Senior Resource Guide

2019-2020 Edition



Advocacy

Caregiving

Community Boards

Computer Training

Consumer Protection

Continuing Education

Cultural & Recreational

Disability Services

Elder Abuse

Emergency Info

Employment

Government Benefits

Health Care

Housing

LGBTQ Resources

Legal Resources

Long-Term Care

Senior Centers

Social Security

Social Service Agencies

Transportation

Veterans' Benefits

Volunteer Opportunities

& More

Important Phone Numbers

Always dial 911 in Case of Emergency

New York City Department for the Aging	311
New York State Department for the Aging Helpline	800-342-9871
Social Security Administration	800-772-1213
Medicare	800-633-4227
Medicaid	800-541-2831
Veterans Administration	888-838-7697
NYC Well 24 Hour Mental Health Hotline	800-543-3638

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

LIZ KRUEGER SENATOR, 28TH DISTRICT

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CHAIR, MAJORITY MEMBER FINANCE

COMMITTEES:

HOUSING, CONSTRUCTION & COMMUNITY DEVELOPMENT RULES
BUDGET & REVENUE

Fall 2019

Dear Community Member,

It is hard to believe that this is the Eighth Edition of our Senior Resource Guide - the most comprehensive guide to resources for older adults in our community. You will find expanded information about aging in place, LGBTQ resources, health care, employment, veterans' benefits and many other topics. You will also find additional resources on consumer protection, continuing education, cultural activities, employment, housing, and much more.

As in the past, I find my office constantly receiving requests for the guide. This Eighth Edition can also be accessed online by going to https://www.nysenate.gov/senators/liz-krueger where you can obtain an electronic copy and sign up for *LizList* to receive e-mail updates from me.

It is so important for older adults to be informed about the benefits and entitlements they have earned throughout their lifetimes, as well as ways to increase their quality of life. That is the goal of everyone who contributed to this new and expanded Eighth Edition.

One of *my* most important resources continues to be the input I receive from each of you. It is a great privilege to represent your interests and concerns in Albany and I am always eager to hear from you. I encourage you to contact my office at (212) 490-9535 or lkrueger@nysenate.gov with any questions or comments.

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

Sincerely,

Liz Krueger State Senator

Liz Kruepen



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American Association for Retired Persons (AARP)

780 Third Avenue, 33rd Floor New York, NY 10017 866-227-7442

www.aarp.org

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

JASA's Institute for Senior Action (IFSA)

247 West 37th Street, 9th Floor New York, NY 10018 212-273-5272

http://www.jasa.org/advocacy/

JASA's the Institute for Senior Action offers a multi-week training program on getting results in our complicated political system. Students learn about the legislative process, techniques of social action, and how to work with elected officials and the media. Application and a course fee are required.

LiveOn NY (formerly Council of Senior Centers & Services of NYC)

49 West 45th Street, 7th Floor New York, NY 10036 212-398-6565

http://www.liveon-ny.org/

LiveOn NY has a membership base of over 100 organizations that provide more than 600 community based programs, which range from individual community-based centers to large multi-service organizations for older adults throughout New York City. Its mission is to ensure that New York's older adults receive quality care by helping older adult service organizations provide superior programs through advocacy, training, innovative programming and the exchange of ideas.

Medicare Rights Center

520 Eighth Avenue, North Wing, 3rd Floor New York, NY 10018 Hotline: 800-333-4114 212-869-3850

www.medicarerights.org

The Medicare Rights Center is the largest independent source of health care information for people with Medicare, and brings a consumer voice to the national debate on Medicare reform. It provides direct assistance to older adults and people with disabilities, as well as friends, family, caregivers and professionals who have Medicare questions or problems. Trained hotline counselors respond to questions about available health plan options, rights and benefits, and can help people get the care and medicine they need. When appropriate, staff represent clients who cannot secure the care or coverage they need on their own.

New York Gray Panthers

244 Madison Avenue, Suite 396 New York, NY 10016 917-535-0457

www.graypanthersnyc.org

The Gray Panthers aggressively tackles the important issues of ageism. Their members advocate for progress in areas such as: care and health, an international declaration on the rights of older persons, pushing national leaders to preserve Medicare, Medicaid, and Social Security, and making sure that New York State and City protect the most vulnerable.

New York StateWide Senior Action Council

275 State Street Albany, NY 12210 518-436-1006

www.nysenior.org

Advocates for legislation of importance to older adults and for full representation among service programs to ensure and promote the wellbeing of the aging. Also helps older adults understand Medicare Part D and hospital patients' rights. Provides advice on medical plans and offers resources, intervention services and fact sheets on the Affordable Care Act.

The Radical Age Movement

646-630-4443

www.radicalagemovement.org

A grassroots organization founded with the understanding that people are living longer, and as a society we need to make the most of the extra years. The organization seeks to inspire a new social vision that supports people to grow and participate actively throughout their lives by challenging ageism and creating a new cross-generational social paradigm. The organization hosts events and roundtable discussions on an ongoing basis.



Citymeals on Wheels

355 Lexington Avenue New York, NY 10017 212-687-1234

www.citymeals.org

Citymeals delivers meals to seniors who are homebound, over 60 and unable to prepare their own nutritious meals. Even if you receive homecare or Medicaid, you are still eligible for meal service if the homecare worker cannot prepare a meal to fit your dietary or religious restrictions, or if he or she is designated to assist only with other tasks. Applications are done through local case management agencies. Call or visit their website to locate the agency serving your area.

Bill Payer Program (through the Department of the Aging)

2 Lafayette Street, 2nd Floor New York, NY 10007

311 or a case-management agency (see page 6)

https://www1.nyc.gov/site/dfta/services/bill-payer-program.page

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

The Caring Collaborative (a project of The Transition Network)

505 Eighth Avenue New York, NY 10018 347-735-6035

https://www.thetransitionnetwork.org/connect-caring-collaborative

The Caring Collaborative (CC) is a volunteer program within The Transition Network, a membership program for women ages 50 and up who support one another through life's transitions. Volunteers in the CC program assist other members when medical issues arise. They may help shop, pick up prescriptions, help with transportation to medical appointments or provide other support while a member is convalescing in periods of temporary disability.

Concerned Home Managers for the Elderly, Inc. (COHME)

11 Broadway, Suite 400 New York, NY 10004 212-514-7147

www.cohme.org

Provides home health aide, nursing and social work case management services to seniors and their family members. Particular expertise in caring for individuals with Alzheimer's disease and other dementias. Serving all five boroughs.

DOROT

171 West 85th Street New York, NY 10024 212-769-2850

www.dorotusa.org

Addresses basic needs such as food and housing, health and wellness resources, and life management skills. Provides social, cultural and educational activities to alleviate isolation and to foster interaction between the young and older adults. Operates a number of programs including friendly visiting, shop and escort, holiday package delivery, kosher meals for the homebound, support for caregivers, and homelessness prevention.

Jewish Home Lifecare

120 West 106th Street New York, NY 10025 800-544-0304 Headquarters 212-870-4715 Manhattan Admissions Center 212-870-5000 Manhattan General Information

www.jewishhome.org

A non-sectarian organization that provides skilled nursing, home care, day care, senior housing, rehabilitation services, and care coordination to older adults and people with disabilities.

Mount Sinai Visiting Doctors Program

17 East 102nd Street New York, NY 10029 212-241-4141

https://www.mountsinai.org/care/primary-care/upper-east-side/visiting-doctors/about

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

Lenox Hill Hospital/Northwell Health House Call Program

100 East 77th Street, 6th Floor New York, NY 10075 212-434-3015

Through North Shore-LIJ Home Care Network, this program provides primary medical care for adults over age 65. The program serves Manhattan residents between Wall Street and 100th Street through registered nurses, therapists and aides. Services include general medical care, psychological counseling, podiatry, dentistry, vaccinations, orthopedic interventions, laboratory and radiography tests. Medicare Part B accepted.

