

# Chemung County Department of Aging and Long Term Care

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## PROGRAMS TO HELP YOU MAKE ENDS MEET

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### GENERAL

**2-1-1 Helpline** ([www.211helpline.org](http://www.211helpline.org) or dial “211” or 800-346-2211 on your phone): Provides comprehensive information and referral to programs, services and support for people of all ages in Chemung, Steuben, Schuyler, Allegany and Yates counties.

**Chemung County Department of Aging and Long Term Care** (737-5520, [www.chemungcounty.com](http://www.chemungcounty.com)): Provides assistance identifying and applying for a wide variety of benefits and services for individuals over age 60, people of all ages in need of long term care, and their families and caregivers.

**Department of Veterans Affairs** (737-5445, [www.va.gov](http://www.va.gov)): Provides many benefits for eligible veterans. Explore VA (<https://explore.va.gov>) provides information and ability to apply and track benefits for health care, education, job services, home loans, housing, life insurance, pensions, disability compensation and much more.

**The Elder Preparedness Self-Assessment Tool (TEPSAT)** at [www.elderornot.com](http://www.elderornot.com): Recommended by the New York State Office for the Aging, this free, self-administered questionnaire developed by an elder law attorney measures your elder preparedness and then directs you to valuable tools and resources to help you prepare for the elder years.

**[www.BenefitsCheckUp.org](http://www.BenefitsCheckUp.org)**: Provides benefit and enrollment information for federal, state, local and private programs that help pay for prescription drugs, utility bills, meals, health care and other needs. Includes **EconomicCheckUp** to help low- to middleincome older adults find employment and benefits, better manage their budget, save money, and set financial goals.

**[www.mybenefits.ny.gov](http://www.mybenefits.ny.gov)**: Provides eligibility and application information for many programs including SNAP (Food Stamps), HEAP and Medicaid.

**Houses of Worship**: Many houses of worship provide assistance to their members in need.

## EMPLOYMENT AND TRAINING

**AARP** ([www.aarp.org/work](http://www.aarp.org/work)): Provides job search information and tools for individuals over age 55. Job postings include those from nearly 400 companies that have joined the AARP Employer Pledge Program, indicating they value experienced workers and are interested in hiring them.

**ACCES-VR (Adult Career and Continuing Education Services-Vocational Rehabilitation, formerly VESID)** ([www.acces.nysed.gov/vr](http://www.acces.nysed.gov/vr), 734-5294): Provides vocational rehabilitation services to eligible individuals with a verifiable disability that has affected their ability to retain, obtain, or maintain employment.

**Chemung County Chamber of Commerce** ([www.chemungchamber.org/job\\_listings](http://www.chemungchamber.org/job_listings), 734-5137): Provides local job listings.

**Corning Community College Office of Workforce Development & Community Education** ([www.corning-cc.edu/community/comed](http://www.corning-cc.edu/community/comed), 936-7397): Offers a wide range of credit and non-credit courses for adults including short-term training programs designed to develop essential skills leading to employment. Those over age 55 may audit college credit courses on a space available basis without paying tuition, though lab or other course fees still apply and permission must be obtained from instructor.

**Corning Small Business Development Center** ([www.corning.nyssbdc.org](http://www.corning.nyssbdc.org), 937-6861, [sbdc@corning-cc.edu](mailto:sbdc@corning-cc.edu)): Provides free and confidential counseling by appointment, email or phone for start-up, existing and home-based businesses at any stage of development.

**Elmira College** ([www.elmira.edu](http://www.elmira.edu), 735-1825): Those over age 60 may audit college continuing education credit courses on a space available basis without paying tuition, but are responsible for course supply fees and permission must be obtained from instructor.

**GST BOCES Adult Education & Career Services** ([www.gstboces.org/adulted](http://www.gstboces.org/adulted), 1-877ADULTED): Provides career and computer training, adult literacy programs, assistance earning a high school diploma, and leisure learning opportunities that include languages, local history, health and fitness, and more.

**MOOC (Massive Open Online Course) List** ([www.mooc-list.com](http://www.mooc-list.com)): Provides a list of free online courses similar to university courses, but most do not offer academic credit.

