut St., Springfield, MA 01199
(413) 794-8001
www.raysofhope@baystatehealth.org
- ❖ **Visiting Nurse Association & Hospice of Cooley Dickinson (Huntington)**
168 Industrial Dr., Northampton, MA 01060
(413) 584-1060

Hospitals

- ❖ **Baystate Franklin Medical Center**
164 High St., Greenfield, MA
(413) 773-0211
- ❖ **Baystate Medical Center**
759 Chestnut St., Springfield MA
(413) 794-0000
- ❖ **Baystate Noble**
115 West Silver St., Westfield, MA
(413) 568-2811
- ❖ **Baystate Wing Hospital**
40 Wright St., Palmer MA
(413) 283-7651
- ❖ **Berkshire Medical Center**
725 North St., Pittsfield, MA
(413) 447-2000
- ❖ **Cooley Dickinson Hospital**
30 Locust St., Northampton MA
(413) 582-2000
- ❖ **Holyoke Medical**
575 Beech St., Holyoke, MA
(413) 534-2500
- ❖ **Mercy Medical Center**
271 Carew St., Springfield, MA
(413) 748-9000

Housing/Homelessness/Shelters

HUD'S PUBLIC HOUSING PROGRAM

What is public housing?

Public housing was established to provide decent and safe rental housing for eligible low-income families, the elderly, and persons with disabilities. Public housing comes in all sizes and types, from scattered single-family houses to high rise apartments for elderly families. There are approximately 1.2 million households living in public housing units, managed by some 3,300 HAs. The U.S. Department of Housing and Urban Development (HUD) administers Federal aid to local housing agencies (HAs) that manage the housing for low-income residents at rents they can afford. HUD furnishes technical and professional assistance in planning, developing and managing these developments.

Who is eligible?

Public housing is limited to low-income families and individuals. An HA determines your eligibility based on: 1) annual gross income; 2) whether you qualify as elderly, a person with a disability, or as a family; and 3) U.S. citizenship or eligible immigration status. If you are eligible, the HA will check your references to make sure you and your family will be good tenants. HAs will deny admission to any applicant whose habits and practices may be expected to have a detrimental effect on other tenants or on the project's environment. HAs use income limits developed by HUD. HUD sets the lower income limits at 80% and very low-income limits at 50% of the median income for the county or metropolitan area in which you choose to live. Income limits vary from area to area so you may be eligible at one HA but not at another. The HA serving your community can provide you with the income levels for your area and family size, or you can also find the income limits here on the internet.

How do I apply?

If you are interested in applying for public housing, contact your local HA. If you have trouble contacting the HA, contact the local HUD Field Office.

What's Senior Housing?

Senior housing refers to housing that's exempt from the Fair Housing Act's (FHA) ban on familial status discrimination because it caters to people above a certain age and in a certain way (as codified by the FHA and the Housing for Older Persons Act (HOPA)):

- 62 and older. All occupants are 62 or older.
- 55 and older. At least one person who is 55 or older lives in at least 80% of the occupied units and the community adheres to a policy that demonstrates intent to house people who are 55 or older.
- Government program. HUD has determined that the dwelling is specifically designed for and occupied by older persons under a federal, state or local government program.
- Normally, a landlord can't refuse to rent to tenants based on "familial status," or the fact that they have one or more children under 18 living in the household. But if an apartment community qualifies for the senior exemption, the landlord can legally discriminate against families with children.

Don't confuse senior housing with assisted living. An assisted living community can qualify as senior housing, but senior housing needn't offer special services designed to assist people with physical disabilities. (In 1995, HOPA eliminated the 55-and-older exemption's initial

requirement that buildings offer “significant services and facilities specifically designed to meet the physical and social needs of older persons.”)

(If you need any special services, make sure you look for apartments that offer them. Regardless of where you live, be aware that landlords are required to make reasonable accommodations and modifications that you request in connection with a disability.)

Who Qualifies for Senior Housing?

Because senior housing is about age, you generally must be at least a certain age to live in a senior housing community. But here are some important points you should keep in mind:

You Probably Don’t Need to Be As Old As You Think

This is because:

- The youngest exemption is for people who are 55 or older.
- You can actually be younger than 55 to live in a 55-and-older community, as long as a spouse or another person in your household is at least 55 years old.
- If you’re younger than 55, another possibility is to live in the 20% part that has no restriction (then possibly switch to belonging to the 80% when you or someone else in your household turns 55).

62-and-Older Housing Is Strict

If you’re considering “62 and older” buildings, then you and everyone else in your household must be at least 62 years old. (Note, however, that a live-in aide, attendant, nurse, or other healthcare provider doesn’t need to meet this age requirement.)

Expect to Show Proof of Your Age

When you apply for senior housing, you’ll need to show proof of your age on a birth certificate, driver’s license, passport, immigration card, military identification, or other accepted state, local, national or international documentation. If, for some reason, you can’t produce a valid verification document, the U.S. Department of Housing and Urban Development (HUD) has stated that a self-certification in a lease, application affidavit, or another document signed by an adult member of your household asserting that at least one occupant in your apartment is at least 55 years old is acceptable. Expect age verification at least once every two years.

Landlords May Create Stricter Versions of These Exemptions

Without violating any other law, a landlord is free to create stricter versions of these exemptions. For example, a landlord may require that at least 80% of apartments be occupied by at least one person who’s 60 or older (instead of 55), that 100% of apartments (instead of 80%) are occupied by at least one person who’s 55 or older, or that 80% of apartments be occupied exclusively by people who are 55 or older (instead of by at least one household member that age). If your state bans housing discrimination based on age, a landlord who adds these restrictions may run afoul of state law.

Contacts

- ❖ **Chester Commons**
(413) 863-5271
- ❖ **Easthampton Housing Authority**
(413) 527-1600

- ❖ **Hilltown Community Development Corp.**
(413) 296-4536
- ❖ **Huntington—Hamblin Court**
(413) 634-5000
- ❖ **Northampton Housing Authority**
(413) 584-4030
- ❖ **Pittsfield Housing Authority**
(413) 499-2771
- ❖ **Southampton—Southampton Meadows**
(413) 527-9855 ext. 105
- ❖ **Southwick Housing Authority**
(413) 569-3161
- ❖ **Westfield Housing Authority**
(413) 568-9283
- ❖ **Worthington—Maples**
(413) 238-5836

Massachusetts Supportive Housing Initiative Program

Among assistance programs for the elderly, the Massachusetts Supportive Senior Housing Initiative Program is nearly unique in its design. The program provides assisted living level of care to elderly residents living in publicly supported housing. Instead of low-income seniors with moderate care needs being forced into Medicaid funded nursing homes prematurely, the state brings assisted living level care to public housing.

Two levels of support are provided through this program. All elderly residents in need receive certain assistance free of charge (included with their rent). A higher level of assistance is offered, which some residents receive free of charge (funded by other public sources), and others pay for, on a sliding scale based on their income. Similar to assisted living facilities, supervision and assistance is available around the clock.

To participate in this program, the person in need of care must currently reside in or move into a publicly supported housing development in one of these communities:

Amesbury	Fitchburg	Peabody
Arlington	Franklin County	Pittsfield
Billerica	Regional	Plymouth
Boston	Gardner	Quincy
Brockton	Gloucester	Revere
Brookline	Greenfield	Salem
Cambridge	Leominster	Saugus
Chelmsford	Lynn	Sharon
Chelsea	Malden	Somerville
Chicopee	Marlborough	Spencer
Dartmouth	Melrose	Taunton
Everett	Methuen	Watertown
Fall River	Needham	Westfield
	New Bedford	

The Supportive Senior Housing Initiative falls under the Massachusetts Supportive Housing Initiative program, which is a collaborative effort between The Department of Housing and Community Development (DHCD) and the Executive Office of Elder Affairs, Main Number (617) 727-7750.

Benefits and Services

In addition to the rent assistance provided to public housing residents, the Senior Supportive Housing Initiative offers the following services free of charge to all residents:

- Coordination of Needed Services
- Case Management
- 24-hour Supervision, as needed. (There is a person on call who lives on the premises)
- Reminders to Take Medications
- Activities With Other Residents
- Meals (A minimum of one meal per day)
- A higher level of services is available but is only free based on meeting eligibility requirements determined by necessity and income. If eligibility requirements are not met, then these services are offered on a sliding scale:
- Personal Care Services (such as help bathing, grooming & dressing)
- Laundry
- Housecleaning
- Shopping for Groceries
- Transportation

Eligibility Guidelines

To be eligible for assistance under this program, the individual must be eligible for publicly supported housing for the elderly.

- Applicants must be at least 60 years of age.
- Applicants must have an annual income no greater than 80% of their area's median income. As of 2021, 80% of the state of Massachusetts' median income is \$64,972. However, bear in mind, the median income by county or town changes dramatically throughout the state. This means depending on the area in which one resides, the median income could be much higher or lower than the figure given above. One can view median income by MA city or county [here](#). The value of one's assets is not considered a factor for admittance into this program.

Contacts

- ❖ **Greater Westfield Committee for the Homeless** (Samaritan Inn)
7 Free Street, Westfield, MA 01085
(413) 568-3122
- ❖ **Highland Valley Elder Services – Benefits Check Up**
320 Riverside Dr. Suite B, Florence MA
(413) 586-2000
www.highlandvalley.org
- ❖ **Hilltown Community Development Corporation**
387 Main Rd. PO Box 17, Chesterfield, MA 01012
(413) 296-4536
staff@hilltowncdc.org
- ❖ **TPP Tenancy Preservation Program/Mass.gov**
(617) 573-1150
Housing Court Forms and Resources
- ❖ **Valley Opportunity Council – Fuel Assistance**
300 High St., 2nd Floor, Holyoke, MA 01040
(413) 552-1548

Insurance Agencies

*Mass Home Directory of Massachusetts Insurance Agents & Agencies:
www.masshome.com/insure.html*

- ❖ **The Dowd Insurance Agencies**
14 Bobala Rd., Holyoke, MA 01040
124 College Hwy., Southampton, MA 01073
(413) 538-7444
www.dowd.com
- ❖ **Foley Insurance Group**
37 Elm St., West Springfield, MA 01089
(413) 214-7474
www.foleyinsurancegroup.com
- ❖ **GEICO Car Insurance**
(877) 873-4843
www.geico.com
- ❖ **Liberty Mutual Insurance**
1 Federal St., Building 111-4, Springfield, MA 01105
(413) 582-7059
www.libertymutual.com
- ❖ **McClure Insurance Agency Inc.**
103 Van Deene Ave., West Springfield, MA 01090
(413) 781-8711
www.mcclureinsure.com
- ❖ **Ormsby Insurance Agency Inc.**
698 Westfield St., West Springfield, MA 01089
(413) 737-0300
www.ormsbyins.com
- ❖ **Phillips Insurance Agency**
97 Center St., Chicopee, MA 01013
(413) 594-5984
www.phillipsinsurance.com
- ❖ **TP Daley Insurance Agency, Inc.**
1381 Westfield St., West Springfield, MA 01089
(413) 788-0971
www.tpdaleyinsurance.com
- ❖ **Wilcox Insurance Agency Inc.**
75 Broad St., Westfield, MA 01085
(413) 562-9601

Legal Services & Resources

- ❖ **Legal Help for Elders | Mass.gov**
www.mass.gov/legal-help-for-elders
- ❖ **Mass Bar Dial-A-Lawyer**
(877) 686-0711
Residents of Massachusetts can receive free legal advice through the Massachusetts Bar Association's dial-a-lawyer call-in program. Residents who have legal concerns or problems should call from 3:30 to 7:30 p.m. on the first Wednesday of the month to talk to a volunteer lawyer.
- ❖ **Massachusetts Legal Assistance Corporation**
(617) 367-8544
www.mlac.org
The Massachusetts Legal Assistance Corporation was established to ensure that low-income people with critical, non-criminal legal needs would have access.
- ❖ **Massachusetts Senior Legal Helpline**
(866) 778-0939
Free legal information and referral services to Massachusetts residents who are 60 years old or older.