New York Foundation for Senior Citizens

11 Park Place, 14th Floor New York, NY 10007 212-962-7559

www.nyfsc.org

Dedicated to helping older adults continue to live and function in their own communities. Services include home attendants, respite care, enriched housing, transportation and affordable housing.

Search and Care

1844 Second Avenue New York, NY 10128 212-289-5300

www.searchandcare.org

A not-for-profit organization whose mission is to help frail and isolated older people live safely and independently in their own homes. Trained social workers, assisted by screened and trained volunteers, visit those who need help in managing and accessing medical and social services. Services include housing and health care advocacy, assistance obtaining benefits and services, and a bill paying program. Meals on Wheels, benefits and entitlements, housekeeping and personal assistance with activities of daily living are also available. All services are limited to qualified seniors who live between 86th and 143rd Streets from 5th Avenue to the East River.

SelfHelp Community Services

520 8th Avenue, Fifth Floor New York, NY 10018 212-971-7600

www.selfhelp.net

Provides home care, case management services, home health aides, senior housing, an Alzheimer's resource program, senior activity centers and community guardians.

Visiting Neighbors

3 Washington Square Village, Suite 1F New York, NY 10012 212-260-6200

www.visitingneighbors.org

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

Visiting Nurse Service of New York

800-675-0391

www.vnsny.org

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

The Wright Center on Aging

1484 First Avenue, First Floor New York, NY 10075 212-746-7000

www.weillcornell.org/wrightctr

Provides individuals who are mentally or physically challenged, frail and elderly, or have Alzheimer's or related dementia disorders with services including: nursing services, physical, occupational, and speech therapy, care management, respite care, housekeeping, and specialized Alzheimer's and HIV/AIDS services.

≈ Case Management ≈

The case management agencies listed below provide services funded by the NYC Department of Aging to help adults age 60 and above who are in need of support and/or to age in place. Case management staff work with clients in their homes to help them access benefits and provide services, including medical escort services, psychiatric referrals, shopping escorts, housekeeping and assistance with activities of daily living, such as bathing or dressing. Each agency has a specific catchment area and may have a waiting list. The agencies below serve the East Side and Midtown areas of Manhattan. To locate a case management agency in another area, visit http://www1.nyc.gov/site/dfta/services/in-home-services.page or call 311.

Carter Burden Network – 646-504-4999

Catchment area is East 59th Street – East 143rd Street

Lenox Hill Neighborhood House – 212-218-0506

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

New York Foundation for Senior Citizens – 212-962-7817

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

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

Citywide LGBTQ affirming services

Search and Care – 212-289-5300

Catchment area is East 86 Street – East 138th Street

≈ Adult Day Programs ≈

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

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

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

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



[ALSO SEE AGING IN PLACE]

AARP Caregiving Resource Center

877-333-5885 - Caregiver Hotline

https://www.aarp.org/caregiving/

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

NYC Department for the Aging (DFTA) Caregiver Support

2 Lafayette Street New York, NY 10007 Call 311

https://www1.nyc.gov/site/dfta/caregivers/caring-for-adults.page

Caregiver programs in each borough provide assistance in accessing entitlements and benefits, individual counseling and support groups, respite and temporary relief, supplementary services, and referrals to additional resources.

NYC Department for the Aging Alzheimer's and Caregiver Resource Center

Call 311

https://www1.nyc.gov/site/dfta/caregivers/dementia-care.page

Provides free counseling and assistance to New Yorkers caring for persons with Alzheimer's and other forms of dementia.

Caregiver Action Network

202-454-3970

http://caregiveraction.org/

Offers a virtual library of educational materials including tips and guides for family caregivers, information on agencies and organizations that provide caregiver support, and workshops on communicating effectively and how to connect with other caregivers.

DOROT Caregivers' Connections

171 West 85th Street New York, NY 10024 212-769-2850

http://www.dorotusa.org/site/PageServer?pagename=cc_connections_D

Provides weekly support groups, workshops and health-related classes over the phone for caregivers through conference call technology.

Health Outreach Caregivers Service, NewYork-Presbyterian Weill Cornell Medical Center

420 East 76th Street New York, NY 10021 212-746-4351

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

Dedicated to meeting the needs, challenges and concerns of family members and friends who care for older adults. It offers educational seminars, lectures, information and referral, and two support groups: one specifically for caregivers of people with Alzherimer's and other cognitive impairments, and the other for caregivers of anyone 60 years of age or older. It also provides strategies for stress reduction and self-care, crisis intervention, and information about health care proxies, living wills and powers of attorney.

Home Care Association of New York State

518-426-8764

http://www.hca-nys.org/

The Home Care Association website answers all types of questions regarding home care for older adults and their caregivers. This site can help you determine what level of care is needed as well as other information regarding how to make the best decisions.

Next Step in Care

www.nextstepincare.org/

A service of the United Hospital Fund that offers guides to help family caregivers and health care providers work together to plan safe and smooth transitions for chronically or seriously ill patients. Materials include tips for family caregivers, information on caregiver support workshops, and best practices for communicating effectively with other caregivers.

New York Foundation for Senior Citizens Respite Care Program

11 Park Place, 14th Floor New York, NY 10007 212-962-7559

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

Provides temporary relief to primary caregivers of frail older adults who are not Medicaid eligible.

NYC Caregiver

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

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

NYU Langone's Alzheimer's Disease and Related Dementias Family Support Program

145 East 32nd Street New York, NY 10016 646-754-2277

 $\underline{\text{http://nyulangone.org/locations/alzheimers-disease-related-dementias-family-support-program}$

NYU Langone's Family Support Program assists family members and friends through education, individual and family care consultation, and community support. It is offered free of charge.

SAGE Caring and Preparing (SAGECAP)

305 Seventh Avenue, 15th Floor New York, NY 10001 212-741-2247

www.sageusa.org/resource-category/caregiving/

Sage is the country's largest and oldest service organization dedicated to advocating for and providing services to LGBTQ elders and their caregivers.

Share the Care

121 Avenue of the Americas, 6th Floor New York, NY 10013 212-991-9688

www.sharethecare.org

Share the Care seeks to improve the quality of life of persons who are seriously ill, have disabilities, or are experiencing the challenges of aging, and to reduce the stress, depression, isolation and economic hardship often suffered by their family caregivers.

© COMMUNITY BOARDS

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

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

Below is a list of community boards in Senate District 28. All meetings are open to the public. See websites or call for meeting times, agendas and locations.

Manhattan Community Board #5

450 Seventh Avenue, Suite #2109 New York, NY 10123 212-465-0907

www.cb5.org

Meets the second Thursday of most months at 6pm. The community board tries to meet at Xavier High School, 30 West 16th Street.

Manhattan Community Board #6

211 East 43rd Street, Suite 1404 New York, NY 10017 212-319-3750

www.cbsix.org

Meets on the second Wednesday of each month at 7pm at varying locations but the community board tries to hold meetings at the NYU Medical Center and the NYU Dental School.

Manhattan Community Board #8

505 Park Avenue, Suite #620 New York, NY 10022 212-758-4340

www.cb8m.com

Meets on the third Wednesday of each month at 6:30pm except for slight changes due to holidays. Location varies.



There are numerous organizations that provide computer training for those at both beginner and advanced levels. Many are offered at no or low cost and, although classes are scheduled several times a year, they often fill up quickly.

Center @ Lenox Hill Neighborhood House

331 East 70th Street New York, NY 10021 212-744-5022

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

The Center offers members free computer and technology classes, including offerings in computer basics, digital photography, email and internet communication, social networking, and using tablets and smartphones. For more information on classes and membership, email centerinfo@lenoxhill.org.