**New York State Department of Labor** ([www.labor.ny.gov/lookingforajob.shtm](http://www.labor.ny.gov/lookingforajob.shtm), 7337131, NYS Job Bank website: [www.laborny.jobs](http://www.laborny.jobs)): Provides employment services including One-Stop Career Center (CSS Workforce New York), apprenticeship opportunities, training grants and on-line job listings.

**RetirementJobs.com:** Provides job postings for those over age 50 – membership and fees required for some services but not for job search.

**Senior Community Service Employment Program** ([www.doleta.gov/seniors](http://www.doleta.gov/seniors), Pro Action 800-553-2033): Provides subsidized, service-based training for low-income, unemployed individuals over age 55 and free computer instruction for older adults.

**Senior Companion Program** (734-6151): Provides a stipend to low-income individuals over age 55 who offer support and friendship to adults with developmental disabilities. Mileage and meal reimbursement and monthly trainings and events are provided, as well as transportation if needed. Income from this program is tax free and does not affect eligibility for public benefits such as Medicaid, Medicare Savings Programs, SNAP (Food Stamps), HEAP and subsidized housing.

**Seniors Helping Seniors** (607-398-0188, [www.Super-Senior.com](http://www.Super-Senior.com)): Hires older adults to provide companionship and home help to those looking for help.

**TwinTiersHelpWanted.com:** Provides job postings in 75 categories for the Twin Tiers area.

## FINANCIAL ASSISTANCE

**Arbor Housing and Development** (654-7487, [www.arbordevelopment.org](http://www.arbordevelopment.org)): Provides financial and credit counseling.

**Catholic Charities of Chemung County** (734-4898, [www.cs-cc.org](http://www.cs-cc.org)): Provides financial counseling and temporary financial assistance.

**Clearpoint Credit Counseling Solutions** (800-479-6026): Non-profit, licensed and accredited to educate consumers and deliver quality, confidential credit counseling and ethical, realistic debt reduction plans. Counseling is provided FREE of charge in person, by telephone, mail and Internet. The CCCS Debt Management Program allows financially stressed consumers to repay their creditors over time and in full, without additional loans or the stress and negative impact of personal bankruptcy. (Sliding scale fees apply for Debt Management Program.)

**National Council on Aging:** Explains options for tapping home equity at this link: [https://www.ncoa.org/blog/home-equity-loan-heloc-reversemortgage/?utm\\_source=newsletters&utm\\_medium=email&utm\\_campaign=08222017\\_NCOAWeek](https://www.ncoa.org/blog/home-equity-loan-heloc-reversemortgage/?utm_source=newsletters&utm_medium=email&utm_campaign=08222017_NCOAWeek) and provides the “Use Your Home to Stay at Home” booklet at this link: <https://www.ncoa.org/economic-security/home-equity/housing-options/use-your-hometo-stay-at-home/>

**Nonparent Caregiver Grant** (737-5520, [www.nysnavigator.org/legal](http://www.nysnavigator.org/legal)): Provides up to \$500/month for one child and \$200 for each additional child being cared for by a grandparent or other nonparent. Legal guardianship of the child is not required and financial eligibility is based on the child's income.

**“Return the Favor” Discount Program** (737-2920, [www.chemungcounty.com](http://www.chemungcounty.com)): Provides discounts at local businesses to honorably discharged Veterans upon presentation of a FAVOR ID card.

**Social Security** (local office: 866-964-1715, national: 800-772-1213, <http://ssa.gov>): Provides retirement, disability and survivors benefits to eligible individuals.

**Soldier On Veterans Outreach** (866-406-8449, [www.wesoldieron.org](http://www.wesoldieron.org)): Provides case management and temporary financial assistance for veterans and their families who are struggling with issues related to housing, health care or substance abuse.

**Supplemental Security Income (SSI)** (866-964-1715, [www.ssa.gov/ssi](http://www.ssa.gov/ssi)): Supplements income for those who are over 65, blind or disabled and who have very limited income and assets; New York State SSI recipients are automatically eligible for Medicaid.

## FOOD AND NUTRITION

**Chemung County Department of Aging and Long Term Care “Eat Well Live Well” Nutrition Program** (737-5520, [www.chemungcounty.com](http://www.chemungcounty.com)): Provides meals at sites throughout the county for persons over age 60 and their spouse/caregiver, as well as home delivered meals and nutrition education and counseling.