Area Elder Lawyers

- ❖ **Bacon Wilson, PC**
33 State St., Springfield, MA 01103
(413) 781-0560
57 Center St., Northampton, MA 01060
(413) 584-1287
94 North Elm St., Suite 207, Westfield, MA 01085
(413) 562-6611
- ❖ **Lisa Beauvais**
171 Park Ave. Suite 101, W. Springfield, MA 01089
(413) 746-8525
- ❖ **Berkshire Elder Law Center, PC**
40 Main St., 2nd Floor, North Adams, MA 01247
(413) 664-7700
- ❖ **David G. Carlson**
200 North Main St., East Longmeadow, MA 01028
(413) 525-1313
- ❖ **Janice Cook**
1330 Mass MoCA Way, North Adams, MA 01247
(413) 346-5305
- ❖ **Cooley Shrair, PC**
1380 Main St., Springfield, MA 01103
(413) 781-0750
- ❖ **Donovan O'Connor & Dodig, LLP**
75 Market St. Suite 326, Springfield, MA 01103
(413) 346-5305, (800) 365-9913

- ❖ **Michael Hooker Elder Law**
25 Main St., Suite 439, Northampton MA 01060
(413) 582-0200
- ❖ **Law Office of Howard S. Kirkpatrick**
36 Service Center Rd., Ste. 100, Northampton, MA
(413) 588-8298
- ❖ **Law Office of John L. Roberts**
1200 Converse St., Longmeadow, MA 01106
(413) 567-5600
- ❖ **Holly Lewis**
37 Broad St., Westfield, MA 01085
(413) 736-8737
- ❖ **O'Connell Plumb, PC**
75 Market Place, Springfield, MA 01103
(413) 733-9111
- ❖ **Ross & Ross, PC**
121 State St., Suite 201, Springfield, MA 01103
(866) 561-4351
- ❖ **Michael J. Serduck**
409 Main St., #116, PO Box 626, Amherst, MA 01004
(413) 253-5761
- ❖ **Shatz, Schwartz & Fentin, PC**
1441 Main St., Suite 1100, Springfield, MA 01103
(413)-737-1131
- ❖ **Robert E. Wainstein**
55 Federal St., Greenfield, MA 01301
(413) 772-2222

Lesbian, Gay, Bisexual, & Transgender Resources

Do Ask, Do Tell: Talking to your health care provider about being LGBT

- ❖ **Huntington Health Center**
73 Russell Rd., Huntington, MA 01050
(413) 667-3009
- ❖ **Worthington Health Center**
58 Old North Rd., Worthington, MA 01098
(413) 238-5511

Contacts

- ❖ **22 LGBT Organizations You Need to Know**
www.diversitybestpractices.com/news-articles/22-lgbtorganizations-you-need-know
- ❖ **American Civil Liberties Union**
www.aclu.org/issues/lgbt-rights
The ACLU Lesbian Gay Bisexual Transgender Project works on LGBT cases and advocacy initiatives.
- ❖ **The Gay, Lesbian, Bisexual and Transgender (GLBT) National Help Center**
www.hrc.org
America's largest civil rights organization working to achieve lesbian, gay, bisexual, transgender and queer equality.
- ❖ **Human Rights Watch**
www.hrw.org/topic/lgbt-rights
Human Rights Watch works for lesbian, gay, bisexual, and transgender peoples' rights, and with activists representing a multiplicity of identities and issues.
- ❖ **Lambda Legal | Workplace Resources**
www.lambdalegal.org/know-your-rights/article/workplace-resources

Elderly LGBT

- ❖ **Gay & Lesbian Association of Retiring Persons (GLARP)**
The purpose of the Gay & Lesbian Association of Retiring Persons is to develop and operate retirement communities that are openly LGB-friendly and to promote, provide and support education on aging.
- ❖ **Services & Advocacy for Gay, Lesbian, Bisexual & Transgender Elders (SAGE)**
The mission of SAGE is to lead in addressing issues related to lesbian, gay, bisexual and transgender (LGBT) aging. In partnership with its constituents and allies, SAGE works to achieve a high quality of life for LGBT older adults, supports and advocates for their rights, fosters a greater understanding of aging in all communities, and promotes positive images of LGBT life in later years.

Long Term Care Coverage

What is Long-term Care Insurance?

Unlike traditional health insurance, long-term care insurance is designed to cover long-term services and supports, including personal and custodial care in a variety of settings such as your home, a community organization, or other facility.

Long-term care insurance policies reimburse policyholders a daily amount (up to a pre-selected limit) for services to assist them with activities of daily living such as bathing, dressing, or eating. You can select a range of care options and benefits that allow you to get the services you need, where you need them.

The cost of your long-term care policy is based on:

- How old you are when you buy the policy
- The maximum amount that a policy will pay per day
- The maximum number of days (years) that a policy will pay
- The maximum amount per day times the number of days determines the lifetime maximum amount that the policy will pay.
- Any optional benefits you choose, such as benefits that increase with inflation

If you are in poor health or already receiving long-term care services, you may not qualify for long-term care insurance as most individual policies require medical underwriting. In some cases, you may be able to buy a limited amount of coverage, or coverage at a higher "non-standard" rate. Some group policies do not require underwriting.

Many long-term care insurance policies have limits on how long or how much they will pay. Some policies will pay the costs of your long-term care for two to five years, while other insurance companies offer policies that will pay your long-term care costs for as long as you live—no matter how much it costs. But there are very few that have no such limits. Before you buy a policy, be aware that the insurance company may raise the premium on your policy. It is a good idea to request information on the company's premium rate history.

What is Covered by Health & Disability Insurance?

Many people believe that the medical insurance they currently have will pay for all or much of their long-term care. In general, health insurance covers only very limited and specific types of long-term care, and disability policies don't cover any at all.

Health Insurance

Most forms of insurance, such as the private health insurance or HMO you may have on your own or through your employer, follow the same general rules as Medicare with regard to paying for long-term care services. If they do cover long-term care services, it is typically only for skilled, short-term, medically necessary care.

- Like Medicare, the skilled nursing stay must follow a recent hospitalization for the same or related condition and is limited to 100 days
- Coverage of home care is also limited to medically necessary skilled care
- Most forms of private insurance do not cover custodial or personal care services at all

- Your plan may help you pay for some of the copayments or deductibles that Medicare imposes. For example, your plan may help cover the \$137.50 per day for Medicare covered nursing home care for days 21 through 100

Medigap

Medicare Supplemental Insurance, also known as "Medigap," are private policies designed to fill in some of the gaps in Medicare coverage. Specifically, these policies help to:

- Cover Medicare copayments and deductibles
- Enhance your hospital and doctor coverage, but does not extend to long-term care coverage
- Cover the daily Medicare copayment of \$148.00 per day for days 21 through 100 for the small portion of nursing home stays that qualify for Medicare coverage
- Medigap insurance is not intended to meet long-term care needs and provides no coverage for the vast majority of long-term care expenses like care in a nursing home, vision or dental care, hearing aids, eyeglasses, or private-duty nursing.

There are a number of standardized Medigap plans defined by federal law. Find out more about Medigap and see what is covered at the official government website for Medicare

Disability Insurance

Disability insurance is intended to replace some of a working person's income when a disability prevents them from working. It does not:

- Cover medical care or long-term care services
- Provide benefits once you are over age 65—when you are most likely to need long-term care services

Who Pays for Long-Term Care?

The facts may surprise you. Consumer surveys reveal common misunderstandings about which public programs pay for long-term care services. It is important to clearly understand what is and isn't covered.

Medicare:

- Only pays for long-term care if you require skilled services or rehabilitative care:
 - In a nursing home for a maximum of 100 days, however, the average Medicare covered stay is much shorter (22 days).
 - At home if you are also receiving skilled home health or other skilled in-home services. Generally, long-term care services are provided only for a short period of time.
- Does not pay for non-skilled assistance with Activities of Daily Living (ADL), which make up the majority of long-term care services
- You will have to pay for long-term care services that are not covered by a public or private insurance program

Medicaid:

- Does pay for the largest share of long-term care services, but to qualify, your income must be below a certain level and you must meet minimum state eligibility requirements
- Such requirements are based on the amount of assistance you need with ADL

- Other federal programs such as the Older Americans Act and the Department of Veterans Affairs pay for long-term care services, but only for specific populations and in certain circumstances

Good To Know

Like public programs, private sources of payment have their own rules, eligibility requirements, copayments, and premiums for the services they cover.

Health Insurance:

- Most employer-sponsored or private health insurance, including health insurance plans, cover only the same kinds of limited services as Medicare
- If they do cover long-term care, it is typically only for skilled, short-term, medically necessary care

There are an increasing number of private payment options including:

- Long-term care insurance
- Reverse mortgages
- Life insurance options
- Annuities

Comparison Chart of Long Term Senior Care Benefits and Coverage						
Government Options	Cash Benefits	Reduced Payments	At Home Care	Adult Day Care	Assisted Living	Skilled Nursing
Social Security	Yes	No	No	No	No	No
Supplemental Security Income	Yes	No	No	No	No	No
SSI State Supplements	Some	No	No	No	Some	No
Survivors' Benefits	Yes	No	No	No	No	No
Medicaid Nursing Home Care	No	No	No	No	No	Yes
Medicaid HCBS Waivers	No	No	Yes	Yes	Yes	No
Medicaid State Plan HCBS	No	No	Yes	Yes	Yes	No

	Cash Benefits	Reduced Payments	At Home Care	Adult Day Care	Assisted Living	Skilled Nursing
PACE Programs	No	No	Yes	Yes	No	Yes
Medicare Savings Programs	No	Yes	No	No	No	Some
Government Housing	No	Yes	No	No	No	No
Cash & Counseling	Yes	No	Yes	Some	Some	No
LIHEAP - Aid for Energy Cost	No	Yes	No	No	No	No
Lifespan Respite Care	No	Yes		Yes	Some	No
Medical Expense Tax Deductions	No	Yes		No	No	No
Elderly and Disabled Tax Credit	No	Yes		No	No	No
Federal Elderly Care Tax Credit	No	Yes		No	No	No
State Elderly Care Tax Credit	No	Yes		No	No	No

Veterans Options		Cash Benefits	Reduced Payments	At Home Care	Adult Day Care	Assisted Living	
VA Pensions		Yes	No	No	No	No	
VA Health Care		Some	Yes	Some	Some	Some	
CHAMPVA for Life		No	Yes	No	No	No	
TRICARE for Life		No	Yes	No	No	No	
VA Respite Care		No	Yes	Yes	No	No	
VD-HCBS		No	No	Yes	Yes	Some	
	Insurance Options	Cash Benefits	Reduced Payments	At Home Care	Adult Day Care	Assisted Living	Skilled Nursing
Medicare		No	No	Some	No	No	Some
Medigap		No	Yes	Some	No	No	Some
Other Health Insurance		No	No	Some	No	No	Some
Life Settlements		Yes	No	No	No	No	No
Accelerated Death Benefits		Yes	No	No	No	No	No
		Cash Benefits	Reduced Payments	At Home Care	Adult Day Care	Assisted Living	Skilled Nursing
Death Benefit Loans		Yes	No	No	No	No	No
Viatical Settlements		Yes	No	No	No	No	No
Non-Profits and Foundations		Cash Benefits	Reduced Payments	At Home Care	Adult Day Care	Assisted Living	Skilled Nursing
Alzheimer's Respite Care		No	Yes	Some	Some	No	No
NFCSP Respite Care		No	Yes	Some	Some	No	No
Leukemia & Lymphoma Aid		Some	Some	No	No	No	No
CFAC: Cancer Assistance		Some	Some	No	No	No	No
Cancer Co-Pay Assistance		Some	Some	No	No	No	No
Financial Aid for Kidney Patients		Some	Some	No	No	No	No

Medicare D (Prescription Drugs)/Medication

- ❖ **Medicare (Part D) Drug Coverage**

www.medicare.gov/drug-coverage-part-d

Choose from 2 ways to get prescription drug coverage. You can choose a Medicare Part D plan if you're enrolled in original Medicare, or, you can choose a Medicare Advantage Plan (like an HMO). Each Medicare plan that covers prescription drugs has its own formulary, or list of covered drugs. These formularies include coverage of specific generic and brand-name prescription drugs.

- ❖ **Medicare Plan Finder, Health, Prescription Drug & Medigap Plans**

www.medicare.gov/find-a-plan/questions/home.aspx

Find a plan that works for you. Medicare Advantage plans (like an HMO or PPO), or Medicare Prescription Drug Plans (Part D).