Computer Training Resource Centers

430 West 25th Street
New York, NY 10001
348 East 54th Street
New York, NY 10022

212-255-3705 or 212-360-2702 (212) 754-5411 or (212) 754-0293

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

Operated by the NYC Parks and Recreation Department, the centers offer a range of computer courses, from the basics to digital photography to video making/editing, with special attention given to those who have never used a computer. Class subjects and times vary at each center and are free with an annual senior recreational membership fee of \$25 (available to those 62 plus).

The **New York Public Library** offers hands-on classes from the basics to Internet search strategies to Microsoft Word and Excel – and much more. Register online at www.nypl.org/tech-connect or contact local branches for details.

Older Adults Technology Services (OATS) Senior Planet Exploration Center

127 West 25th Street New York, NY 10001 646-590-0615

https://seniorplanet.org/senior-planet-nyc-2/

Provides computer and technology training (classes at both introductory and advanced levels) for adults 60 years and older. All sessions are free but participants must be registered before classes begin. Class lengths vary from one day to week(s) long programs and all materials are provided. Seniors can use computers during their leisure time.

SeniorTechNYC

334 Amsterdam Avenue New York, NY 10023 646-505-4390

https://www.jccmanhattan.org/communities/60-plus/seniortechnyc/

A non-profit organization that teaches technology classes for seniors, including courses in how to use tablets, cell phones and computers (both PC and Apple). The teachers make use of modern visual instructional aids. Classes are held in the Multimedia Room on Level L2 at the Jewish Community Center unless otherwise specified. Registration for courses is available through the website or through calling the number above. All registration is on a first-come first-served basis. JCC members receive a discount on class fees.

Search and Care's Silver Circles of Connectivity

212-289-5300

This program is free to community members age 65+ who would benefit from one-on-one tutoring on a computer, a tablet, a Kindle, or a cell phone. The aim is to help older adults connect with family, to explore the internet, find articles of interest, and locate resources online. Call if you are interested in being tutored or serving as a volunteer to help others.

Stanley Isaacs Neighborhood Center

415 East 93rd Street New York, NY 10128 212-360-7620 x 1

https://isaacscenter.org/what-we-do/#!older-adults

Beginning and intermediate classes introduce members to email and the Internet. Programs for education, work force development and senior services, such as recreational activities, meals, telephone based group activities and more. Call for further information.



≈ Consumer Rights & Complaints ≈

AARP Foundation ElderWatch

https://www.aarp.org/aarp-foundation/our-work/income/elderwatch/report-fraud/1-800-222-4444, option 2

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

Do Not Call Registry

888-382-1222

www.donotcall.gov

National registry that allows consumers to opt-out of most telemarketing calls to home or mobile phones. Register by phone or online. If you have joined the Do Not Call Registry and are still receiving calls from companies with which you have no previous relationship, you can file a complaint at www.donotcall.gov or call 888-382-1222.

Reminder: Even if your number is registered, charities, political organizations, and telephone surveyors may legally continue to call you. Companies with which you do business may also continue to call, unless you have asked them to stop calling you. If you have asked them to stop calling, please keep a record of the date you made the request and include that information in the comment section of any complaint you submit against that company.

Federal Trade Commission

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

www.ftc.gov

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

NYC Department of Consumer Affairs

42 Broadway, 9th Floor New York, NY 10004 Call 311

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

Provides mediation services for residents who believe they have been cheated by deceptive or unfair trade practices related to the sale, lease, rental, or loan of consumer goods or services by a business operating in NYC. If Consumer Affairs licenses the business, the agency can hold administrative hearings that can result in monetary judgments or other forms of restitution. Complaint forms and educational materials are available on the website or by calling 311.

NY State Division of Consumer Protection

800-697-1220 or 518-474-8583

www.dos.ny.gov/consumerprotection

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

NY State Attorney General Consumer Frauds Bureau

800-771-7755

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

The Bureau of Consumer Frauds and Protection prosecutes businesses and individuals engaged in fraudulent, misleading, deceptive or illegal trade practices. In addition to litigating, the Bureau mediates complaints from individual consumers. As part of its mission, the Bureau provides information to consumers and seeks to ensure a fair and vigorous market place.

Due to jurisdictional reasons, the NY City and State Departments of Consumer Affairs, as well as the State Attorney General's office, can only take complaints regarding certain types of businesses and institutions. Complaints regarding other companies must be directed to the following:

Attorneys

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

Banks

State-chartered institutions:

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

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

Federal Financial Institutions:

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

https://www.occ.treas.gov/topics/dispute-resolution/consumer-complaints/index-consumer-complaints.html

Cable and Telephone

NY State Public Service Commission (800-342-3377)

www.dps.ny.gov/complaints

Car Repairs

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

Cell Phone Service

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

Credit Card Companies

NY State Attorney General's Office Consumer Hotline (800-771-7755) https://ag.ny.gov/consumer-frauds/Filing-a-Consumer-Complaint

Doctors

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

Insurance Companies

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

Moving Companies

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

Plumbing and Electrical Work

NYC Department of Buildings (call 311)

Product Safety Recalls

U.S. Consumer Product Safety Commission (800-638-2772) https://www.cpsc.gov/

≈ Financial Protection for Consumers ≈

Center for NYC Neighborhoods

55 Broad Street, 10th Floor New York, NY 10004 General Information:212-566-3050

Foreclosure Helpline: 646-786-0888 or 311

http://www.cnycn.org/

The Center for New York City Neighborhoods (CNYCN) was created to address the local repercussions of the national foreclosure crisis. Through comprehensive citywide programming that includes legal services, housing counseling, and consumer education, CNYCN pursues multiple strategies to assist those at risk of losing their homes to foreclosure. The center also operates a free confidential foreclosure prevention hotline.

Credit Freeze

https://www.dos.ny.gov/consumerprotection/pdf/Security%20Freeze031116.pdf

New Yorkers who believe they are the victims of identity theft can place a free security freeze on their credit files. This prohibits credit reporting agencies from releasing the contents of their credit reports or scores so new credit accounts can be issued until the freeze is lifted. To activate the freeze, consumers must contact each of the three individual credit-reporting agencies listed below mail, phone, or internet. Each agency must be contacted again to lift the freeze.

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

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

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

Federal Consumer Financial Protection Bureau (CFPB)

855-411-2372

http://www.consumerfinance.gov/

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

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

Financial Fraud Enforcement Task Force

www.stopfraud.gov/protect-yourself.html

Federal task force composed of multiple agencies with a website with resources on Elder Fraud.

Free Credit Reports

P.O. Box 105283 Atlanta, GA 30348 877-322-8228

www.annualcreditreport.com

While there are many companies that charge people to obtain copies of their credit reports, all New Yorkers are entitled to receive one free credit report each year from each of the major credit reporting agencies (Experian, Equifax and TransUnion). If you are the victim of identity theft, you are entitled to a second report from each agency.

New Economy Project (formerly known as NEDAP)

121 West 27th Street, Suite 804 New York, NY 10001 212-680-5100

http://www.neweconomynyc.org/

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

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

NYC Financial Empowerment Centers

Midtown Community Court 314 West 54th Street New York, NY 10019 Call 311

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

In cooperation with a number of non-profit organizations, NYC operates Financial Empowerment Centers. The centers provide free one-on-one financial counseling by professional counselors. Counselors can help with budget and debt management, debt collection, difficulties with credit repair agencies, eligibility for government benefits, and opening bank accounts. The center listed above is the one most convenient to Senator Krueger's district. It is open Wednesday-Thursday, 9am-6pm and Friday 9am-1pm. It is best to make an appointment ahead of time. Other locations are available online or by calling 311.

NY State Department of Financial Services

One State Street New York, NY 10004

Consumer Hotline: 800-342-3736 or 212-480-6400

External Appeals: 800-400-8882

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

Regulates financial services and insurance companies in New York. Protects users of financial services from unscrupulous and predatory products and services. It also seeks to educate consumers regarding financial matters. Provides resources for consumers to file complaints against financial institutions and insurance companies.