**Cornell Cooperative Extension of Chemung County “Finger Lakes Eat Smart New York”** (a SNAP-Ed program, 734-4453, <http://chemung.cce.cornell.edu/>): Provides education to families and individuals eligible for the Supplemental Nutrition Assistance Program (SNAP) to eat more fruits and vegetables, drink fewer sweetened beverages, and practice healthy lifestyles through free workshops, food demonstrations, cooking classes, grocery store tours, and community events.

**Farmers Market Coupons** (737-5520): Seasonal assistance for eligible individuals over age 60.

**Food Bank of the Southern Tier** (796-6061, [www.foodbankst.org](http://www.foodbankst.org)): Provides SNAP (Food Stamps) application assistance and information regarding local food pantries and soup kitchens.

**Meals on Wheels** (734-9535, [www.mealsonwheelschemung.org](http://www.mealsonwheelschemung.org)): Provides home delivered meals to eligible individuals and their pets (dependent on availability of donated pet food).

**SNAP Supplemental Nutrition Assistance Program**, formerly known as **Food Stamps** (737-5309; for information and to apply online go to [www.mybenefits.ny.gov](http://www.mybenefits.ny.gov); for application assistance contact Food Bank of the Southern Tier at 796-6061): Provides monthly benefits that can be used to purchase food at authorized retail food stores for eligible individuals.

## HEALTHCARE

**Adult Protective Undergarments:** IMATTER Foundation offers assistance for seniors who have the added expense of adult protective undergarments. Contact Joanne and Andrew Foster at 732-2975 or [a1850@stny.rr.com](mailto:a1850@stny.rr.com).

**Advance Directives:** Let your family and doctors know the kind of medical treatment you want by selecting a Health Care Proxy and making your wishes known using these helpful forms.

Health Care Proxy: [www.health.state.ny.us/forms/doh-1430.pdf](http://www.health.state.ny.us/forms/doh-1430.pdf)

Five Wishes: <http://www.agingwithdignity.org/forms/5wishes.pdf>

MOLST (Medical Orders for Life Sustaining Treatment for end of life care):

[www.health.state.ny.us/forms/doh-5003.pdf](http://www.health.state.ny.us/forms/doh-5003.pdf)

For more information see the American Bar Association's handbook, "Making Medical Decisions for Someone Else":

<https://www.americanbar.org/content/dam/aba/administrative/staff-diversitycouncil/making-hc-decisions-for-someone-else-final.authcheckdam.pdf>

For assistance with Wills, Powers of Attorney and Health Care Proxies, contact the **Chemung County Department of Aging and Long Term Care** at 737-5520.

For assistance with Health Care Proxies and Living Wills, contact **CareFirst** at 9623100.

Advanced directives can now be discussed, and forms completed if desired, during the **Annual Medicare Wellness Visit** with no copay.

**AIM TRAIID (Technology Assistance for Individuals with Disabilities) Project** (7333718 x229, Video Phone Relay Service 936-9129, [www.aimcil.com](http://www.aimcil.com)): Provides assistive technology (AT) loans, typically for a 10-week period, to try out equipment (including ramps, wheelchairs, walkers, canes, low-vision and hearing loss devices) to decide what AT is best for an individual; information about funding and vendor sources for purchasing AT; and demonstrations in how to use AT devices. The state-wide **TRAIDIN Program** ([cqc.ny.gov/advocacy/assistive-technology/traid-in-equipment-exchange](http://cqc.ny.gov/advocacy/assistive-technology/traid-in-equipment-exchange) program, 800-634-4143) connects individuals searching for affordable AT devices or equipment with people who have devices they wish to sell or donate.

**American Legion** (Elmira: Jerry Lenox 733-0499; Elmira Heights: Vinnie Magaw 739-5737; Horseheads: Lester Hartman 739-1737; Big Flats: R. James Keenan 562-3491): Offers medical equipment loan closets.