- ❖ **AARP® Medicare Part D Drug Plans from UnitedHealthcare®**

www.aarpmedicareplans.com/health-plans/shop/prescription-drug-plans.html

- ❖ **SilverScript: Medicare Part D Prescription Drug Plans**

www.silverscript.com

SilverScript is an expert in Medicare Part D prescription drug coverage, serving more than 5 million members.

Memory Loss

As you get older, you may have a “forgetful moment” every now and then and find yourself wondering if that memory lapse is related to normal age-related memory loss or, perhaps, you’re concerned that it might be something more sinister, like dementia. You’re not alone. Many people ask themselves this same question every single day.

Lots of older adults experience some amount of memory loss as they get older. When there’s no underlying medical condition related to that memory loss, it’s referred to as “age-associated memory impairment,” and it’s considered to be a normal part of the aging process. However, when does that memory loss become a more serious problem, one that could be a warning sign of dementia?

Dementia is the loss of cognitive functioning—thinking, remembering, learning, and reasoning—and behavioral abilities to such an extent that it interferes with daily life and activities. Memory loss, though common, is not the only sign. A person may also have problems with language skills, visual perception, or paying attention. Some people have personality changes. Dementia is not a normal part of aging.

Signs of Dementia:

- Asking the same questions repeatedly
- Getting lost in familiar places
- Not being able to follow instructions
- Becoming confused about time, people, and places
- Memory loss that disrupts daily life
- Challenges in planning or solving problems
- Difficulty completing familiar tasks at home, work, or leisure
- Trouble understanding visual images and special relationships
- New problems with words in speaking or writing
- Misplacing things and losing the ability to trace steps
- Decreased or poor judgement
- Withdrawal from work or social activities
- Changes in mood and personality

When to Visit the Doctor

Visit your doctor if you or your family have concerns. A regular wellness visit should include a memory test. Remember some memory loss is a normal part of aging. When you can’t hold a conversation, forget the day and where things are, and find you have forgotten to pay bills repeatedly, then seek professional help.

Unproven Treatments

Always check with your doctor before trying any over the counter alternatives supplements or home remedies. These treatments might interfere with your regular medications and cause more harm than good.

Dementia Friends Training

Dementia Friends is a global movement developed by the Alzheimer's Society in the United Kingdom and now underway in Massachusetts and across the United States. To learn more, visit www.dementiafriendsma.org or contact Beth Soltzberg at bsoltzberg@jfcscsboston.org.

Participants will become a Dementia Friend by attending a one-hour information session to learn five key messages about living with dementia, and the simple things they can do to make a difference in their community. They'll learn what dementia is, what it's like to live with it, and some tips for communicating with people who have dementia. Check with your local COA for trainings near you or on the Dementia Friends website.

Memory Café/Caregiver Support

A memory café is a wonderfully welcoming place for individuals with Alzheimer's disease or any other form of dementia, or other brain disorder. They are designed to include the care partner as well, for a shared experience. Additionally, it is helpful for people with all forms of mild cognitive impairment (MCI). Caregivers must be present but have an opportunity to share experiences with each other and get one to one support with a caregiver support worker. A caregiver support worker stays connected with caregivers and helps them find resources as needed. Some events are virtual and some live. Visit www.dementiafriendsma.org for more info.

Contacts

❖ **Alzheimer's Association, Massachusetts/New Hampshire Chapter**

264 Cottage St., Springfield, MA 01104
(413) 787-1113
<https://www.alz.org/manh>
24/7 Helpline – (800) 272-3900

❖ **Huntington Council on Aging**

24 Russell Rd., Huntington, MA 01050
413-512-5205
coa@huntingtonma.us

The COA was awarded a two-year grant beginning in October 2021 to host a weekly memory café and hire a caregiver support coordinator/facilitator and outreach coordinator. Dementia Friends training will be offered as needed or requested.

❖ **National Institute of Neurological Disorders and Stroke**

800) 352-9424
www.ninds.nih.gov
info@ninds.nih.gov

❖ **National Institute on Aging Alzheimer's and Related Dementias Education and Referral (ADEAR) Center**

(800) 438-4380
www.nia.nih.gov/alzheimers
adear@nia.nih.gov

Mental Health

❖ **Behavioral Health Network** (Carson Center Respite)

77 Mill St., Westfield, MA 01085

(413) 568-1421

❖ **Greater Westfield Committee for the Homeless** (Samaritan Inn)

7 Free St., Westfield, MA 01085

(413) 568-3122

❖ **Massachusetts Department of Mental Health (DMH)**

24 Staniford Street, Boston, MA 02114

(800) 221-0053 (Info and Referral Line)

www.mass.gov/dmh

The Department of Mental Health, as the State Mental Health Authority, assures and provides access to services and supports to meet the mental health needs of individuals of all ages, enabling them to live, work, and participate in their communities. To receive DMH services, individuals must complete the service authorization process and be deemed eligible. Please visit the following website to check eligibility: mass.gov/service-details/am-i-eligible-for-dmh-services. Service authorization application is available in several languages.

❖ **National Alliance on Mental Illness (NAMI), MA Chapter**

Compass Helpline: (617) 704-6264

Mon.–Fri., 9:00 a.m.–5:00 p.m.

nami.org

Peer-run phone line that helps those affected by mental health issues navigate the mental healthcare system in Massachusetts. Navigators are available to answer questions and refer to NAMI support and education programs and other community resources.

❖ **Statewide Emergency Services Program**

Massachusetts Behavioral Health Partnership (MBHP)

Emergency Line: (877) 382-1609

An alternative to going to a hospital emergency room for those having a mental health or substance use crisis. Connects callers to the Emergency Services Program and Mobile Crisis Intervention in their area. Provides behavioral health crisis assessment, intervention, and stabilization services. 24 hours per day/7 days per week/365 days per year. Services for people of all ages and those who are uninsured, insured by MassHealth (Medicaid) plans, or Medicare. Many Emergency Services Programs also contract with commercial insurance companies.

Moving Resources

- ❖ **Affordable Waste Solutions, Inc.**
(413) 244-1943
www.affordablewastesolutions.net
Dumpsters and demolition
- ❖ **Allied Moving Company**
(800) 689-8684
www.allied.com
- ❖ **Bert Hill Moving & Storage**
978 Southampton Rd., Westfield, MA 01085
(800) 707-1417
www.berthill.com
- ❖ **Camel Moving & Storage, Inc.**
2 Rattlesnake Mountain Rd., West Stockbridge, MA 01266
(800) 875-4425
- ❖ **Meyer Movers**
175 Great Pond Dr., Windsor, CT 06095
(203) 383-6133
www.meyermovers.com
- ❖ **National Association of Senior Move Managers**
www.nasmm.org
- ❖ **Oasis Senior Advisors**
Belchertown, MA 01007
(413) 315-5038
- ❖ **PODS Moving Services**
(855) 706-4758
Huntington & Blandford only
- ❖ **Sitterly Movers**
(800) 533-1171
www.sitterlymovers.com
- ❖ **U-Haul**
50 Springfield Rd., Westfield, MA 01085
(413) 568-0933
Truck & trailer rentals, U-Box containers for moving and storage, and packing supplies

Multicultural Programs

❖ **Mass Options**

(844) 422-6277

Online chat, available in English & Spanish at www.massoptions.org

Connects those seeking services to the Aging and Disability Resource Consortia, state agencies like the Executive Office of Elder Affairs, and other organizations that provide services and supports to elders and persons with disabilities.

❖ **Massachusetts Rehabilitation Commission (MRC)**

600 Washington St., Boston, MA 02111

(617) 204-3600

www.mass.gov/orgs/Massachusetts-rehabilitation-commission

The Massachusetts Rehabilitation Commission (MRC) helps individuals with disabilities to live and work independently. MRC is responsible for Vocational Rehabilitation, Community Living and eligibility determination for Social Security Disability Insurance (SSDI) and Supplemental Security Income (SSI) federal benefits programs. MRC provides comprehensive services to people living with disabilities that maximize their quality of life and economic self-sufficiency in the community. All programs have their own intake criteria including financial, medical, and other eligibility requirements.

❖ **Multicultural Community Services of Pioneer Valley, Inc.**

3 State St., Westfield, MA 01085

(413) 562-4885

www.mcsnet.org

MCS is a private non-profit organization funded primarily by the Massachusetts Department of Developmental Services (DDS) and MassHealth/Medicaid. MCS was established over 30 years ago and currently supports over 1350 individuals throughout western Massachusetts.

Nursing Homes

*A Nursing Home Checklist can be found in the National Caregivers Library at
www.caregiverslibrary.org*

Agawam

- ❖ **Heritage Hall East** (skilled nursing & assisted living)
464 Main St., Agawam, MA 01001
(413) 333-2200
- ❖ **Heritage Hall South** (long term and short-term care)
65 Cooper St, Agawam, MA 01001
(413) 786-8000
- ❖ **Heritage Hall West** (transitional & extended care)
61 Cooper St., Agawam, MA 01001
(413) 786-8000

Holyoke

- ❖ **Beaven Kelly Home**
25 Brightside Drive, Holyoke, MA 01040
(413) 532-4892
www.mercycares.com
- ❖ **Loomis House**
298 Jarvis Ave, Holyoke, MA 01040
(413) 538-7551
- ❖ **Providence Place**
5 Gamelin St., Holyoke, MA 01040
(413) 534-9700
www.providenceplace.org

Leeds

- ❖ **Linda Manor Extended Care Facility**
349 Haydenville Rd., Leeds, MA 01053
(413) 586-7700
www.lindamanor.org

Lenox

- ❖ **Kimball Farms**
235 Walker St., Lenox, MA 01240
(413) 637-7002
www.kimballfarms.org

Ludlow

- ❖ **Keystone Commons**
460 West St., Ludlow, MA 01056
(413) 583-6611

Longmeadow

- ❖ **Julian J. Leavitt Family Jewish Nursing Home**
770 Converse St., Longmeadow, MA 01106
(413) 567-3949
www.jgslifecare.org

Northampton

❖ **Lathrop Home**

215 South Street, Northampton, MA 01060
(413) 584-2865
www.lathrophome.org

Pittsfield

❖ **Berkshire Place**

290 South St., Pittsfield, MA 01201
(413) 445-4056
www.berkshireplace.com

Springfield

❖ **Loomis Lakeside at Reeds Landing**

807 Wilbraham Rd., Springfield, MA 01109
(413) 782-1800
www.loomiscommunities.org

❖ **Mason Wright Retirement Community**

74 Walnut St., Springfield, MA 01105
(413) 733-1517
www.masonwright.org

❖ **Saint Luke's Home**

85 Spring St., Springfield, MA 01105
(413) 736-5494
www.mercycares.com

❖ **The Wellington at Springfield**

942 Grayson Dr., Springfield, MA 01119
(413) 426-9868

West Springfield

❖ **Monastery Heights**

110 Monastery Ave., West Springfield, MA 01089
(866) 223-3192

Personal Emergency Response Systems (PERS)/Lifeline

Personal Emergency Response Systems (PERS), also known as, Medical Emergency Response Systems let you call for help in an emergency by pushing a button. A PERS has three components: a small radio transmitter, a console connected to your telephone, and an emergency response center that monitors calls.

- ❖ **Medical Alert Devices/Personal Emergency Response Services**

www.payingforseniorcare.com/financial-assistance/perssafetymonitoring.html

Costs, financial assistance, and payment options

- ❖ **Medicaid and Personal Emergency Response Services**

www.payingforseniorcare.com/medicaid-waivers/personalemergency-response.html

What is a Medicaid Waiver?

For persons with limited financial resources, Medicaid pays for nursing home care. For those who wish to live at home or in assisted living, sometimes Medicaid will pay for care in those locations if it can be obtained at a lower cost than in a nursing home. It does this through state-specific “Medicaid Waivers,” which are also called Home and Community Based Services (HCBS) Waivers or Waiver Funded Services.

Waiver Description

This program helps the elderly remain living at home or in the homes of friends or family members. Massachusetts Medicaid—called MassHealth—operates the Frail Elderly Waiver specifically to help residents who require nursing home level care to receive health care and ongoing support services in their homes or community living residences instead of in a nursing home.

The objective of this program is two-fold. Lawmakers’ intention was to provide residents with an option regarding their long-term care. Additionally, by preventing the placement of frail individuals in nursing homes, the state saves significant financial resources as the burden of caring for these individuals is shifted onto family caregivers. Despite this, many families and care recipients still prefer this model as it allows them to age in their homes or the homes of other family members. The Frail Elderly Waiver is operated by the Executive Office of Elder Affairs (EOEA). There is a version of this program called the Community Choices Program that provides more hours of services to those at immediate risk for nursing home placement.