Tips to Avoid Scams and Protect Your Identity

- Any caller who asks you to give your Medicare number, Social Security number, mother's
 maiden name, birthdate, birthplace, username, password, credit card information, billing
 information, and/or other identifying information is a fraud. Never give your personal
 information through a phone call, email, mail, or in-person service.
- Do not send money or give credit card or online details until you have checked the credentials of the company that you are dealing with.
- Do not give in to pressure to make a decision immediately. Scammers usually will try to get you to answer or send money right away. Hang up the phone, and do your research before you make a decision to do anything.
- Do not answer calls from unknown numbers. If you do pick up and learn it is a scam call, do not engage. Hang up immediately.
- Do not respond to any questions on the phone, especially those that can be answered with "Yes" or "No".
- Beware of unusual payment methods. Scammers often ask for payment by wire transfers, gift cards and even Google Pay, Steam, iTunes cards or Bitcoin. This is nearly always a sign that it is part of a scam.
- Do not open suspicious texts, pop-up windows or emails—delete them. If an email appears suspicious, do not open attachments or click on links in the text. If unsure, verify the identity of the contact through an independent source such as a phone book or online search. Don't use the contact details provided in the message sent to you.
- Beware of any requests for your details or money. Never send money or give credit card numbers, online account details or copies of personal documents to anyone you don't know or trust. Don't agree to transfer money or goods for someone else.
- Choose your passwords carefully. Choose passwords that would be difficult for others to guess and update them regularly. A strong password should include a mix of upper and lower case letters, numbers and symbols. Don't use the same password for every account.
- Cover or block the Point of Service /ATM keypad when you enter your PIN.
- Carry only the identification, checks, credit cards, or debit cards you really need.
- Use direct deposit for paychecks, tax refunds, benefit payments, etc.
- Shred documents with personal/financial information before disposing of/recycling them.
- Review financial statements and bills monthly and identify/correct errors.
- Review your credit report annually and identify/correct errors. Under federal law, each of the
 nationwide credit reporting agencies are required to provide you with a free copy of your
 credit report, at your request, once every 12 months (see Free Credit Reports on page 15).

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



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

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

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

Bernard M. Baruch College

646-312-1000

www.baruch.cuny.edu
55 Lexington Avenue

New York, NY 10010

Borough of Manhattan Comm. College

212-220-8000

www.bmcc.cuny.edu 199 Chambers Street New York, NY 10007

The City College of NY

212-650-7000

www.ccny.cuny.edu 160 Convent Avenue New York, NY 10031

CUNY School of Professional Studies

212-652-2869

www.sps.cuny.edu 119 West 31st Street New York, NY 10001

Hunter College 212-772-4000

www.hunter.cuny.edu 695 Park Avenue

New York, NY 10065

John Jay College of Criminal Justice

212-237-8000 www.jjay.cuny.edu 524 West 59th Street New York, NY 10019

CUNY Graduate Center

212-817-7000 www.gc.cuny.edu 365 Fifth Avenue New York, NY 10016

CUNY Graduate School of Journalism

646-758-7800

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

219 West 40th Street New York, NY 10018

Center for Learning and Living

212-644-3320

Courses meet at St. Catherine of Siena, 411 East 68th Street, 2nd Floor http://www.clandl.org/

A lifelong learning organization offering programs for adults age 55+. The wide-ranging courses are available year-round with outstanding instructors. Course duration and fees may vary.

Pace University's Active Retirement Center (PARC)

163 William Street, 3rd floor New York, NY 10038 212-346-1244

http://cps.pace.edu/lifelong-learning/senior-programs-parc/

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

Quest Learning Community

25 Broadway, 7th Floor New York, NY 10004 212-925-6625 ext. 229

http://www.questcontinuingednyc.org/

Part of the City College of New York, the Quest program offers more than 30 college-level courses each semester specifically designed for those who are retired and semi-retired. Quest members design their own curriculum and do all the teaching. Quest courses meet Monday through Thursday from 10:30am to 2:30pm during the academic year. Membership for the year is \$550 and includes participation in three semesters. Reduced rates are available for people who choose to study for one or two semesters. Call or see website for details.

Teachers & Writers Collaborative (formerly Elders Share the Arts)

540 President Street, 3rd Floor Brooklyn, NY 11215 212-691-6590

http://estanyc.org or http://www.twc.org

Community-based arts programs run by professional artists. ESTA offers programs in three disciplines: Living History Arts, Intergenerational Arts and Arts in Dementia Care for adults 55 years of age and older. Sites are located throughout the five boroughs and Long Island.

The New School Institute for Retired Professionals (IRP)

6 East 16th Street, Room 905 New York, NY 10011 212-229-5682

www.newschool.edu/institute-for-retired-professionals/

IRP members have come together to create a community in which each person's learning experience is enriched through exchange with other members of diverse backgrounds and interests. The program is open to retired and semi-retired people, usually age 50+. Courses are offered in history, literature, philosophy, the humanities, science, art, music, drama, and other subjects. An application is required. Tuition is \$1054/year and \$665/semester. Scholarships are available.

Senior Planet

127 West 25th Street New York, NY 10001 646-590-0615

https://seniorplanet.org/

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

Sundays at JASA

212-273-5304

http://www.jasa.org/community/nextact/sundays-at-jasa

Sundays at JASA is a one of a kind, college level continuing education program for adults 55+, offering a wide range of courses and lectures held at various locations in Manhattan. Instructors include luminaries from the worlds of politics, the arts, media and more. Fees vary.



Crime Victims Treatment Center (CVTC)

40 Exchange Place, Suite 510 New York, NY 10005 212-523-4728

http://www.cvtcnyc.org/

CVTC provides medical treatment, forensic documentation, counseling, support groups and advocacy for victims of sexual assault and domestic violence. The center also provides counseling for friends and family of victims of violent crimes.

Manhattan District Attorney's Witness Aid Services Unit

212-335-9040

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

Provides social services and counseling services to crime victims, witnesses, and their families.

Manhattan District Attorney's Victim Resources

212-335-4308 (Domestic Violence & Child Abuse)

www.manhattanda.org/victim-resources/

Provides resources for victims of domestic violence, elder abuse, and other crimes.

New York State Office of Victim Services

55 Hanson Place, 10th Floor Brooklyn, NY 11217 718-923-4325 or 1-800-247-8035

https://ovs.nv.gov/

Provides reimbursement for crime-related expenses to crime victims, administers the federal Victims of Crime Act across the state, and advocates for victims' rights legislation.

Safe Horizon

2 Lafayette Street, 3rd Floor New York, NY 10007 212-577-7700

www.safehorizon.org

Safe Horizon's mission is to provide support, prevent violence, and promote justice for victims of crime and abuse, their families and communities. Their programs are located throughout the five boroughs in courthouses, police precincts, schools, shelters, and community offices.

HOTLINES: Domestic Violence 800-621-4673 Crime Victims 866-689-4357 Rape, Sexual Assault & Incest 212-227-3000 TTY phone number for all hotlines 866-604-5350



CULTURAL & RECREATIONAL ACTIVITIES

NYC-ARTS Cultural Guide for Seniors

https://www.nyc-arts.org/resources/NYC-ARTS_Manhattan_Seniors_Guide.pdf A resource guide of numerous cultural events and organizations throughout Manhattan.

IDNYC

Call 311

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

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

≈ Museums ≈

New York City is home to a rich variety of museums catering to every interest and displaying a vast range of art. Most offer discounted senior admissions and many have special free or paywhat-you-wish hours. Below, you will find a far from comprehensive list of major Manhattan museums offering free or reduced cost entrance.

American Museum of Natural History

Central Park West and 79th Street, New York, NY 10024 212-769-5100

www.amnh.org

Suggested donation for admission, but pay what you can afford. Some exhibits require tickets at an additional cost. Open daily 10am-5:45pm except Thanksgiving and Christmas Day.