**Arnot Health Walk-In Care** – Horseheads & Southport (737-4499, [www.arnothealth.org](http://www.arnothealth.org)): Provides medical care for non-emergency issues to all ages with no appointment required. Accepts most insurances including NYS Medicaid and costs are generally much lower than using a hospital-based emergency room for illnesses and injuries that are not life threatening.

**AUDIENT** (866-956-5400, [www.audientalliance.org](http://www.audientalliance.org)): Helps those with household incomes below 250% of national poverty level to obtain hearing aids at a reduced cost. Cost for hearing aid(s) and related care ranges from \$760 - \$1400.

**Bethany Village Walk-in Care Clinic** (378-6662): Provides medical care for nonemergency issues to those aged 2 and up with no appointment required. Accepts most insurances including NYS Medicaid and costs are generally much lower than using a hospital-based emergency room for illnesses and injuries that are not life threatening.

**CareFirst Hospice** (962-3100, [www.CareFirstNY.org](http://www.CareFirstNY.org)): Helps those nearing the end of life to promote quality of life while avoiding unwanted medical interventions and expenses. Medicare, Medicaid and most private insurances fully cover all drugs and medical equipment related to terminal conditions, as well as home-based nursing, social work, spiritual counseling services and 24-hour emergency coverage with no copays. CareFirst also offers at-home palliative care services and grief counseling and support.

**Catholic Charities of Chemung County** (734-4898, [www.cs-cc.org](http://www.cs-cc.org)): Provides limited financial assistance for medically necessary prescriptions for individuals with no insurance.

**Chemung County Department of Aging and Long Term Care “HIICAP” (Health Insurance Information, Counseling and Assistance Program)** (737-5520, [www.chemungcounty.com](http://www.chemungcounty.com)): Assists with decisions, applications and problems related to Medicare, Medicare supplements, private Medicare health plans, Medicare prescription drug plans, prescription drug and Medicare costs, EPIC, and long term care insurance.

**Chemung County Department of Aging and Long Term Care “NY Connects: Choices for Long Term Care”** (737-5487, [www.chemungcounty.com](http://www.chemungcounty.com)): Provides information, assistance and services to address long term care needs for all ages.

**Community Supplemental Needs “Pooled” Trust** (585-546-7510, [www.cdrnys.org/services/pooled-trust](http://www.cdrnys.org/services/pooled-trust)): For those who are disabled and over-income and/or over-resource for Medicaid, excess income and resources can be “pooled” in a special bank account so that it is not counted when applying for Medicaid. The money in this account can be used to pay expenses on your behalf beyond what is covered by Medicaid. Initial, monthly and annual fees apply, but no attorney costs are required.

**Dental Lifeline Network** (518-449-0706, [www.nfdh.org](http://www.nfdh.org)): Donated Dental Services Program serves people with disabilities, people who are medically compromised, and seniors whose dental needs have been neglected because they do not have financial resources and are not eligible for Medicaid or other public programs.

**Department of Veterans Affairs** (737-5445, [www.va.gov](http://www.va.gov)): Provides many benefits for eligible veterans.

**Elmira College Speech & Hearing Clinic** (735-1840): Students enrolled in Audiology Clinical Practicum conduct nominal- or no-cost hearing evaluations under the supervision of a NY State Licensed Audiologist, who counsels participants in helpful strategies and makes referrals to local providers, based on evaluation results.

**Elmira Family Health Center** (962-2032 ext. 401, Suite 106 at Elmira Medical Arts Building on 571 St. Joseph's Blvd., Elmira, 14901): Volunteer nurses provide physical exams and health education for the uninsured during limited office hours.

**Elmira Urgent Care** (732-1100, [www.elmiraurgentcare.com](http://www.elmiraurgentcare.com)): Provides medical care with no appointment required. Accepts most insurances and costs are generally much lower than using a hospital-based emergency room for illnesses and injuries that are not life threatening.

**EPIC** (800-332-3742, [www.health.state.ny.us](http://www.health.state.ny.us)): Helps New York State residents over age 65 pay for prescription drugs if annual income is below \$75,000 (single) or \$100,000 (married).