Eligibility Guidelines

Eligibility for this waiver depends on the age, location, functional ability, and financial status of the applicants. Candidates must be a minimum of 60 years of age. However, those between the ages of 60 and 64 must be physically disabled. All applicants must require the level of care provided in nursing homes, yet they should be willing to receive the care at home. The cost to provide that care cannot exceed what it would cost in a nursing home.

To be eligible for the HCBS Waiver, persons must be financially qualified for MassHealth Medicaid. The 2019 income limit is \$2,313 per month for an individual. The income of married couples with both spouses as applicants is considered separately. This means each spouse is allowed up to \$2,313 / month in income.

Fortunately, Massachusetts also maintains an alternative method to qualify if one is over the income limit. Individuals who have very high medical expenses can qualify through the Medically Needy pathway for MassHealth. As of 2019, individuals should not have more than approximately \$552 in monthly income after medical expense deductions, and couples are limited to approximately \$747 after subtracting medical expenses.

MassHealth also considers one's countable assets, which includes cash, bank accounts, certificates of deposit, and life insurance policies with a face value over \$1,500. The limits for an individual and a married couple (both spouses applying for services) respectively are \$2,000 and \$4,000. However, as with the income limits, there is flexibility. When only one spouse of a married couple is applying, the asset limit for the other spouse is up to \$126,420 (as of 2019). Their home, if owner-occupied, is considered exempt up to a value of \$878,000 in 2019. There are also other exempt assets, such as a vehicle, funeral trusts, and personal valuables.

As with other state Medicaid programs, the applicant's five-year financial history is considered to prevent the applicant from giving away his / her money to qualify. (This is called the Medicaid LookBack Period.) A professional, who is familiar with state Medicaid rules, can determine the exact limits and the best structures for resources to ensure a qualification, while also preserving some of the couple's net worth for the healthier spouse.

Benefits and Services

It is the goal of this program to help seniors to age in place outside of nursing homes, and as such, the benefits are selected to aid in independent living. Beneficiaries and their caregivers can receive any of the following services:

- Adult Day Care
- Alzheimer's and related dementias coaching
- Companion services
- Home Delivered Meals
- Homemaker & Chore Services
- Home Modifications to Improve Accessibility
- Home Health Aide
- Occupational therapy
- Pre-packaged medication delivery
- Personal Care
- Respite Care for the Primary or Family Caregiver – in-home and out-of-home
- Skilled nursing
- Supportive day program
- System for dispensing medications
- Transitional services
- Transportation Assistance for Medical and other Appointments
- Wander Response System (Reserved for Alzheimer's and Dementia Patients)

How to Apply / Learn More

Applicants can come from any part of the Commonwealth of Massachusetts. However, while individuals may meet all the requirements to qualify, they may wait for a period before receiving waiver services. This is because Medicaid waivers are not entitlement programs and there are a limited number of participant enrollment slots. Massachusetts has both Area Agencies on Aging and Aging Services Access Points (ASAPs) that can help interested individuals to learn more and begin the application process.

One can also find assistance by calling the MassHealth enrollment center at 888-665-9993. It is not uncommon to experience long periods on hold. Other MassHealth programs available that help residents avoid nursing homes are Caregiver Homes, Group Adult Foster Care, Adult Day Health and the PCA Program.

Lifeline Services

Lifeline is a federal/state government benefit program that permits eligible low-income consumers to receive discounted telecommunications service to help ensure they can connect to the nation's communications networks, find jobs, access health care services and connect with family and their children's schools. 2016 Lifeline Modernization Order Changes Recognizing the need to stay connected in today's technological climate, the Lifeline Program has expanded its service offerings to include, where available, broadband internet access. Internet access will be available in various forms, but we anticipate its inclusion in the program will help connect low-income consumers to the internet, closing the "homework gap," and eliminating the distance to meaningful employment and reliable healthcare.

There are two ways to qualify for the Lifeline Program: income-based eligibility or program-based eligibility.

Income-Based Eligibility

Your household is eligible for Lifeline service if your total household income is at or below 135% of the federal poverty guidelines, which vary depending on the size of your household. The definition of a "household" is anyone living at an address (including children, relatives, people not related to you, etc.) who share income and household expenses.

For 2020, the following income amounts represent 135% of the federal poverty guidelines:

Persons in Household	Annual Income
1	\$17,226
2	\$23,274
3	\$29,322
4	\$35,370
5	\$41,418
6	\$47,466
7	\$53,514
8	\$59,562
<i>For each additional person, add</i>	<i>\$6,048</i>

Program-Based Eligibility

Your household is eligible for Lifeline service if a member participates in one of the following federal assistance programs:

- Medicaid (MassHealth is the Massachusetts Medicaid Program)
- Supplemental Nutrition Assistance Program (SNAP, formerly known as Food Stamps)
- Supplemental Security Income (SSI)
- Federal Public Housing Assistance (Section 8)

- Certain Federally-Recognized/State Tribal Assistance Programs
- Veteran's Pension or Survivor's Pension benefit
- Part of your package of Home Care services with Highland Valley Elder Care
- Through the PACE program with a doctor's prescription

Once you are enrolled in the Lifeline program, you must verify your continued eligibility on an annual basis. You will be contacted by your Lifeline provider or the Universal Service Administration Company (USAC) to recertify that you remain eligible. You must respond to this request within 30 days. If you don't recertify your eligibility, you will lose your Lifeline benefit. If your Lifeline provider determines that you are no longer eligible for Lifeline, it will notify you via letter and your Lifeline service will be terminated 30 days after the date of such letter, unless you provide proof of eligibility. If you become ineligible for the Lifeline benefit for any reason, you must contact your provider immediately to de-enroll from the program or you may be subject to penalties.

The Lifeline Program provides a discount on one communications service from a certified Lifeline Program service provider. Currently, Lifeline subscribers have the choice—where available—of applying their benefit discount to one of the following types of service offerings:

- Home or wireless phone service; or
- Home internet or a wireless phone data plan. Some Lifeline service providers may offer a bundled package of home or wireless phone service with internet access; however, only the service that the Lifeline benefit discount is applied to must meet the minimum standard.

In addition, minimum service standards have been established to make sure supported services keep pace with the ever-changing digital landscape. These service standards will be evaluated each year to ensure the continued support of robust and meaningful internet connectivity.

Mobile Voice

Usage Allowance: 1,000 Minutes

Mobile Broadband

Speed: 3G

Usage Allowance: 4.5 GB

Home Internet

Speed: 25/3 Mbps

Usage Allowance: 1024 GB

Landline Providers / Wireless Providers

- ❖ **Verizon**
(800) 837-4966
www.verizon.com/lifeline
- ❖ **Assurance Wireless** (aka Virgin Mobile/Sprint)
(888) 898-4888
www.assurancewireless.com

- ❖ **Granby Telephone Company** (aka OTT Communications)
(413) 467-9911
www.gogtt.net
- ❖ **Budget Mobile**
(888) 777-4007
www.budgetmobile.com
- ❖ **Richmond Telephone**
(413) 698-2255
www.richmondtelephone.com
- ❖ **SafeLink Wireless** (aka TracFone Wireless)
(800) 723-3546
www.safelinkwireless.com
- ❖ **Taconic Telephone** (aka Fairpoint Communications)
(877) 524-8293
www.fairpoint.com
- ❖ **StandUP Wireless** (aka Global Connection)
(877) 511-3009
www.standupwireless.com

You must directly contact an approved Massachusetts Lifeline telephone carrier to learn about their application process. You may be able to complete the application process online, by telephone or by mail. Federal rules require that all Lifeline service providers securely retain copies of your eligibility documentation received during program enrollment for dispute resolution purposes as long as your Lifeline benefit is active.

Accessible Devices

For consumers who require an accessible device, there are options available. To apply for financial assistance in obtaining a handset compatible with your landline telephone service provider, you may contact the Massachusetts Commission of the Deaf and Hard of Hearing Assistive Technology Fund at (617) 740-1600 or contact Alexander Pooler, the Director of the Assistive Technology Program at the Massachusetts Commission for the Blind, by email at Alexander.Pooler@state.ma.us. To request an accessible wireless device, contact your wireless carrier of choice to explore what models are available to suit your needs. Braille key, larger-screen and hearing aid compatible mobile phones may also be available upon request.

Important Consumer Tips and Recent Program Changes

- Applicants must choose Lifeline service for either their landline or wireless service but cannot obtain both services. Only one individual in a household may receive Lifeline Service. Federal law limits the Lifeline benefit to one service per household.
- Applicants will be required to complete an application for the carrier of their choice that certifies that they meet the eligibility requirements. This will also include submitting acceptable documentation, along with a completed application, to demonstrate proof of eligibility for the program.
- Applicants must recertify each year with their Lifeline provider to certify that they continue to meet eligibility requirements, or they may lose their Lifeline discount. When your Lifeline provider or the Universal Service Administrative Company (USAC) notifies you to recertify your continued eligibility for Lifeline, you must respond promptly, as failing to respond will result in a removal of your benefit or suspension of service.

- Participating in the Lifeline Program does not protect you from being disconnected if you fail to pay your telephone bill.
- Depending on your location, some wireless carriers may provide a better signal than others. Contact each company to find out which provides the most coverage in your area prior to selecting a carrier.
- When submitting your Lifeline application to your service provider, be sure your answers are complete and legible and that you provide a photocopy of your proof of eligibility documents.
- Keep a copy of your completed application and all original eligibility documentation for your records.
- Effective December 2, 2016, you must use your Lifeline service once every 30 days or your benefit will be removed. Sending a text message now qualifies as usage of service.

Once enrolled, you must stay with the same Lifeline provider for 60 days for telephone service and 12 months for broadband service before being able to switch providers. For additional information regarding the Lifeline program, contact the Consumer Division of the Massachusetts Department of Telecommunications and Cable. The Consumer Division also accepts complaints concerning Lifeline service and works directly with service providers to resolve any issues that program participants may encounter.

Visit or Write:

Consumer Division

Department of Telecommunications and Cable

1000 Washington Street, Suite 820, Boston, MA 02118

(800) 392-6066 (Mon. through Fri., from 9 a.m. to 5 p.m.)

consumer.complaints@state.ma.us

www.mass.gov/dtc

Pet Care

MEMA's Pet Safety Tips for the Winter Months

- Do not leave your pet outdoors when temperatures drop below freezing. Dogs need outdoor exercise but take care not to keep them outdoors for lengthy periods of time during very cold weather. Pets that are mostly indoors need time to adapt to cold temperatures by building up a thicker coat and toughening their footpads for ice and snow. Short-coated dogs may feel more comfortable wearing a sweater during walks. Dogs and cats are safer indoors during all sorts of extreme weather.
- Care for your pet's feet. If your pet walks on salted or chemically treated areas, be sure to wash its paws after your walk. Gently rub the bottom of the feet to remove these irritants as soon as your dog is off the road. Many dogs need boots in cold weather, regardless of their coat length. If your dog frequently lifts up its paws, whines or stops during walks, it may be demonstrating that its feet are uncomfortably cold.
- Wind-chill is a threat to pets, even those protected by shelters. Outdoor dogs must be protected by a dry, draft-free doghouse that is large enough to allow the dog to both sit and lie down comfortably, but small enough to retain body heat. The floor should be elevated a few inches off the ground and covered with cedar shavings or straw. The entrance of the doghouse should be turned to face away from prevailing winds, and the entrance should be covered with a flap of heavy waterproof fabric or heavy plastic.
- Pets that spend a greater amount of time outdoors in the winter need more food. Maintaining warmth depletes energy. Routinely check your pet's water dish to ensure the water is fresh and not frozen. To prevent your pet's tongue from freezing to its feeding or drinking bowl, plastic, rather than metal food and water bowls are preferred.
- Never leave a pet locked inside a car during extremely cold weather. Cars can actually act like a refrigerator, holding in cold air, putting your pet at risk.
- Be leery of frozen bodies of water. Always keep your pets on a leash when walking them near suspected frozen bodies of water. The ice may not be sturdy enough to support your pet. If a pet falls through the ice, do not attempt to rescue your pet yourself; call 9-1-1 or go for help.
- Antifreeze and de-icing chemicals can be hazardous. Many types of antifreeze have a sweet taste that can attract animals. Always store antifreeze out of reach and clean up spills. Antifreeze made with propylene glycol can actually be swallowed in small amounts and not injure pets, wildlife or humans.
- Warm automobile engines are dangerous for cats and small wildlife. Parked vehicles can attract small animals, which may crawl under the hood seeking warmth. To avoid injuring hiding animals, bang on your car's hood to scare them off before starting your engine.