Asia Society and Museum

725 Park Avenue New York, NY 10021 212-288-6400

https://asiasociety.org/new-york

Free admission on Tuesdays 11am-2pm and Fridays 6pm-9pm. Admission for seniors at other times is \$10. Open Tuesday-Sunday, 11am-6pm and Friday, 11am-9pm. Closed Mondays and some holidays.

El Museo del Barrio

1230 Fifth Avenue at 104th St. New York, NY 10029 212-831-7272

www.elmuseo.org

Suggested gallery admission is \$5 for seniors. Free for seniors on Wednesdays and for members every day. Open from Wednesday-Saturday, 11am-6pm and Sunday, 12pm-5pm. Closed on some holidays.

Frick Collection

1 East 70th Street New York, NY 10021 212-288-0700

www.frick.org

Free admission on the first Friday of the month from 6pm-9pm, as well as pay-what-you-wish Wednesdays from 2pm-6pm. At other times, senior tickets are \$17. Open Tuesday-Saturday, 10am-6pm, Sunday 11am-5pm, and the first Friday of each month until 9pm. Closed Mondays and some holidays.

Metropolitan Museum of Art

1000 Fifth Avenue New York, NY 10028 212-535-7710

www.metmuseum.org

Suggested donation for admission for New York State residents. Open Sunday-Thursday, 10am-5:30pm and Friday & Saturday, 10am-9pm.

Morgan Library and Museum

225 Madison Avenue New York, NY 10016 (212) 685-0008

www.themorgan.org

Admission is free on Fridays from 7pm-9pm. Admission to J. Pierpont Morgan's Library only (Mr. Morgan's Library, Study, Rotunda, and Librarian's Office) is free on Tuesday, 3pm-5pm, Friday, 7pm-9pm and Sunday, 4pm-6pm. Admission for seniors at other times is \$14. Open Tuesday-Thursday 10:30am-5pm, Friday 10:30am-9pm, Saturday 10am-6pm and Sunday 11am-6pm. Closed on Mondays and some holidays.

Museum of Art & Design

2 Columbus Circle New York, NY 10019 212-299-7777

www.madmuseum.org

Admission on Thursdays from 6pm-9pm is on a pay-what-you-wish basis. Admission for seniors at other times is \$14. Open Tuesday, Wednesday, Friday, Saturday, and Sunday, 10am-6pm and Thursday, 10am-9pm. Closed Monday and major holidays.

Jewish Museum

1109 Fifth Avenue New York, NY 10128 212-423-3200

www.thejewishmuseum.org

Free admission on Saturdays and select Jewish holidays. Admission fee for seniors at other times is \$12. Open Monday, Tuesday, and Friday 11am-5:45pm, Thursday 11am-8pm, and Saturday to Sunday 10am-5:45pm. Closed Wednesdays and major secular and Jewish holidays.

Museum of Modern Art

11 West 53rd Street New York, NY 10019 212-708-9400

www.moma.org

Free admission on Fridays, 4pm to 8pm. Admission for seniors is \$18 at other times. Open everyday from 10am-5:30pm and until 8pm on Fridays. Closed for renovations until October 21, 2019. Contact MOMA to see if any opening times have changed.

Neue Galerie

1048 Fifth Avenue New York, NY 10028 212-628-6200

www.neuegalerie.org

Free admission on the first Friday of every month from 6pm-9pm. \$16 admission for seniors at other times. Open from Thursday-Monday, 11am-6pm. Closed Tuesdays, Wednesdays and some holidays.

Rubin Museum of Art

150 West 17th Street New York, NY 10011 212-620-5000

https://rubinmuseum.org/

Free for everyone Fridays, 6pm-10pm, and free for older adults the first Monday of every month. Admission fee for seniors at other times is \$14. Open Monday and Thursday 11am-5pm, Wednesday 11am-9pm, Friday 11am-10pm, and Saturday & Sunday 11am-6pm. Closed on Tuesdays and on some holidays.

Solomon R. Guggenheim Museum

1071 Fifth Avenue New York, NY 10128 212-423-3500

www.guggenheim.org

Pay-what-you-wish on Saturdays from 5pm-8pm. Admission fee for seniors at other times is \$18. Open Monday, Wednesday, Thursday, Friday, and Sunday from 10am-5:30pm. Open Tuesday and Saturday 10am-8pm. Closed on some holidays.

Whitney Museum

99 Gansevoort Street New York, NY 10014 212-570-3600

www.whitney.org

Pay-what-you-wish on Fridays from 7pm- 9:30pm. Senior admission fee at other times is \$18. Open Sunday, Monday, Wednesday and Thursday, 10:30am-6pm and Friday & Saturday 10:30am-10pm. Closed Tuesdays and major holidays.

≈ Music, Dance & Theatre ≈

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

David Rubenstein Atrium at Lincoln Center

61 West 62nd Street (front entrance is on Broadway) New York, NY 10023 212-875-5000

http://www.lincolncenter.org/atrium/

The Atrium offers free performances once a week that feature national and international touring artists, local performers, performers from The Juilliard School, Jazz at Lincoln Center, and the Chamber Music Society, and others. Select performances also feature live music for social dancing including swing dance, salsa, and tango. Admission is free. Seating is limited on a first-come, first-served basis.

Film Society of Lincoln Center

70 Lincoln Center Plaza (entrance on 65th Street between Broadway & Amsterdam) New York, NY 10021 212-875-5610

https://www.filmlinc.org

The Film Society was founded to celebrate American and international cinema, to recognize and support new filmmakers, and to enhance awareness, accessibility and understanding of art among a broad and diverse film going audience.

Juilliard School Performances

60 Lincoln Center Plaza New York, NY 10023 212-799-5000

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

The Juilliard School offers a season of almost 700 dance, drama, and music (classical and jazz) performances featuring Juilliard students, faculty, and special guest artists. Almost all of these events are free and open to the public; some carry a nominal charge. In addition, the Wednesdays at One series is presented each week at Alice Tully Hall, Broadway and 65th Street, throughout the school year, featuring free hour-long concerts performed by Juilliard artists. No tickets are required.

Metropolitan Opera Company

30 Lincoln Center Plaza New York, NY 10023 212-362-6000

www.metopera.org

Offers a Rush Ticket program that provides a select amount of \$35 opera tickets for all regular Monday through Saturday performances. Rush tickets go on sale beginning at 12pm, or 2pm on Saturdays, on the day of the performance.

New York Philharmonic

10 Lincoln Center Plaza New York, NY 10023 212-875-5656

www.nyphil.org

Has several special programs for older adults. *Senior Rush* tickets are \$18 plus fees for selected concerts and are available the day of the performance through the David Geffen Hall Box Office. Call the day of the performance to see if Senior Rush tickets are available.

Shakespeare in the Park presented by the Public Theater

212-539-8500

https://www.publictheater.org/Programs--Events/Shakespeare-in-the-Park/Free-Ticket-Distribution-in-the-Park/

Stages plays by Shakespeare and other playwrights during the summer months at the Delacorte Theater in Central Park. Free tickets are available the day of the performance beginning at 12pm at the theater. There is a limit of two tickets per person and a limit of two visits per production. There are separate ticket lines to accommodate people with disabilities and adults aged 65 or older (proof of age or disability is required). To find the theater, enter Central Park at 5th Avenue and 79th Street or Central Park West and 81st Street and follow the footpaths to the theater.

St. Bartholomew's Church

325 Park Avenue New York, NY 10022 212-378-0222

www.stbarts.org

Offers choral music, chamber music, organ recitals, jazz, and theatre by acclaimed performers from fall though early summer. Discounted tickets for older adults. Until June, free concert every Thursday 1:15pm-2:00pm.

St. Peter's Church

619 Lexington Avenue New York, NY 10022 212-935-2200

www.saintpeters.org

Midtown Jazz at Midday every Wednesday, except for Ash Wednesday, from 1pm-2pm in the Living Room of St. Peter's Church. A nominal donation of about \$10 is requested at the door.