**Extra Help with Medicare Prescription Drug Plan Costs** (866-964-1715, [www.ssa.gov](http://www.ssa.gov)): Helps those with limited incomes and assets pay for Medicare prescription drug costs

**Federally Qualified Health Centers** ([www.ruralhealthinfo.org/topics/federally-qualifiedhealth-centers](http://www.ruralhealthinfo.org/topics/federally-qualifiedhealth-centers)): provide affordable services based on your income, including checkups and treatments. Some also provide mental health, substance abuse, dental and/or vision services.

**Five Star Urgent Care** (846-2030, [www.fivestaruc.com](http://www.fivestaruc.com)): Provides medical care with no appointment required. Accepts most insurances and costs are generally much lower than using a hospital-based emergency room for illnesses and injuries that are not life threatening.

**Fund for Women** (739-3900, [www.ffwst.org](http://www.ffwst.org)): Provides girls and women with grants up to \$500 to overcome barriers to care in the treatment of breast cancer, including transportation, child care, elder care, nutrition, prosthetics, etc.

**Health Home** (733-5696): Provides care management of medical, behavioral health and social service needs for Medicaid recipients with serious mental illness or HIV/AIDS or two qualifying chronic health conditions.

**Healthcare.gov** (also see Community Health Advocacy Project, 800-231-0744): Provides information about the Affordable Care Act and health insurance options for those not yet eligible for Medicare.

**HEAR Now, sponsored by Starkey Hearing Foundation (800-328-8602, starkeyhearingfoundation.org):** Provides hearing aids for people with limited income and assets who are not eligible for assistance through other sources (such as Medicaid, private insurance, VA). Clients pay for evaluations and a nonrefundable processing fee of \$125 per aid.

**Hospital Financial Assistance** (Arnot-Ogden Medical Center and St. Joseph's Hospital: 737-4281, [www.arnothealth.org/financial-assistance](http://www.arnothealth.org/financial-assistance); Guthrie: 570-882-2051, [www.guthrie.org](http://www.guthrie.org)): Provides assistance with health care costs for eligible patients.

**Living Healthy Southern Tier** (Steuben Rural Health Network, 776-9467 x226): Provides free 6-session evidence-based Chronic Disease Self-Management Program workshops to help individuals and caregivers take control of health issues including dealing with fatigue, increasing energy level, handling stress, controlling pain and making treatment choices.

**Medicaid** (737-5520, [www.health.state.ny.us/health\\_care/medicaid](http://www.health.state.ny.us/health_care/medicaid)): Helps those with limited incomes and assets pay for health care and long term care.

**Medicare** (800-Medicare): Provides coverage of an annual wellness visit and most preventive services at no charge – talk to your doctor about how to prevent expensive medical conditions; **www.medicare.gov** (or call 800-Medicare or 737-5520) provides information about Medicare coverage including a drug and health plan comparison and enrollment tool.

**Medicare Savings Program** (737-5520, go to [www.health.state.ny.us](http://www.health.state.ny.us) and type in “Medicare savings program” under “Search this site”): Helps those with limited income pay for Medicare costs.

**New Eyes for the Needy** (973-376-4903, [www.neweyesfortheneedy.org](http://www.neweyesfortheneedy.org)): Provides vouchers for a basic pair of eyeglasses to those in financial need with no other resources available. Applications must include a prescription and be submitted by a social service agency on your behalf. Contact Chemung County Department of Aging and Long Term Care at 737-5520 for application assistance.

**New York State of Health** (855-355-5777, [www.nystateofhealth.ny.gov](http://www.nystateofhealth.ny.gov)): The official health plan marketplace to shop, compare and enroll in health insurance plans, and to receive income-based financial assistance to lower healthcare costs (not for those with Medicare).

**NYSARC Trust Services** (800-735-8924, [www.nysarctrustservices.org](http://www.nysarctrustservices.org)): Provides a variety of trust options to help people with disabilities to remain in their natural home setting for as long as appropriate while maintaining eligibility for community Medicaid or other government benefits.



**NYS Office of Children and Family Services' Equipment Loan Fund for the Disabled** (518-474-0197, <http://ocfs.ny.gov/main/publications/Pub1407.pdf>): Provides loans for equipment including wheelchairs, wheelchair van lifts, ramps and communication devices.