For additional information about keeping your pets safe, go to the State of Massachusetts Animal Response Team (SMART) website at www.smart-mass.org.

Podiatry & Foot Care

Check with your local Council on Aging for updates on foot care visits.

- ❖ **Blandford COA**
1 Russell Stage Rd, Blandford, MA 01008
(413) 848-4279 x400
- ❖ **Chester COA**
15 Middlefield Rd., Chester, MA 01011
(413) 354-7735
- ❖ **Huntington COA**
24 Russell Rd., Huntington, MA 01050
(413) 512-5205

Contacts

- ❖ **Amherst Senior Center**
70 Boltwood Walk, Amherst, MA 01002
(413) 259-3114
www.amherstma.gov/seniorcenter
- ❖ **Bay State Family Podiatry**
1275 Elm St., #2, West Springfield, MA 01089
(413) 733-8277
- ❖ **Kelly D. Burek, DPM**
150 Southampton Rd., Westfield, MA 01085
(413) 572-1606
- ❖ **Caring Health Center**
1049 Main St., Springfield, MA 01108
(413) 739-1100
www.caringhealth.org
- ❖ **Commonwealth Care Alliance Senior Care Options**
529 Main St., Ste. 222, Charlestown, MA 02129
(877) 780-4711
www.ccasco.org
- ❖ **Debra Deane, RN, BSN**
62 County Rd., Huntington, MA 01050
(413) 667-5363
sullydeb@comcast.net
- ❖ **Footcare by Nurses**
63 French King Hwy., Ste. 7, Greenfield, MA 01301
(413) 367-8369
contact@footcarebynurses.net
www.footcarebynurses.net
- ❖ **Skarlleth Higgins**
33 Indian Hill, Florence, MA 01062
(413) 923-8388
sckauffman@gmail.com

- ❖ **Hilltown Community Health Centers, Inc.**
73 Russell Rd., Huntington, MA 01050
(413) 667-3009
info@hchcweb.org
www.hchcweb.org
- ❖ **Health Outreach Program for Elder (HOPE)**
Worthington Health Center
58 Old North Rd., Worthington, MA 01098
(413) 238-5511 ext. 131
www.hchcweb.org
- ❖ **John J. Swierzewski, DPM**
10 Hospital Dr., Holyoke, MA 01040
(413) 420-0163

Real Estate Exemptions for Seniors

The DOR cannot determine your eligibility or give you legal advice. Property taxes are assessed and collected by cities and towns, not by the DOR. Under state law, only your board of assessors, as the local tax administrator, can decide whether you qualify for an exemption. If you disagree with its decision, you may appeal to the state Appellate Tax Board (or county commissioners if your county's government has not been abolished).

Exception Amount:

Clauses 41, 41B, 41C \$500 Clause 41C½

5% of the average assessed valuation of residential property in your city or town. The Clause 41C exemption may be increased up to \$1,000, by vote of the legislative body of your city or town. The Clause 41C½ exemption may be increased up to 20% of the average assessed valuation of residential property in your city or town, by vote of the legislative body of your city or town.

Application:

You must file an application for each fiscal year with the assessors in the city or town where your property is located. The application is due on April 1, or three months after the actual tax bills are mailed, whichever is later. Filing on time is required. By law, the assessors may not waive this filing deadline, nor act on a late application, for any reason. Filing an application does not entitle you to delay your tax payment.

Documentation:

You must provide the assessors with whatever information is reasonably required to establish your eligibility. This information may include but is not limited to:

1. Birth certificates. 2. Evidence of ownership, domicile and occupancy. 3. Income tax returns, bank and other asset account statements.

Eligibility Requirements:

You must satisfy tests relating to age, domicile, ownership, occupancy, annual income and assets. You must meet all eligibility requirements as of July 1 of the tax year. (The fiscal year of cities and towns begins July 1 and ends the following June 30.) If you do not meet all requirements as of July 1, you cannot receive all or any portion of the exemption for that tax year. If you own the property with someone who is not your spouse, for example, your children, siblings or other relatives, then each of the other co-owners must also satisfy the annual income and asset tests. AGE You must be 70 or older.

Ownership:

You must own and occupy the property as your domicile. Your domicile is where your principal and legal home is located, your family, social, civic and economic life is centered and you plan to return whenever you are away. You may have more than one residence, but only one domicile.

Income limits:

Your income (gross receipts) for the previous calendar year cannot exceed a specified limit. Each clause has a different limit. Gross receipts means income from all sources and is broader than taxable income for federal or state income tax purposes. Ordinary business expenses

and losses are deducted but not personal or family expenses. If you received income from social security or certain public pensions systems in the prior calendar year, the assessors will deduct a “minimum social security” allowance, which is set by the DOR each year. If you are single, your allowable gross receipts can range from \$6,000 (Clause 41) to the limit for the “circuit breaker” state income tax credit for single non-head of household filers (Clause 41C½). If you are married, the limit is based on the combined gross receipts of you and your spouse and ranges from \$7,000 (Clause 41) to the limit for the “circuit breaker” state income tax credit for single nonhead of household filers (Clause 41C½). For Clauses 41, 41B and 41C, the gross receipts limit may increase annually by the percentage increase in the Consumer Price Index (CPI) determined by the DOR each year. For Clause 41C½, the gross receipts limit may be applied to the combined income of you and your spouse or other household members. These adjustments apply only if the legislative body of your city or town has voted, subject to local charter, to accept the local option.

Assets:

Your assets (whole estate) on July 1 cannot exceed a specified limit. Each clause has a different limit. Whole estate means all assets to which you have legal title and access as sole, joint owner or trustee that contribute to your total worth. The value of the applicant’s cemetery plots, registered motor vehicles, wearing apparel and household furniture and effects located in the domicile is not included in the calculation of the applicant’s whole estate. In addition, the value of the domicile is generally not included, but depending on the clause, portions generating income or over a certain number of units may be included. If you are single, your allowable whole estate can range from \$17,000 (Clause 41) to \$40,000 (Clause 41C). If you are married, the limit is based on the combined whole estates of you and your spouse and ranges from \$20,000 (Clause 41) to \$55,000 (Clause 41C). There is no asset limit under Clause 41C½. For Clauses 41, 41B and 41C, the whole estate limit may increase annually by the percentage increase in the CPI determined by the DOR each year. This increase applies only if the legislative body of your city or town has voted, subject to local charter, to accept this local option.

Exception Credit:

If the assessors decide you are eligible and grant an exemption, the amount granted is credited toward and reduces the tax outstanding on your domicile for the fiscal year. You will not receive a refund unless you have already paid the entire year’s tax, as reduced by the exemption, at the time the exemption is granted.

Sale of Domicile:

If you are selling your domicile, you should make your attorney aware that you receive a property tax exemption that reduces the tax owed for the fiscal year. The sale is a private financial transaction and as a party, you are responsible for seeing that the exemption is properly credited at the closing, through escrow or other arrangements, when the parties make adjustments for local property taxes or charges. Your city or town is not responsible for seeing that you and the buyer allocate the property taxes so you get the benefit of the exemption.

Disabled Veterans:

Disabled veterans may be eligible for a property tax exemption of \$400 to \$1,500. To qualify, all veterans must: be at least 10% disabled by the U.S. Department of Veterans Affairs, and be legal residents of Massachusetts.

Town Assessors:

- ❖ **Blandford Assessors**
(413) 848-4279, ext. 200
- ❖ **Chester Assessors**
(413) 354-6318
- ❖ **Huntington Assessors**
(413) 512-5201

Senior & Veteran Property Tax Work Off Programs

- ❖ **Blandford**
(413) 848-4279
- ❖ **Chester**
(413) 354-7760
- ❖ **Huntington**
(413) 512-5200

Senior Circuit Breaker Tax Credit

As a senior citizen, you may be eligible to claim a refundable credit on your personal state income tax return. The Circuit Breaker tax credit is based on the actual real estate taxes paid on the Massachusetts residential property you own or rent and occupy as your principal residence. The maximum credit amount for tax year 2021 is \$1,170. If the credit you're owed exceeds the amount of the total tax payable for the year, you'll be refunded the additional amount of the credit without interest.

Who is eligible?

- You must be a Massachusetts resident or part-year resident.
- You must be 65 or older by January 1, 2022.
- You must file a Schedule CB with your Massachusetts personal income tax return.
- You must own or rent residential property in Massachusetts and occupy it as your primary residence.
- For tax year 2021, your total Massachusetts income doesn't exceed:
 - \$62,000 for a single individual who is not the head of a household.
 - \$78,000 for a head of household.
 - \$93,000 for married couples filing a joint return.
- If you are a homeowner, your Massachusetts property tax payments, together with half of your water and sewer expense, must exceed 10% of your total Massachusetts income for the tax year.
- If you are a renter, 25% of your annual Massachusetts rent must exceed 10% of your total Massachusetts income for the tax year.
- The assessed valuation of the homeowner's personal residence as of January 1, 2021, before residential exemptions but after abatements, cannot exceed \$884,000.
- The Schedule CB must be completed within 3 years from the last day for filing the return, without regard to any extension of time to file.

Who isn't eligible?

- You are a nonresident.
- You are married and your status is married filing separately.
- You are a dependent of another taxpayer.
- You receive a federal and/or state rent subsidy or you rent from a tax-exempt entity.

- For tax year 2021, the assessed value of principal residence exceeds \$884,000.
- If you did not complete a Schedule CB within 3 years from the last day for filing the return, without regard to any extension of time to file.

How to apply

The Senior Circuit Breaker Tax Credit cannot be applied for online with MassTaxConnect. Requests must be submitted by mail.

If you're eligible, complete Schedule CB with your Massachusetts state income tax return.

If you qualify for the tax credit in a prior tax year but didn't file Schedule CB with your original state income tax return, you should:

- File an amended return with your prior year Schedule CB.
 - Fill in the Amended return oval on your return.

The Schedule CB must be completed within 3 years from the last day for filing the return, without regard to any extension of time to file.

Don't make these common mistakes

If you live in a multi-family home

Be sure to claim only the portion of real estate taxes and water and sewer charges that apply to your portion of the property, rather than the entire bill.

If your property is more than one acre in size

You may claim the value of your home together with up to one acre of land when determining eligibility for the credit. In addition, you must prorate your real estate tax payments, including water and sewer use charges, and claim only the amount which corresponds to tax paid on your principal residence with up to one acre of land. Your local assessor's office may be able to provide a breakdown of your real estate tax bill to help you with this calculation.

If your principal residence is held in trust

If your principal residence is owned by a *grantor* trust, and either you or your spouse is a trustee, then you would qualify as a homeowner. If your principal residence is owned by a grantor trust, and you or your spouse are *not* Trustees, then renter rules are applied when determining the allowable credit. Renter rules also apply if the principal residence is owned by an *irrevocable* trust, regardless of whether you or your spouse is a trustee.

Contact:

- ❖ **In the Hilltowns**
16 Main St., Williamsburg MA
(413) 768-1625 (by appt.)
- ❖ **Massachusetts Commonwealth Veteran Benefits**
www.military.com/benefits/
- ❖ **Massachusetts Department of Revenue**
(617) 887-6367
(800) 392-6089
- ❖ **The Village Enterprise Center**
26 Main St., Chester, MA
(413) 354-1055 (by appt.)