York Theatre Company

The Theatre at Saint Peter's 619 Lexington Avenue New York, NY 10022 212-935-5824

www.yorktheatre.org

Presents new musicals in downstairs space. Senior Rush tickets, when available, are \$20 cash. Purchasing tickets for Senior Rush takes place at the box office beginning one hour before scheduled performances. Limits two tickets per person and tickets are subject to availability. There are also free readings of new musicals throughout the year. Reservations for these readings are recommended.

≈ Theater Discount Programs ≈

Theater Development Fund (TDF)

520 Eighth Avenue, Suite 801 New York, NY 10018 212-912-9770

http://www.tdf.org/

TDF's discount ticket services are available to make theatre, music and dance affordable and accessible. TDF obtains special seating for theater goers who are hard of hearing or deaf, low vision or blind, who cannot climb stairs, or who require aisle seating or wheelchair locations. People who are low vision or blind can order ticket locations closer to the stage, as well as appropriate seating, if needed, to accommodate a guide dog.

Senator Liz Krueger's Free Events List for Older Adults

Each month New York State Senator Liz Krueger sends out a mailing of free local events that are taking place in or close to her district. All of the events are free and include everything from fiction readings to social justice lectures to live jazz to senior yoga! For a day-by-day listing of free events each month, please call the district office at 212-490-9535 with your name and address. To receive the list via email, please email your request to lkrueger@nysenate.gov.

≈ Athletic & Recreational Facilities ≈

Asphalt Green

1750 York Avenue New York, NY 10128 212-369-8890

https://www.asphaltgreen.org/ues

Offers community programs, exercise and swim classes, personal training, massage therapy and more. Asphalt Green also provides swim classes for adults with special needs. The 50-meter pool is equipped with a hydraulic lift chair and the warm-water Teaching & Exercise Pool has a moveable bottom to help lower participants into the water. See website or call for fees, schedules and registration information.

NYC Parks and Resources for Seniors

https://www.nycgovparks.org/seniors

NYC Parks offers a variety of programs for older adults to keep active, healthy, social and engaged in the community. Discounted rates for adults 62 and older for recreation centers and indoor pools. Other free or low-cost programs include fitness programs designed for people with limited mobility, adapted aquatics (lottery system for the summer) and fitness, tennis and yoga classes. To find other programs and events for older adults, check the website.

NYC Tennis Courts

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

The NYC Parks Department operates tennis courts throughout the city from early April through mid-November. Annual permits for adults 62 years of age and older are \$20 and must be purchased in person or by mail. There is an application form online. The Randall's Island Park is open all year and takes permits through Columbus Day.

Central Park 93rd Street near West Drive 212-280-0205 Randall's Island Park 212-417-6150

Recreation Center 54

348 East 54th Street New York, NY 10022 212-754-5411

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

Operated by the NYC Parks Department, the center provides a wide range of recreational facilities including a gym, pool, basketball court, track, dance room, and computer resource center. The facilities are open Monday through Friday from 6:30am- 9:30pm, and Saturday from 8am-4pm. Yearly membership fee is \$25 for residents age 62 and older. NYC residents a NYCID card ages 25-61 receive a 10% discount for membership. See website for centers in other areas.

Shape Up NYC

https://www.nycgovparks.org/programs/recreation/shape-up-nyc

Shape Up NYC is a free, drop-in fitness program with locations across the five boroughs. Classes such as aerobics, yoga, Pilates, Zumba, and more are offered. Look online for more information.

Silver Sneakers

866-854-7389

https://www.silversneakers.com

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

Vanderbilt YMCA

224 East 47th Street New York, NY 10017 212-912-2500

https://ymcanyc.org/locations/vanderbilt-ymca

Programs for older adults include health and fitness, swimming classes, trips and programs, social clubs, and more. Reduced membership fees for older adults is \$85/month.

92nd Street Y

1395 Lexington Avenue New York, NY 10128 212-415-5500

www.92y.org

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



In an emergency, always call 911.

Elder abuse can take many forms. Please seek help if you are a victim of abuse or suspect that someone you know may be a victim.

Elder Abuse Facts

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

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

Elder Abuse Laws

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

Adult Protective Services (APS)

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

http://www1.nyc.gov/site/hra/help/adult-protective-services.page

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

Eligibility

APS is available to persons 18 years of age and older without regard to income, who:

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

Carter Burden Network - Community Elder Mistreatment & Abuse Prevention Program

312 East 109th Street New York, NY 10029 917-409-1261 ext. 463

http://www.carterburdennetwork.org/cemapp

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

Jewish Association for Services for the Aged (JASA) Pearce Help Center

247 West 37th Street New York, NY 10018 212-273-5272

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

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

Mobilization for Justice Nursing Home Residents Project (NHRP)

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

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

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

Manhattan District Attorney's Elder Abuse Unit

One Hogan Place New York, NY 10013 212-335-9007

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

The Elder Abuse Unit of the New York County District Attorney's Office investigates and prosecutes crimes involving victims aged 60 and older. Services include: investigation and prosecution of crimes against the elderly; assistance in obtaining an order of protection and emergency housing; consultation in order to determine whether a criminal investigation and prosecution is warranted; social service referrals to agencies that provide a variety of services to older adults; and, review by the Narcotics Eviction Program for possible evictions of drug dealers from an older adult's residential or commercial premises.

New York City Department for the Aging Elderly Crime Victims Resource Center

2 Lafayette St

New York, NY 10007

Call 311 from 9:00am - 5:00pm, Monday - Friday

https://www1.nyc.gov/site/dfta/services/elder-abuse-crime.page

The Elderly Crime Victims Resource Center provides direct resource and referral, elder abuse prevention activities and counseling and supportive services to victims of elder abuse. After hours calls will be rerouted to Safe Horizon's hotline for 24/7 assistance.

New York City Elder Abuse Center Helpline

212-746-6905

https://nyceac.org/

For concerned family members, friends or neighbors of an elder abuse victim. The Elder Abuse Helpline for Concerned Persons is a non-emergency service for concerned persons that provides information, support and resources. Services are free and confidential.

New York State Department of Health's Nursing Home and Adult Care Abuse Hotlines

To file a complaint regarding Certified Adult Care Facilities, including abuse, contact:

Adult Home Complaint Hotline: 1-866-893-6772 Home Care/Hospice Hotline: 1-800-628-5972 Nursing Home Abuse Hotline: 1-888-201-4563

Federal and state regulations require the reporting of alleged violations of abuse, mistreatment

and neglect immediately to the facility administrator and to the Department of Health.

The Harry and Jeanette Weinberg Center for Elder Justice

Information Hotline: 1-800-567-3646 https://theweinbergcenter.org/Fmfj

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



Community Emergency Response Teams (CERT)

https://www1.nyc.gov/site/em/volunteer/nyc-cert.page

CERT Teams are composed of community volunteers who educate members of their communities about preparedness and, in the event of a disaster, handle initial recovery efforts until first responders arrive. The NYC Office of Emergency Management offers training for CERT teams on varied topics from fire safety to search and rescue. Older adults are welcome as CERT volunteers. Certain physical requirements apply. To find an existing CERT team, contact your local community board.

Disaster Preparedness for Seniors Guide (American Red Cross in Greater New York) https://www.redcross.org/get-help/how-to-prepare-for-emergencies/seniors.html

The Disaster Preparedness for Seniors Guide helps seniors develop a plan of action in the event of a house fire, power outage, hurricane or attack on the community. This guide is offered online and in a printer-friendly version by the American Red Cross in Greater New York.

Ready New York for Seniors and People with Disabilities Guide 311

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

This guide was collaboratively developed by the NYC Department of Aging and the Office of Emergency Management (OEM). It addresses issues specific to older adults and people with disabilities in the event of an emergency. The guide is available in English, Russian, Spanish and Chinese. You can call 311 for the guide on audiotape.