**Southern Tier Cancer Services Program** (607-873-1500, [www.health.ny.gov/diseases/cancer/services/](http://www.health.ny.gov/diseases/cancer/services/)): Provides free breast, cervical and colorectal cancer screenings to eligible individuals with little or no health insurance and free diagnostic testing when there is an abnormal screening result. Uninsured individuals who are in need of treatment for breast, cervical, colorectal or prostate cancer may be eligible for treatment coverage through the Medicaid Cancer Treatment Program.

## HOUSING AND UTILITIES

**AIM Independent Living Center** (962-8225, [www.aimcil.com](http://www.aimcil.com)): Provides the Olmstead Housing Subsidy Program for adults over age 55 and people over age 18 with disabilities who are leaving nursing homes, or to prevent nursing home placement, by stabilizing their housing through rental assistance and community transition services.

**Arbor Housing and Development** (654-7487, [www.arbordevelopment.org](http://www.arbordevelopment.org)): Provides Housing Choice Vouchers (Section 8) rental assistance, financial and credit counseling, delinquency and foreclosure counseling, first time home buyers assistance, home improvement assistance grants to eligible homeowners, and loan packaging for the U.S. Department of Agriculture Rural Development Section 502 Home Loan Program (financing for low-income persons who cannot obtain credit from other sources to buy, build, rehabilitate, improve or relocate an eligible family dwelling).

**Bishop Sheen Housing** (585-657-4114, [www.sheenhousing.org](http://www.sheenhousing.org), [sheen@rochester.rr.com](mailto:sheen@rochester.rr.com)): Provides home improvement assistance through grants and loans to eligible homeowners. Local administrator for Access to Home, providing grants to make homes accessible for income-eligible homeowners who are elderly or disabled (includes wheelchair ramps and lifts; widening of doorways; bedroom, bathroom and kitchen modifications, etc.).

**Catholic Charities of Chemung County** (734-4898, [www.cs-cc.org](http://www.cs-cc.org)): Provides a first time home buyers program, financial counseling, mortgage foreclosure prevention program, temporary financial assistance, emergency housing, food pantry, clothing and personal supplies, and a furnace repair and replacement program to help low income renters and home owners replace or repair furnaces, boilers and other direct heating components.

**City of Elmira Community Development** (737-5691, [www.cityofelmira.net/offices/cd.html](http://www.cityofelmira.net/offices/cd.html)): Provides home improvement assistance through grants and loans to eligible City of Elmira residents.

**Chemung County Habitat for Humanity** (734-1361, [www.chemungcountyhabitat.org](http://www.chemungcountyhabitat.org)): Builds homes with money and labor donated by people in the community and sells them through a low-interest mortgage, to families meeting established criteria. A Home Repair Program utilizes volunteers to do exterior home painting, landscaping, repairs and modifications for low-income homeowners who need assistance to do necessary work and meet established criteria. Applicants pay a \$25 application fee once approved.

**Chemung Volunteer Action Corps** (<http://chemung.cce.cornell.edu/volunteer>, 7344453): Provides referrals to a volunteer ramp building program to help eligible older adults remain independently in their homes.

### **Cornell Cooperative Extension of Chemung County**

([www.counties.cce.cornell.edu/chemung](http://www.counties.cce.cornell.edu/chemung) 734-4453): Provides free NYSERDA EmPower New York workshops and energy saving items to help reduce energy bills.

**Community Progress, Inc** (962-3506, [www.communityprogressinc.com](http://www.communityprogressinc.com)): Provides home improvement assistance through grants and loans to eligible Chemung County residents, except for those living within the city of Elmira. Local administrator for the Manufactured Home Replacement Initiative, which replaces dilapidated mobile and manufactured homes with new ENERGY STAR Qualified manufactured homes.

**EOP** (734-0795, [www.cseop.org](http://www.cseop.org)): Provides insulation, air sealing, heating system analysis, weather strip and caulking, health and safety measures, mobile home weatherization for income eligible home owners.

**Home Energy Assistance Program (HEAP)** (<http://otda.ny.gov/main/programs/heap>; if over 60 or disabled call 737-5520; if under 60 and not disabled call 734-4898): Helps with heating costs for those who meet income guidelines.