Respite Services

- ❖ **Behavioral Health Network**
417 Liberty Street, Springfield, MA 01104
(413) 747-0705
- ❖ **Home Instead Senior Care**
120 Carando Dr., 306-3915, Springfield, MA 01104
(413) 304-2316
- ❖ **Massachusetts Lifespan Respite Program**
Department of Developmental Services
Amy Nazaire
(978) 774-5000 ext. 386
Amy.nazaire@state.ma.us
- ❖ **Massachusetts State Respite Coalition**
464 Common St, Suite 226, Belmont, MA 02478
(617) 863-6244
info@massrespice.org
- ❖ **Maxim Healthcare**
25 Capital Dr., West Springfield, MA 01089
(413) 746-3711
- ❖ **O'Connell Care at Home**
512 Pleasant St., 1st Floor, Holyoke, MA 01040
(413) 533-1030
- ❖ **Visiting Angels**
1233 Westfield St., #3, West Springfield, MA 01089
(413) 733-6900

Senior Centers/Councils on Aging

Adams	3 Hoosac Street Adams, MA 01220	(413) 743-8333
Agawam	954 Main Street Agawam, MA 01001	(413) 821-0604
Belchertown	60 State Street Belchertown, MA 01007	(413) 323-0420
Blandford	1 Russell Stage Road Blandford, MA 01008	(413) 848-4279 ext. 400
Chester	15 Middlefield Road Chester, MA 01011	(413) 354-7735
Chesterfield	400 Main Road Chesterfield, MA 01012	(413) 296-4007
Chicopee	5 West Main Street Chicopee, MA 01020	(413) 534-3698
Cummington	33 Main Street Cummington, MA 01026	(413) 634-2262
Dalton	40 Field Street Ext. Dalton, MA 01226	(413) 684-2000
East Longmeadow	328 North Main Street East Longmeadow, MA 01028	(413) 525-5436
Easthampton	19 Union Street Easthampton, MA 01027	(413) 527-6151
Elder Services of Berkshire County	877 South Street, Suite 4E Pittsfield, MA 01201	(800) 544-5242
Erving	1 Care Drive Erving, MA 01344	(413) 423-3649
Granville	707 Main Road Granville, MA 01034	(413) 357-8585
Greater Springfield Senior Services, Inc.	66 Industry Ave, #9 Springfield, MA 01104	(413) 781-8800
Greenfield	35 Pleasant Street Greenfield, MA 01301	(413) 772-1517
Hadley	46 Middle Street Hadley, MA 01035	(413) 586-4023
Hatfield	59 Main Street Hatfield, MA 01038	(413) 247-9003

Highland Valley Elder Services, Inc.	320 Riverside Drive, Suite B Florence, MA 01062	(413) 586-2000
Hinsdale	39 South Street Hinsdale, MA 01235	(413) 655-2929
Holyoke	291 Pine Street Holyoke, MA 01040	(413) 322-5625
Huntington	24 Russell Road Huntington, MA 01050	(413) 512-5205
Lee	21 Crossway Street Lee, MA 01238	(413) 243-5545
Leverett	9 Montague Road Leverett, MA 01054	(413) 519-5397
Ludlow	228 State Street Ludlow, MA 01056	(413) 583-3564
Middlefield	188 Skyline Trail Middlefield, MA 01243	(413) 623-9990
Montague	62 Fifth Street Turners Falls, MA 01376	(413) 863-9357
Montgomery	161 Main Road Montgomery, MA 01085	(413) 862-3386
North Adams	116 Ashland Center North Adams, MA 01247	(413) 662-3125
Pittsfield	330 North Street Pittsfield, MA 01201	(413) 499-9346
Russell	65 Main Street Russell, MA 01071	(413) 862-6205
South County Senior Center	67 North Main Street South Deerfield, MA 01373	(413) 665-2141
South Hadley	45 Dayton Street South Hadley, MA 01075	(413) 538-5030 ext. 6200
Southampton	210 College Highway Southampton, MA 01073	(413) 529-2105
Southwick	454 College Highway Southwick, MA 01077	(413) 569-5498
Springfield	1476 Roosevelt Avenue Springfield, MA 01109	(413) 787-6785
Tolland	241 West Granville Road Tolland, MA 01034	(413) 258-4794 ext. 129
West Springfield	128 Park Street West Springfield, MA 01089	(413) 263-3264

Westfield	45 Noble Street Westfield, MA 01085	(413) 562-6435
Westhampton	3 South Road Westhampton, MA 01027	(413) 203-9808
Williamsburg	141 Main Street Haydenville, MA 01039	(413) 268-8407
Worthington	PO Box 7 Worthington, MA 01098	(413) 238-5962

Social Security

❖ Social Security Administration

(800) 772-1213

Understanding SSI - SSI Overview - Social Security: www.ssa.gov/ssi/text-over-ussi.htm

Supplemental Security Income (SSI) Overview

SSI stands for Supplemental Security Income. Social Security administers this program. We pay monthly benefits to people with limited income and resources who are disabled, blind, or age 65 or older. Blind or disabled children may also get SSI.

How is SSI different from social security benefits?

Many people who are eligible for SSI may also be entitled to Social Security benefits. In fact, the application for SSI is also an application for Social Security benefits. However, SSI and Social Security are different in many ways.

- Social Security benefits may be paid to you and certain members of your family if you are “insured” meaning you worked long enough and paid Social Security taxes. Unlike Social Security benefits, SSI benefits are not based on your prior work or a family member’s prior work.
- SSI is financed by general funds of the U.S. Treasury—personal income taxes, corporate and other taxes. Social Security taxes collected under the Federal Insurance Contributions Act (FICA) or the Self-Employment Contributions Act (SECA) do not fund the SSI program.
- In most States, SSI recipients also can get medical assistance (Medicaid)- to pay for hospital stays, doctor bills, prescription drugs, and other health costs.
- Many States also provide a supplemental payment to certain SSI recipients.
- SSI recipients may also be eligible for food assistance in every State except California. In some States, an application for SSI also serves as an application for food assistance.
- SSI benefits are paid on the first of the month.
- To get SSI, you must be disabled, blind, or at least 65 years old and have “limited” income and resources.
- In addition, to get SSI, you must also:
 - reside in the U.S. or the Northern Mariana Islands;
 - not be absent from the country for a full calendar month or more or for 30 consecutive days or more; and
 - be either a U.S. citizen or national, or in one of certain categories of qualified non-citizens.

How is SSI like social security benefits?

- Both programs pay monthly benefits.
- The medical standards for disability are generally the same in both programs for individuals age 18 or older. For children from birth to the attainment of age 18 there is a separate definition of disability under SSI.
- The medical standard is based on the severity of your disability and financial need is not considered at this step in the eligibility process.
- SSA administers both programs.

Who is eligible for SSI?

Anyone who is:

- aged (age 65 or older);
- blind; or
- disabled

And, who:

- has limited income; and
- has limited resources; and
- is a U.S. citizen or national, or in one of certain categories of aliens; an alien who is subject to an active warrant for deportation or removal does not meet the citizenship/alien requirement; and
- is a resident of one of the 50 States, the District of Columbia, or the Northern Mariana Islands; and
- is not absent from the country for a full calendar month or for 30 consecutive days or more; and
- is not confined to an institution (such as a hospital or prison) at the government's expense; and
- applies for any other cash benefits or payments for which he or she may be eligible, (for example, pensions, Social Security benefits); and
- gives SSA permission to contact any financial institution and request any financial records about you; and meets certain other requirements.

What does “aged” mean?

“Aged” means age 65 or older.

What is “blindness” for an adult or a child?

Blindness in our disability programs means:

- you have a central visual acuity for distance of 20/200 or less in your better eye with use of a correcting lens; or
- you have a visual field limitation in your better eye, such that the widest diameter of the visual field subtends an angle no greater than 20 degrees.

If you have a visual impairment but are not blind according to our rules as defined above, you may still be eligible for SSI benefits on the basis of disability. See the definitions of disability for children and adults below.

What does “disabled” mean for a child?

If you are under age 18, Social Security may consider you “disabled” if you have a medically determinable physical or mental impairment, (including an emotional or learning problem) that:

- results marked and severe functional limitations; and
- can be expected to result in death; or
- has lasted or can be expected to last for a continuous period of not less than 12 months.

If you are age 18 or older, the adult definition of disability explained below applies.

What does “disabled” mean for an adult?

If you are age 18 or older, Social Security may consider you “disabled” if you have a medically determinable physical or mental impairment (including an emotional or learning problem) which:

- results in the inability to do any substantial gainful activity; and
- can be expected to result in death; or
- has lasted or can be expected to last for a continuous period of not less than 12 months.

SSA is committed to providing benefits quickly to applicants whose medical conditions are so serious that their conditions clearly meet disability standards. Compassionate Allowances (CAL) are a way to quickly identify diseases and other medical conditions that, by definition, meet Social Security's standards for disability benefits. These conditions primarily include certain cancers, adult brain disorders, and a number of rare disorders that affect children. The CAL initiative helps reduce waiting time to reach a disability determination for individuals with the most serious disabilities. By incorporating cutting-edge technology, the agency can easily identify potential CAL to quickly make decisions. SSA receives information from the public, advocacy groups, comments received from the Social Security and Disability Determination Services communities, counsel from medical and scientific experts, research with the National Institutes of Health (NIH), and information received from past public outreach hearings regarding potential CAL conditions. For more information on CAL go to www.ssa.gov/compassionateallowances/.

What does "limited income" include?

Income, for the purposes of SSI includes:

- money you earn from work;
- money you receive from other sources, such as Social Security benefits, workers compensation, unemployment benefits, the Department of Veterans Affairs, friends or relatives; and pensions
- free food or shelter.

Social Security does not count all income for SSI, but income that we do count reduces your SSI benefit amount.

What are "limited resources"?

Resources, for the purposes of SSI, are things you own such as:

- cash;
- bank accounts, stocks, U.S. savings bonds;
- land;
- vehicles;
- personal property;
- life insurance; and
- anything else you own that could be converted to cash and used for food or shelter (pensions)

Telemarketing / Junk Mail / Removal Scams

National Do Not Call Registry

The National Do Not Call Registry was created to stop unwanted sales calls. It's free to register your home or mobile phone number. If you've already added your phone number to the Do Not Call Registry and are still getting a lot of unwanted calls, odds are the calls are from scammers. Read about blocking unwanted calls to find out what to do about them. If you answer one of these calls, hang up and report the call to the FTC.

Adding Your Number to the Registry

Go to donotcall.gov or call 1 (888) 382-1222 (TTY: 1 (866) 2904236) from the phone you want to register. It's free.

If you register your number at donotcall.gov, you'll get an email with a link you need to click on within 72 hours to complete your registration.

How long will it take for sales calls to stop?

Your phone number should show up on the Registry the next day, but it can take up to 31 days for sales calls to stop. You can check whether your number is on the Registry at donotcall.gov or by calling 1-888-382-1222 from the number you want to verify.

Will my registration expire?

No, your registration will never expire. The FTC will only remove your number from the Registry if it's disconnected and reassigned, or if you ask to remove it.

Can I add my mobile phone to the Do Not Call Registry?

Yes.

Will the Registry stop all unwanted calls?

No. The Do Not Call Registry stops sales calls from real companies. The Registry is a list that tells telemarketers what numbers not to call. The FTC does not and cannot block calls. The Registry can't stop calls from scammers who ignore the Registry. One reason people get a lot of unwanted calls is because it's easy and cheap for scammers to call people anywhere in the world. To get fewer unwanted calls, look into blocking unwanted calls. There are different call-blocking options for mobile phones, traditional landlines, and landlines that use the internet (VoIP). You can find a list of some call-blocking apps for mobile phones at ctia.org, a website for the U.S. wireless communications industry. For company-specific information about blocking calls on landlines and phones that use the internet, go to the FCC's Call Blocking Resources.

Can a company still call me with a sales pitch?

Companies can call you if you've recently done business with them, or if you've given them written permission to call. But if you ask them not to call you, they have to stop. Be sure to write down the date you asked them to stop.

Are any other types of calls still allowed under FTC rules if I'm on the Registry?

The rules allow:

- political calls
- charitable calls

- debt collection calls
- purely informational calls
- surveys

But these calls can't also include a sales pitch.

What about robocalls?

If a robocall — a call that plays a recorded message — is selling something, it's illegal unless you've given a company written permission to call you that way. So if you haven't given the company permission, and the robocall isn't purely informational — like your cable company confirming a service appointment — there's a good chance it's a scam. At the very least, it's from a company you don't want to do business with. If you get an illegal robocall, hang up. Don't press buttons to be taken off a call list or to talk to a live person. It might lead to more unwanted calls. Instead, report it to the FTC.

Where can I report an unwanted call?

Report unwanted calls at donotcall.gov. Report the number that appears on your caller ID — even if you think it might be spoofed or faked — and any number you're told to call back.

Should I expect to hear back from the FTC?