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

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

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



≈ Employment & Job Search Programs ≈

The Actors Fund Work Program

729 Seventh Ave, 10th Floor New York, NY 10019 212-221-7300

http://www.actorsfund.org/services-and-programs/career-center

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

GoodTemps

212-986-9566

https://www.goodtemps.org

staffing@goodwillny.org

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

New York City Department for the Aging Senior Employment Services

2 Lafayette Street, 6th Floor New York, NY 10007 212-602-6958 or 311

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

The Department for the Aging Career Centers offer workshops and preparation to improve employment prospects and offers access to career advisement, skills, and job training.

New York State Department of Labor

518-457-9000

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

Offers a variety of classes, workshops, job fairs, job clubs, hiring events and informational sessions. Businesses throughout the state list many job openings on the NYS Job Bank, available online at https://newyork.usnlx.com/. Many businesses use the Department of Labor's Career Centers to conduct recruitments and on-site interviews. Visit

https://labor.ny.gov/workforcenypartners/career-center-events.shtm for details.

Professionals for NonProfits

212-546-9091

https://pnpstaffinggroup.com

PNP Staffing Group, aka Professionals for NonProfits, specializes in Executive Search, Direct Hire, and Contract staff exclusively for nonprofits. They provide Temp, Interim, and Contract Services, Temp to Hire, Direct Hire and Executive Search Services, and Consulting Services to organizations in the nonprofit sector. Nonprofit organizations often have a need for development and finance professionals, as well as workers with strong IT, administrative, and office skills.

ReServe

633 3rd Ave, 6th Floor New York, NY 10017 212-727-4389

www.reserveinc.org

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

Senior Community Service Employment Program

877-872-5627

www.doleta.gov/seniors

A U.S. Department of Labor program which places unemployed, low-income seniors, age 55 or older, in subsidized, part-time, paid employment with community service organizations.

Stage2Startups

betty@stage2startups.org

http://www.stage2startups.org

Stage2Startups focuses on motivating and supporting startup companies created by "grownups." Offers monthly events featuring entrepreneurs and non-profit founders for those interested in learning more about startup life, the challenges of being an entrepreneur/founder, legal issues and other topics of interest. Attendees also obtain access to a platform to connect with other startups.

VISIONS Workforce Development and Training Program

500 Greenwich Street New York, NY 10013 212-625-1616

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

Work readiness, soft skills, adaptive computer training and job placement for legally blind seniors age 55 and over.

≈ Unemployment Benefits and Worker Rights ≈

New York State Department of Labor

888-209-8124

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

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

Legal Aid Society Access to Benefits Helpline

888-633-6880 Intake Tuesday, Wednesday & Friday 9:30am-12:30pm https://www.legalaidnyc.org/helplines

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

Legal Services NYC Employment Law and Workers' Rights Project

Legal Assistance Hotline: 917-661-4500 Intake Monday-Friday 10am to 4pm https://www.legalservicesnyc.org/what-we-do/practice-areas-and-projects/employment-law-and-workers-rights

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

Mobilization for Justice (MFJ) Workplace Justice Project

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

National Employment Law Project (NELP)

212-285-3025

http://www.nelp.org/

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

Unemployment Action Center

212-998-6568

www.uacny.org

A a non-profit, student-run organization devoted to the representation of unemployment insurance claimants in New York City and Long Island. Law Students provide free legal services to individuals seeking unemployment benefits. Students represent claimants in front of Administrative Law Judges at Department of Labor hearings. When you call, have your Notice of Hearing and any other documents related to your employment at hand. You must leave a voice message with your hearing date, hearing time and hearing location along with your name and phone number.

Workers Defense League

212-627-1931

www.workersdefenseleague.org

The Workers Defense League assists workers with work related problems and conducts educational campaigns around workers' rights issues. The League provides free representation to people who are believe they have been unfairly denied unemployment insurance benefits. Please be aware that the individuals providing advice and representation are not lawyers.



≈ Benefit Screening Tools and Enrollment Assistance ≈

Access NYC

https://access.nyc.gov/

The New York City government provides this website to help you identify and apply for over 30 city, state, and federal government benefit programs. You can also call 311 to connect with City agencies to apply for certain benefits like Food Stamps/SNAP, HEAP, and Medicaid.

Benefits Checkup

888-268-6706

http://www.benefitscheckup.org/

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

Community Service Society's Public Benefits and Housing Helpline

212-614-5552

https://www.cssny.org/programs/entry/center-for-benefits-and-services

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

New York Benefits Center

800-829-7005

http://www.bdtrust.org/get-help/

The New York Benefits Center provides assistance with determining eligibility and applying for SNAP, Medicaid, SCRIE, Extra Help, Medicare Savings Programs, and HEAP benefits to residents of New York City. Referrals are also provided for additional assistance. Helpline hours of operation are Monday through Friday from 9:00 a.m. - 5:00 p.m. Assistance is available in multiple languages.

Single Stop

https://singlestopusa.org/find-a-location/locations/

Single Stop is a national non-profit building pathways out of poverty by leveraging partnerships and technology to connect people to existing local resources, all through a unique one-stop shop. They help by providing public benefits counseling, case management, tax preparation, legal counseling, and financial counseling. There are 15+ Single Stop partners in Manhattan alone. Find a location near you through the link provided.

≈ Benefit & Entitlement Programs ≈

The public benefits detailed in this section are only a selection of the many offered by different levels of government. You can apply for and renew certain benefits online, by phone, by mail, or in person. Most senior centers can also help you determine which benefits may be right for you.

Home Energy Assistance Program (HEAP)

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

Lifeline Phone Program

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

Assurance Wireless Lifeline Program

1-888-898-4888

www.assurancewireless.com

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

Safelink Wireless Program

1-800-723-3546

www.safelinkwireless.com

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

Verizon LifeLine

800-837-4966

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

Social Security

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

www.ssa.gov

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

Full Retirement Age

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

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

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

Early Retirement

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

Benefits for Family Members

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

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

Supplemental Security Income (SSI)

800-772-1213

800-325-0778 TTY

Representatives available from 7am to 7pm weekdays.

http://www.ssa.gov/ssi/

Supplemental Security Income provides monthly cash benefits to people with low income and limited resources who are age 65 or older, or blind, or have a disability. You do **not** need to have a specific work history to be eligible for SSI.

Allowable Assets

To receive SSI, your assets must be worth no more than \$2,000 for an individual or \$3,000 for a married couple. Not all assets are counted toward these limits. Assets such as a home, household goods, one car, some life insurance policies, and burial plots are typically excluded.

Temporary Assistance

1-800-342-3009

<u>www.otda.ny.gov/programs/temporary-assistance</u> (for information) <u>www.otda.ny.gov/programs/applications/2921.pdf</u> (for application)

A federally and state funded program that provides cash benefits to very low-income people for essential food, clothing and shelter. Benefits vary depending on specific situations, income, and asset limitations. Applications can be submitted at any Human Resources Administration Job Center (the ones most convenient to NYS Senate District 28 are listed below). Call 311 for applications and additional locations.

Union Square

109 East 16th Street New York, NY 10003 (929) 252-5580

East End

2332 Third Avenue, 3rd Floor New York, NY 10035 (212) 860-6801

Weatherization, Referral and Packaging Program (WRAP)

Call 311 or 800-342-9871

www.aging.ny.gov/NYSOFA/programs/econsecurity/WRAP.cfm

Provides low-income homeowners age 60 and older with free services that can lower energy bills. Services include insulation, door and window replacement and furniture and roof repairs. Must reside in one- to four-unit dwellings; there are income limitations.