**Home Fire Prevention Campaign – Free Smoke Detector Installation** (American Red Cross, 607-654-6109): Installs free smoke detectors to reduce the number of deaths and injuries caused by home fires

**Housing Council at Pathstone** (585-546-3700, [www.thehousingcouncil.org](http://www.thehousingcouncil.org)): Provides reverse mortgage counseling by telephone and a Housing Hotline to provide comprehensive housing counseling, especially for landlords and tenants.

**Near Westside Neighborhood Association, Inc.** (<http://nwnainc.com>, 733-4924): Offers programs that provide a portion of the cost for rehabilitation of homes for eligible homeowners within the City of Elmira.

**New York State Attorney General’s Office Foreclosure Prevention Program**

([www.ag.ny.gov](http://www.ag.ny.gov), 855-466-3456): Offers counseling to help avoid foreclosure and referrals to nonprofit housing counselors who may be able to assist in negotiating a solution or finding legal services.

**NYSEG Energy Assistance Program**

(<http://www.nyseg.com/YourAccount/HEAPandEAP.html#EAPbasic>, 1-800-572-1111): Bill credits are available automatically to any customer who has a HEAP benefit applied to their NYSEG account; (if HEAP is supplied to another fuel vendor you must provide NYSEG with a copy of your HEAP award letter); a limited number of qualified customers will receive applications for “Arrears Forgiveness”.

**NYSERDA, Green Jobs Green New York, EmPower and ENERGY STAR** (1-877697-6278, [www.nyserda.ny.gov](http://www.nyserda.ny.gov)): Provide a variety of programs to help lower energy costs. EmPower New York provides cost-effective electric measures, such as lighting and refrigerator replacements, at no cost to those who are eligible. Green Jobs Green NY provides free or low-cost energy audits and low-interest financing.

**Project SHARE Heating Fund** (800-599-4327, [www.heartshare.org/programs/energyassistance/projectshare](http://www.heartshare.org/programs/energyassistance/projectshare)): Provides assistance with energy emergencies to NYSEG customers who are over age 60 or disabled and have received a HEAP and Emergency HEAP benefit, and to active duty military members and veterans.

**Subsidized Senior Housing** (737-5520): Provides subsidized rent for eligible individuals.

**Telephone Lifeline** (1-888-Ask-PSC1, [www.askpsc.com/lifeline](http://www.askpsc.com/lifeline) or contact your telephone service provider): Provides a reduced rate for telephone service and installation charges for a landline or cell phone to income-eligible households.

**USDA Rural Development** (776-7398, [www.rurdev.usda.gov](http://www.rurdev.usda.gov)): Provides home improvement assistance through grants and loans for eligible homeowners.

**MISCELLANEOUS****A Consumer’s Guide to Arranging a Funeral**

(<https://www.health.ny.gov/publications/0704/>): This NYS Department of Health guide provides information to help you through the complex decisions involved in arranging a funeral.

**Fund for Women** (739-3900, <http://www.ffwst.org/>): Helps girls and women achieve economic self-sufficiency and realize life goals through grants in the areas of education, health, wellness, career, and life skills.

**Funeral Consumers Alliance of the Finger Lakes** (273-8316, info@imsfca.org, www.imsfca.org): Provides information about funeral planning, practices and costs (including a price survey of local funeral homes costs) to help individuals and their survivors make decisions and control funeral costs.

**GST BOCES Bush Campus** (739-3581 x1123): Provides discounted hair care services from cosmetology students.

**Unclaimed Funds** (www.osc.state.ny.us/ouf): Identify and file claims for unclaimed funds from dormant bank accounts, outstanding business transactions and money left over from property sales collected by the NYS Comptroller's Office. As of October 2016, there were over 20,000 accounts with \$5.4 million owed to Chemung County residents.

## SPENCER-VAN ETTEN COMMUNITY

**Senior Information and Referral Service of Spencer-Van Etten (SIRS)** (888-5897833): Provides transportation to doctor and dentist appointments, home health equipment (walkers, wheelchairs, hospital beds), library services, grocery shopping, light housework, minor house repairs, yard work and more to help Van Etten and Spencer residents remain in their homes.

## TAXES

**AARP Tax-Aide Free Income Tax Help** (contact 2-1-1 Helpline at www.211helpline.org or dial "211" (or 800-346-2211) on your phone after January 1 to find out how to schedule an appointment): Provides free assistance preparing returns and answers to tax-related questions for low and middle income individuals, with special attention to those over 60, during the tax season (February – April).