The FTC gets millions of reports each year, so we can't respond to each one. But your report matters. The FTC and other law enforcement agencies analyze reports to identify and take action against the people responsible for illegal calls and scams. The FTC also takes the phone numbers you report and releases them each business day to help telecommunications carriers and other industry partners that are working on call-blocking solutions.

What's the penalty for companies that illegally call numbers on the Registry?

Companies that illegally call numbers on the National Do Not Call Registry or place an illegal robocall can currently be fined up to \$42,530 per call.

The number from my caller ID was faked. Why should I report it?

Technology has made it easy for scammers to fake or "spoof" caller ID information, so the number you're reporting might not be the caller's real number. But in some instances, the FTC and other law enforcement agencies can still trace the call based on the information you provide. The complaint also helps because the FTC analyzes complaint data and trends to identify illegal callers based on calling patterns. We also use additional information you report, like any number you're told to call back, to track down scammers. To get fewer unwanted calls, look into call-blocking solutions.

What is the FTC doing to stop illegal calls?

The FTC has sued hundreds of companies and people responsible for unwanted calls, and has forced telemarketers making illegal calls to pay more than \$100 million dollars in judgments. The FTC also brings enforcement actions against robocallers and has already stopped people responsible for billions of robocalls. You can read about recent FTC cases and other robocall-related actions in our press releases. The FTC continues to work with other law enforcement agencies and encourages industry efforts to combat robocalls and caller ID spoofing. The FTC has led initiatives to develop technology-based solutions, including a series of robocall contests that challenged tech experts to design tools that block robocalls and help investigators track down and stop robocallers.

What do businesses and sellers need to know?

Generally speaking, telemarketers who sell goods and services must download the Registry and remove from their calling lists numbers listed on the Registry. Businesses and organizations must register with the FTC before they are allowed to access the Registry. It's illegal for anyone to use the Registry for any purpose other than preventing telemarketing calls to the telephone numbers on the Registry. Read the FTC's Q&A for telemarketers and sellers.

Are mobile phones, or cell phones, treated differently than home phones on the Do Not Call Registry?

No. You register a mobile phone number the same way you do any other personal number. There's no separate list or database for mobile phones. There's no deadline for registering mobile phone numbers, mobile phone registrations don't expire, and the government is not releasing mobile phone numbers to telemarketers.

In fact, mobile phones have an extra protection. Federal Communications Commission (FCC) regulations prohibit telemarketers from using automated dialers to call mobile phones without your permission. Automated dialers are standard in the industry, so most telemarketers can't call your mobile phone without permission.

Someone called and offered to put my name on the Registry. Should I let them?

No. It's free and easy to register yourself at donotcall.gov or by calling 1-888-382-1222 from the phone you want to register (TTY: 1-866-290-4236).

What happens if I register more than one number online?

You will get an email for each number you register online. You must open each email and click on the link in it within 72 hours to register each number. You can register up to three numbers at a time online. To register more personal phone numbers, just go through the registration process again. If you want to register your number by phone, you will have to call from each phone number you want to register.

Can I register my business phone number or a fax number?

The Registry is for personal phone numbers. Business-to-business calls and faxes are not covered.

Can I take my number off the Registry?

Yes. You can remove your number by calling 1-888-382-1222 from the phone you want to remove. Your number will be off the Registry the next day. Companies have to update their telemarketing lists within 31 days.

If I register, how will the FTC use my information?

The FTC stores your phone number so telemarketers can remove it from their call lists. If you register at donotcall.gov, we also collect your email address to confirm your registration. We store your email address securely, separate from your phone number, and never share it with telemarketers. For more information about the privacy of your information, please see the FTC privacy policy.

When I called to register, a message said my number could not be verified. What should I do?

If the automated phone system can't verify your number, you'll need to register at donotcall.gov.

When I called to register, a message said the number I was calling from did not match the number I entered. What should I do?

To register, you must call from the phone you want to register. People in certain communities — such as senior living centers or university residences — have phone numbers that are hidden and can't be verified by the FTC's automated system. If that's the case, you'll need to register at donotcall.gov.

I moved and got a new phone number. Do I need to register the new number?

Yes.

Do I need to take my old phone number off the list when I get a new number?

No. The system removes numbers automatically when they're disconnected and reassigned.

What happens if my phone number is disconnected but then reconnected?

If your number is disconnected and then reconnected, you might need to register your number again. You can verify that your number is on the Registry at donotcall.gov or by calling 1-888-382-1222.

If my area code changes or splits, do I need to register my number again?

If phone companies change your three-digit area code, you don't have to register your number again. Your new number will be registered for you during the 90-day period when both the old and new area codes work.

Where can I get more information?

If you have questions or complaints about the Do Not Call Registry, please contact the FTC by email at dncconsumerinquiry2@ftc.gov.

Are there other rules telemarketers have to follow?

Yes, telemarketers have other rules they must follow under the Telemarketing Sales Rule.

Telemarketers can't:

- call before 8 a.m. or after 9 p.m.
- be deceptive or abusive or lie about any terms of their offer
- ask you to pay:
 - with a cash-to-cash money transfer
 - by giving the PIN from a cash reload card like MoneyPak and Vanilla Reload
 - by asking for your bank account information to create a type of check that you never see or sign, called a "remotely created payment order"

Telemarketers must:

- connect their call to a sales representative within two seconds after you answer
- transmit their telephone number and, if possible, their name, to your caller ID service
- tell you right away what seller or charitable organization they represent and that the call is a sales call or a charitable solicitation
- disclose all material information about the goods or services they're offering and the terms of the sale
- get your permission to charge you and to use a particular account number

Robocalls

If you answer the phone and hear a recorded message instead of a live person, it's a robocall. If you're getting a lot of robocalls trying to sell you something, odds are the calls are illegal. Many are also probably scams.

Are robocalls legal?

If you answer the phone and hear a recorded message instead of a live person, it's a robocall. If you're getting a lot of robocalls trying to sell you something, odds are the calls are illegal. Many are also probably scams. A robocall trying to sell you something is illegal unless a company has your written permission to call you that way. To get your permission, the company has to be clear it's asking to call you with robocalls, and it can't make you agree to the calls to get a product or service. If you give permission, you have the right to change your mind later. A few types of robocalls are allowed under FTC rules without your permission, like political calls about candidates running for office or charities asking for donations.

Why do I get so many robocalls?

It's cheap and easy for scammers and telemarketers to make robocalls over the internet from anywhere in the world.

How can I know if a robocall is a scam?

If someone is already breaking the law by robocalling you without permission, there's a good chance it's a scam. At the very least, it's a company you don't want to do business with. Don't rely on your caller ID. Scammers can fake the name and number that shows up, making it look like a call is from a government agency like the Social Security Administration or a local number. That's called spoofing. You can watch out for common phone scams like government imposter scams. If someone calls you out of the blue and asks you to hand over personal information or wire money or pay with a gift card, it's a scam.

What kinds of robocalls are allowed without my permission?

Under FTC rules, some robocalls don't require your permission:

- Messages that are purely informational. Robocalls about your flight being cancelled, reminding you about an appointment, or letting you know about a delayed school opening fall into this category, as long as the caller doesn't also try to sell you something.
- Debt collection calls. A business contacting you to collect a debt can use robocalls to reach you. But robocalls that try to sell you services to reduce your debt are illegal and are almost certainly scams.
- Political calls.
- Calls from some health care providers. This includes a robocall from a pharmacy reminding you to refill a prescription.
- Messages from charities. Charities can make these calls themselves. But if a charity hires someone to make robocalls on its behalf, the robocalls can only go to members of the charity or prior donors. They also must include an automated option to let you stop future calls.

How can I get fewer robocalls?

To get fewer illegal robocalls, look into call-blocking solutions. The call-blocking option you choose will depend on whether you're getting calls on a mobile phone, traditional landline, or home phone that uses the internet (VoIP).

What should I do if I get an illegal robocall?

Hang up. Don't press any numbers. The recording might say that pressing a number will let you speak to a live operator or remove you from their call list, but it might lead to more robocalls, instead. Report the call to the FTC at donotcall.gov. Report the number on your caller ID and any number you're told to call back, which helps us track down the scammers behind the call. Even if you think the number on your caller ID is fake, report it. The FTC analyzes complaint data and trends to identify illegal callers based on calling patterns. The FTC takes the phone numbers you report and releases them to the public each business day. This helps phone carriers and other partners that are working on call-blocking solutions. Your reports also help law enforcement identify the people behind illegal calls.

What else is the FTC doing about robocalls?

The FTC continues to bring enforcement actions against robocallers and has already stopped people responsible for billions of robocalls. You can read about recent FTC cases and other robocall-related actions in our press releases. The FTC also continues to work with other law enforcement agencies and encourages industry efforts to combat robocalls and caller ID spoofing. The FTC has led initiatives to develop technology-based solutions, including a series of robocall contests that challenged tech experts to design tools that block robocalls and help investigators track down and stop robocallers.

Why doesn't the Do Not Call Registry stop robocalls?

The National Do Not Call Registry is designed to stop sales calls from real companies that follow the law. The Registry is a list that tells telemarketers what numbers not to call. The FTC does not and cannot block calls. Scammers don't care if you're on the Registry. Even though the Registry can't stop all of the unwanted calls you're getting, being on the Registry could make it easier for you to spot scam calls. If a caller is ignoring the Registry or making an illegal robocall, hang up. There's a good chance it's a scam.

Phishing Scams**How to Recognize and Avoid Phishing Scams**

Scammers use email or text messages to trick you into giving them your personal information. They may try to steal your passwords, account numbers, or Social Security numbers. If they get that information, they could gain access to your email, bank, or other accounts. Scammers launch thousands of phishing attacks like these every day—and they're often successful. The FBI's Internet Crime Complaint Center reported that people lost \$30 million to phishing schemes in one year. But there are several things you can do to protect yourself.

How to Recognize Phishing

Scammers often update their tactics, but there are some signs that will help you recognize a phishing email or text message. Phishing emails and text messages may look like they're from a company you know or trust. They may look like they're from a bank, a credit card company, a social networking site, an online payment website or app, or an online store. Phishing emails and text messages often tell a story to trick you into clicking on a link or opening an attachment. They may:

- say they've noticed some suspicious activity or log-in attempts
- claim there's a problem with your account or your payment information
- say you must confirm some personal information
- include a fake invoice

- want you to click on a link to make a payment
- say you're eligible to register for a government refund
- offer a coupon for free stuff

How to Protect Yourself From Phishing Attacks

Your email spam filters may keep many phishing emails out of your inbox. But scammers are always trying to outsmart spam filters, so it's a good idea to add extra layers of protection. Here are four steps you can take today to protect yourself from phishing attacks.

1. Protect your computer by using security software. Set the software to update automatically so it can deal with any new security threats.
2. Protect your mobile phone by setting software to update automatically. These updates could give you critical protection against security threats.
3. Protect your accounts by using multi-factor authentication. Some accounts offer extra security by requiring two or more credentials to log in to your account. This is called multi-factor authentication. The additional credentials you need to log in to your account fall into two categories:
 - Something you know – like a passcode you get via text message or an authentication app.
 - Something you have – like a scan of your fingerprint, your retina, or your face.
 Multi-factor authentication makes it harder for scammers to log in to your accounts if they do get your username and password.
4. Protect your data by backing it up. Back up your data and make sure those backups aren't connected to your home network. You can copy your computer files to an external hard drive or cloud storage. Back up the data on your phone, too.

What to Do If You Suspect a Phishing Attack

If you get an email or a text message that asks you to click on a link or open an attachment, answer this question: Do I have an account with the company or know the person that contacted me? If the answer is "No," it could be a phishing scam. Go back and review the tips in How to Recognize Phishing and look for signs of a phishing scam. If you see them, report the message and then delete it.

If the answer is "Yes," contact the company using a phone number or website you know is real. Note the information in the email. Attachments and links can install harmful malware.

What to Do If You Responded to a Phishing Email

If you think a scammer has your information, like your Social Security, credit card, or bank account number, go to [IdentityTheft.gov](https://www.identitytheft.gov). There you'll see the specific steps to take based on the information that you lost. If you think you clicked on a link or opened an attachment that downloaded harmful software, update your computer's security software. Then run a scan.

How to Report Phishing

If you got a phishing email or text message, report it. The information you give can help fight the scammers.

Step 1 - If you got a phishing email, forward it to the FTC at spam@uce.gov and to the Anti-Phishing Working Group at reportphishing@apwg.org. If you got a phishing text message, forward it to SPAM (7726).

Step 2 - Report the phishing attack to the FTC at ftc.gov/complaint.

Transportation

- ❖ **American Cancer Society Road to Recovery**

(800) 227-2345

- ❖ **Chester COA**

(413) 354-7735 by appointment

- ❖ **FRTA Van**

Richard Homan, Van Driver

(860) 836-1844

Transportation for medical appointments, shopping, and errands is available to residents age 60 and over of Blandford, Chester, Huntington, Montgomery, and Russell. The van operates Monday through Friday. An application needs to be filled out prior to riding the van. Please call 512-5205 to have one mailed or emailed. To schedule a pickup, call the van driver by 6:00 p.m. the day prior to your ride. Appointments should be made as far in advance as possible to ensure availability. The Massachusetts Area Regional Authority (MART) contracts with the Department of Medical Assistance (DMA) to provide MassHealth recipients with transportation to medical appointments. You must have your doctor fill out form PT-1. Contact MassHealth at 1-800-841-2900 for more information.

- ❖ **Friendly Ride**

(413) 314-8235

Dispatched through 2 insurance companies; Mass Health and Commonwealth Care Alliance

- ❖ **Hilltown CDC**

387 Main Rd., PO Box 17, Chesterfield MA, 01012

(413) 296-4232

Utility Discounts

The Massachusetts Low Income Home Energy Assistance Program (LIHEAP) (Fuel Assistance) provides eligible households with help in paying winter heating bills. The program pays benefits of fixed amounts based on household income. An additional benefit is available to eligible households having a high-energy burden.

This program provides assistance through a fixed benefit amount for the cost of the primary source of heat with includes, but is not limited to:

- Oil
- Electricity
- Natural gas
- Propane
- Kerosene
- Wood
- Coal

If eligible, discounts are automatically given on:

- Electric bills for investor owned electric utilities
- Gas bills for investor-owned gas utilities
- Telephone bills

Payments for actual usage or fuel delivery are made directly to the heating vendor for primary energy needs from November 1st to April 30th except when the cost of heating is included in the rent.

Contact:

- ❖ **Community Action (Franklin and Hampshire County)**
PO Box 1432, Greenfield, MA 01302
(413) 774-2310
(800) 370-0940
- ❖ **Hilltown Community Health Center – Hilltown Social Services**
9 Russell Rd., Huntington, MA 01050
(413) 667-2203
- ❖ **Valley Opportunity Council (Hampden County)**
300 High St., 2nd Floor, Holyoke, MA 01040
(413) 552-1548

Veterans' Services

Town Veterans' Agents:

- ❖ **Blandford**
Joseph Henning
(413) 427-3054
- ❖ **Chester & Middlefield**
Steven J. Connor
(413) 587-1299
- ❖ **Huntington**
Edward Renauld
(413) 575-6396

Contacts:

- ❖ **Benefits**
www.eBenefits.va.gov
- ❖ **Home Base Program**
(617) 724-5202
www.homebaseprogram.org
- ❖ **MA Dept. of Veterans Services**
(617) 210-5480
www.mass.gov/veterans
- ❖ **MA Substance Abuse Helpline**
(800) 327-5050
www.helpline-online.org
- ❖ **Mass. Vets Advisor**
www.MassVetsAdvisor.org
- ❖ **Military One Source**
(800) 342-9647
www.militaryonesouce.mil
- ❖ **National Call Center for Homeless Veterans**
(877) 4AIDVET
www.va.gov/homeless/nationalcallcenter.asp
- ❖ **National Center for PTSD**
(802) 296-6300
www.ptsd.va.gov
- ❖ **National Resource Directory**
(800) 827-1000
www.NationalResourceDirectory.gov
- ❖ **Northwestern District Attorney's Office**
(413) 586-9225
www.northwesternnda.org
- ❖ **SAFELINK**
(877) 785-2020
www.casamyrna.org

❖ **SAVE Suicide Hotline**

(888) 844-2838

www.mass.gov/veterans/health-and-wellbeing/counseling/suicidepreventiononly/save.html

❖ **Service Net**

(413) 585-1300

www.servicenet.org

❖ **Soldiers' Home in Holyoke**

(413) 532-9475

www.mass.gov/eohhs/gov/departments/hly

❖ **Soldier On**

(866) 406-8449

www.wesoldieron.com

❖ **US Dept. of Veterans Affairs**

(800) 827-1000

www.va.gov

❖ **VA Caregiver Support**

(855) 260-3247

www.caregiver.va.gov

❖ **VA Central Western Massachusetts Healthcare**

(413) 584-4040

www.centralwesternmass.va.gov

❖ **Veterans Crisis Line**

(800) 273-TALK

www.VeteransCrisisLine.net

❖ **Veterans Employment and Training Services**

(800) 4-USA-DOL

www.dol.gov/vets

❖ **Veterans Justice Partnership**

(866) 406-8449

www.veteransjusticepartnership.org

❖ **Western Mass. Vet Center**

(413) 737-5167

www.vetcenter.va.gov

Visual Impairment

- ❖ **Balin Eye & Laser Center**
269 Locust St., Northampton MA 01060
(413) 584-6666
- ❖ **Baystate Eye Care Group**
275 Bicentennial Highway, Springfield MA 01118
(413) 783-3100
- ❖ **Eye & Lasik Center**
46 Daggett Dr., West Springfield, MA 01089
(413) 452-4111
- ❖ **Massachusetts Commission for the Blind**
Western Massachusetts – Region 1
436 Dwight St., Room 109, Springfield, MA 01103
(413) 781-1290
- ❖ **Pioneer Valley Ophthalmic Consultants, PC**
10 Hospital Dr., Holyoke, MA 01040
(413) 536-3010
31 Hall Dr., Amherst, MA 01002
(413) 259-2020
- ❖ **Springfield Eye Associates**
3640 Main St., Suite 205, Springfield MA, 01107
(413) 739-7367

Western Mass Recreation and Fitness

Some Healthcare plans provide reimbursement under a senior wellness plan for exercise classes. Most require a certified instructor and three months of continued activity with \$300 annual spending. Check with your insurance company for a \$150 reward.

Most local senior centers provide low-cost exercise programs, and some have free on-site exercise equipment and many recreational activities. Check out the table of contents for local senior center listings.

Swimming/Gym

❖ **Boys and Girls Club of Westfield MA**

28 West Silver St., Westfield, MA 01085

(413) 562-2301

Annual Senior Membership: \$99

❖ **Pittsfield Family YMCA**

292 North St., Pittsfield, MA 01201

(413) 499-7650

❖ **Roots Aquatic and Fitness Center**

217 Root Rd., Ste 2. Westfield, MA 01085

(413) 568-2782

❖ **Wilderness Experiences Unlimited**

526 College Hwy., Southwick, MA 01077

(413) 569-1287

Hours: Friday 10:30 a.m.–11:30 a.m., packages of five, \$25.00 through the Southwick Senior Center, \$40.

❖ **YMCA of Greater Westfield**

67 Court St., Westfield, MA 01085

(413) 568-8631

Seniors \$5.00

Programs

GOING STRONG 1

This hour-long exercise class in the gym is geared for the active and motivated adult. It includes low impact aerobics, strength training, and floor work. Ages 55+

THERAPY SWIM

Adult individuals who are physically challenged or recovering from surgery, injuries, physical ailments, and/or chronic physical conditions are encouraged to participate.

AOA – POOL FITNESS

Enjoy their warm water workout with an instructor guiding you through exercises that will benefit individuals with arthritis, back concerns, and chronic joint and muscle stiffness.

AOA – GOING STRONG 2

This 45 minute exercise class in the GP room is geared for the active adult 55+ years of age. It includes mild, low impact aerobics, and strength training.

Free Passes at Libraries

Check out your local library for free passes to museums and other recreational activities.

- ❖ **Blandford - Porter Memorial Library**
87 Main St.
(413) 848-2853
- ❖ **Chester - Hamilton Memorial Library**
195 W. Main St.
(413) 354-7808
- ❖ **Huntington Public Library**
7 East Main St.
(413) 512-5206

Free Fun

In the summertime check out the Highland Street Foundation's FREE FUN FRIDAYS which lists around 85 museums & cultural events that are 100% free on listed Fridays.

(617) 969-8900

www.highlandstreet.org

America the Beautiful - The National Parks and Federal Recreational Land Senior Pass

\$20 Annual, \$80 Lifetime

Provides access to more than 2,000 recreation sites managed by six federal agencies: National Park Service, US Fish & Wildlife Service, Bureau of Land Management, Bureau of Reclamation, US Forest Service, and Army Corps of Engineers. US citizens or permanent residents 62 years or older are eligible for the Senior Pass. Passes can be purchased at any federal recreation site that charges an entrance or standard amenity (day use) fee, or online at <https://store.usgs.gov/senior-pass>. Passes purchased online will incur a \$10 handling fee. Proof of age and residency is required.

America the Beautiful - The National Parks and Federal Recreational Land Free Annual Pass for US Military

Current US military members and dependents can apply at a federal recreation site by showing a common access card or military ID.

Massachusetts DCR Senior Parks Pass

\$10 Lifetime Parking Pass valid at most state parks.

Proof of age (62 or over) and Massachusetts residency is required. Passes can be purchased at most DCR parks and beaches that charge for parking. Daily parking fees are waived for vehicles with a handicapped license plate or placard, Purple Heart Recipient license plate or placard, or disabled vehicle license plate or placard.

If you are eligible for a Senior Parking Pass, you can order it by mail by sending a request for a Senior Parking Pass to your closest regional office:

West Regional Office
740 South St., PO Box 1433
Pittsfield, MA 01202
Attn: Senior Pass

Include:

- A copy of your Massachusetts driver's license or other official proof of state residency and age.
- A check for \$10 made out to the Commonwealth of Massachusetts.
- A contact phone number or email in case we need to reach you.

Senior passes may take 4-7 weeks before they are mailed. Senior parking passes cannot be purchased online or at the parks.

Discounts

Discount amounts may vary by location.

❖ **AMC Theaters**

- **AMC DINE-IN Framingham 16**
Framingham, MA
(508) 875-6151
- **AMC Burlington Cinema 10**
Burlington, MA
(781) 229-1931
- **AMC Tyngsboro 12**
Tyngsboro, MA
(978) 649-4158

❖ **Regal Theaters**

Receive up to 30% off the regular adult ticket price.

Age Requirement: 60+

www.seniordiscounts.com/FeaturedDiscounts

- **Regal Berkshire Mall 10**
123 Old State Road, Lanesboro, MA 01237
(844) 462-7342
www.fandango.com/regal-berkshire-mall-10-aajwq/theater-page
- **MGM Springfield 7**
1 MGM Way, Springfield, MA 01103
(844) 462-7342
www.mgmpringfield.mgmresorts.com/en/amenities/regal-cinemas.html

❖ **Cinemark**

- 864 Riverdale Rd., West Springfield, MA 01089
(413) 733-5131
- 367 Russell St., Hadley, MA 01035
(413) 587-4237
- 90 Elm St., Enfield, CT 06082
(860) 741-6053
www.cinemark.com/massachusetts

Cinemark offers seniors the silver screen at a golden value! All Day on participating day, any movie*, any show time. One film/show time per ticket purchased at the Seniors Day discount price, plus applicable sales taxes. Each ticket purchased for Seniors Day showings are at the Seniors Day discount price. Real D 3D show times – Seniors Day price plus premium. Exclusions apply. Check your local theatre box office for pricing and participation information.

*Seniors Day Price not valid for Cinemark XD, Xtreme, IMAX and Special Engagements

Show your AARP and AAA cards since there are many discounts available with these cards.

❖ **AAA Pioneer Valley**

150 Capital Dr., West Springfield, MA 01089

(413) 785-1381

In addition to roadside assistance, various discounts on entertainment, automotive, shopping, and travel are included with membership.

❖ **AARP Card**

(888) 687-2277

www.aarp.org/benefits-discounts

Various discounts on insurance, health & wellness, travel, restaurants, and entertainment

❖ **The Senior List**

www.theseniorlist.com/senior-discounts

Provides information on senior discounts, medical alert systems, care, housing, and other topics.

Created by
Huntington Council on Aging
24 Russell Road, PO Box 430
Huntington, MA 01050
(413) 512-5205
coa@huntingtonma.us
www.huntingtonma.us/coa.html