**CA\$H (Creating Assets, Savings and Hope)** (call 2-1-1 Helpline by dialing "211" (or 800-346-2211) on your phone to make an appointment): Provides free income tax return assistance for individuals or families with a combined income of \$60,000 or less in 2016; designed to help working residents to claim the Earned Income Tax Credit.

**New York State Earned Income Tax Credit:** Provides refundable tax benefits for working people with low or moderate incomes – must file a tax return (see AARP TaxAide and CA\$H above for free tax help).

**STAR (New York State School Tax Relief Program)** ([www.orps.state.ny.us/star](http://www.orps.state.ny.us/star), contact your local assessor's office): Provides a partial property tax exemption from school taxes for all New Yorkers who own and live in their homes; the **Enhanced STAR** exemption provides an additional exemption for eligible individuals over 65.

### Partial Tax Exemption for Real Property of Senior Citizens

([www.orps.state.ny.us/pamphlet/exempt/senior.htm](http://www.orps.state.ny.us/pamphlet/exempt/senior.htm), contact your local assessor's office): For those over 65 who meet income limitations and other requirements; the application also serves as the application for Enhanced STAR.

### Real Property Tax Credit

([https://www.tax.ny.gov/pit/credits/real\\_property\\_tax\\_credit.htm](https://www.tax.ny.gov/pit/credits/real_property_tax_credit.htm)): Available to New York State residents who meet income and other guidelines and pay either real property taxes or rent – must file New York State income tax form IT-214 (see AARP Tax-Aide and CA\$H above for free tax help). Individuals may qualify even if they pay no income tax.

**Real Property Tax Exemption for Persons with Disabilities and Limited Resources** (Contact your local assessor's office): Localities have the option of giving exemptions to individuals with disabilities and limited incomes.

**Veterans' Property Tax Exemption** (Contact your local assessor's office): Provides a reduction in real property tax to eligible veterans.

## TRANSPORTATION

**511NY Southern Tier Rideshare** ([SouthernTierRideshare.com](http://SouthernTierRideshare.com)): Provides an interactive system to help find carpools and commuters with whom you can share a ride.

**Chemung County Department of Aging and Long Term Care** (737-5520, [www.chemungcounty.com](http://www.chemungcounty.com)): Provides transportation within Chemung County to eligible individuals over age 60 for medical appointments and health, wellness and socialization activities.

### Chemung Volunteer Action Corps "Getting There"

(<http://chemung.cce.cornell.edu/community/getting-there>): Provides a web page with information on travel options in Chemung County.

**C TRAN Chemung County Transit System** (734-5211, [www.ridectran.com](http://www.ridectran.com)): Provides regularly scheduled bus service with discounts for those over 60, those with documented disabilities, and those with Medicare cards. Those over 60 ride free on Mondays with proof of age. Curbside pickup is available for individuals living within  $\frac{3}{4}$  mile of a bus route. Accommodations are available for individuals with disabilities. Travel trainers are available to assist Chemung County residents who are unfamiliar with public transportation.

**Medicaid transportation** (855-733-9399, [www.medanswering.com](http://www.medanswering.com)): Provides assistance with transportation to medical appointments for Medicaid recipients.

**Senior Information and Referral Service of Spencer-Van Etten (SIRS) (888-589-**

7833): Provides transportation to doctor and dentist appointments to help Van Etten and Spencer residents remain in their homes.

**Special thanks to 2-1-1 Helpline ([www.211Helpline.org](http://www.211Helpline.org)) and the many organizations and individuals who provided information for this list.**

**The latest version of this list can be found at [ChemungCounty.com](http://ChemungCounty.com), click on “Departments”, click on “Aging and Long Term Care”, click on “Need Info Fast? Click Here!” and click on “Programs to Help You Make Ends Meet”.**

**Please contact the Chemung County Department of Aging and Long Term Care (737-5520, [ofa@co.chemung.ny.us](mailto:ofa@co.chemung.ny.us)) with any corrections, additions, revisions and suggestions regarding this list – THANK YOU!!!!**