≈ Food Benefits & Assistance ≈

Citymeals on Wheels

355 Lexington Avenue New York, NY 10017 212-687-1234

www.citvmeals.org

Citymeals delivers meals to seniors who are homebound, over 60 and unable to prepare their own nutritious meals. Even if you receive homecare or Medicaid, you are still eligible for meal service if the homecare worker cannot prepare a meal to fit your dietary or religious restrictions, or if he or she is designated to assist only with other tasks. Applications are done through local case management agencies (based on zip code). Call or visit their website to locate the agency serving your area.

Food Bank for NYC

39 Broadway, 10th Floor New York, NY 10016 212-566-7855

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

http://www.foodbanknyc.org/

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

FoodHelp.NYC

http://foodhelp.nyc/en/

A government website designed to help apply for SNAP and obtain emergency food assistance.

Fresh Food for Seniors

212-669-2392

https://www.manhattanbp.nyc.gov/issues/senior-food-program/

The Fresh Food for Seniors Program allows older adults in various Manhattan neighborhoods to purchase fresh, healthy, locally grown produce in pre-packed bags containing the best of what's seasonally available on regional farms. The program runs from June-November. Seniors pay \$8 for a bag containing five-to-six varieties of fresh fruit and vegetables. Orders are pay-as-you-go, one week ahead of each delivery date. Seniors can sign up for just one order at a time so that they can decide how much food they need, when they need it. Delivery dates vary per site.

Fresh Foodbox Program

212-788-7900

https://www.grownyc.org/greenmarketco/foodbox

GrowNYC's Fresh Foodbox Program is a food access initiative that allows underserved communities to purchase fresh, healthy, locally grown produce in pre-packed bags containing the best of what's seasonally available on regional farms. Fresh Foodbox customers can take advantage of the cost benefits of buying in a group and buy by the week rather than by the season. The program runs from July-November. The cost is \$14-\$15 per bag and customers can pay using cash, credit, debit, and EBT/SNAP/Health Bucks benefits. There are many sites throughout the city. Call or look online to find a site near you.

God's Love We Deliver

212-294-8102

www.glwd.org

The Home Delivered Meal Program provides home-delivered meals to clients in all of New York City. If you are living with HIV/AIDS, cancer, or a different serious illness and have difficulty shopping or cooking, call to find out more information about becoming a client.

Lenox Hill Neighborhood House's SNAP Advocacy Program

331 East 70th Street New York, NY 10021 212-218-0503, ext. 2

https://www.lenoxhill.org/legaladvocacy

Lenox Hill Neighborhood House's SNAP / Food Stamp Advocate can help determine whether you may be eligible for SNAP and can help you apply. You may call their SNAP Advocate or you can go to their SNAP walk-in clinic, which is held every Wednesday from 10am - 1pm (must check-in by 12pm). No appointment is needed. The Neighborhood House also holds SNAP clinics a few times a month at Casa Mutua, located at 159 East 102nd Street. Call or visit the website for upcoming dates.

In addition, Lenox Hill's Legal Advocacy Department provides assistance screening for and applying for various public benefits, including housing and health benefits including Medicaid, Medicare, SSI and SSD.

SNAP (Supplemental Nutrition Assistance Program, formerly Food Stamps)

Call 311

For the Emergency Food Line, call 311 or 1-866-888-8777 http://www1.nyc.gov/site/foodpolicy/help/snap-benefits.page

SNAP, formerly known as Food Stamps, help low-income working people, seniors, people with disabilities, and others, feed their families. The program issues monthly benefits that can be used to purchase food at authorized retail food stores. Eligibility and benefit levels are based on household size, income, expenses and other factors. The income eligibility levels are more generous for seniors than others, and deductions are available for some expenses.

Applications can be submitted through the mail or at any Human Resources Administration or SNAP office (the ones most convenient to NY Senate District 28 are listed below). Applications can also be filed through the city's Access NYC website at https://access.nyc.gov/. If you submit an application by mail, you will be called for an interview once your application has been processed.

East End

2322 Third Avenue, 3rd Floor New York, NY 10035 (212) 860-6801 Monday-Friday, 8:30am to 5pm***

Waverly

12 West 14th Street, 4th Floor New York, NY 10011 (212) 352-2524 Monday-Friday, 8:30am to 5pm

^{***}The East End center is also usually open the first two Saturdays of each month but it's best to confirm before visiting.



≈ Medicaid ≈

Seniors with Medicare may also be eligible for Medicaid if their incomes are low enough to qualify. Those who have both Medicare and Medicaid are considered "dual eligibles."

Medicaid pays medical bills for eligible low-income residents of all ages. Medicaid pays for certain services for Medicare beneficiaries that are not covered by Medicare (dental care, home care, institutional care, prescription drugs, eye glasses, and hearing aids).

Medicaid Helpline, NYC Human Resources Administration

888-692-6116

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

Call this number if you are 65 or above, blind, or disabled to ask questions about applying for Medicaid, or to have an application mailed to your home. To apply in person, go to one of the Medicaid Offices listed on page 42.

Medicaid Helpline, NYS Department of Health

800-541-2831

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

Adults aged 64 and under, who are ineligible for Medicare, and families with children should apply for Medicaid through the NY State of Health's Marketplace (see https://nystateofhealth.ny.gov/ or call 855-355-5777 for additional information). They can also call the NYS Department of Health's Medicaid hotline to ask questions about Medicaid eligibility and applications.

Eligibility for Medicaid:

- -No age restrictions.
- -Persons receiving SSI or Public Assistance are automatically eligible.
- -Persons 65 and older, as well as people with disabilities or blind 21-64 year olds, are eligible as follows: Income limit is \$829 net monthly for one person and \$1,267 for a couple. Resource or asset limit of \$15,450 for an individual, or \$22,800 for a couple.

Note that Income and Resource Levels are subject to yearly adjustments.

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

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

How do I apply for Medicaid?

Many senior centers, as well as the websites and organizations listed on page 46, can help determine if you are eligible and can help you apply. You may also apply at one of the Medicaid offices listed below. If you are homebound, you can contact the NYC Human Resources Administration's Office of Constituent Services at 212-331-4640. Adults aged 64 and under, who are ineligible for Medicare, and families with children should apply for Medicaid through the NY State of Health's Marketplace (see https://nystateofhealth.ny.gov/ or call 855-355-5777 for additional information).

Manhattan Medicaid office open 9 a.m. to 5 p.m.:

Chinatown	Metropolitan Hospital	Manhattanville
115 Chrystie Street	1901 First Avenue	520-530 West 135th Street
5 th Floor	1st Floor, Room 1D-27	1st Floor
New York, NY 10002	New York, NY 10029	New York, NY 10031
212-334-6114	212-423-7006	212-939-0207

≈ Medicare ≈

Center for Medicare and Medicaid Services

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

www.medicare.gov

Medicare is a federal health insurance program for all citizens age 65 or older (and those under age 65 with certain disabilities).

- From April 2018 to April 2019, Medicare beneficiaries were mailed new Medicare cards with new Medicare IDs, which are not related to one's social security number. If you have not received a new Medicare card, please call Medicare at 1-800-MEDICARE.
- Once you have received the new Medicare card, you will need to present it to your
 providers. And, if you have other insurance that works with Medicare, such as retiree or
 union coverage, you may need to provide your new Medicare information to them as well. If
 you have any questions about the new Medicare cards, call 1-800-MEDICARE.
- Please beware of SCAMS some have already been reported. Medicare or Social Security will <u>NEVER</u> call you and ask you for your social security number, your credit card number, or your bank routing number.

For assistance from a trained Medicare counselor, call HIICAP at 212-602-4180. The Health Insurance Information, Counseling and Assistance Program (HIICAP) is a free source for objective Medicare information.

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

Medicare Part A (hospital insurance)

Helps cover inpatient care in hospitals, care in nursing facilities, hospice care, and limited home health care.

Medicare Part B (medical insurance)

Helps cover doctors' services, outpatient care, and some preventative services. There is an initial enrollment period for Part A & Part B when you first turn 65. The initial enrollment period, a total of seven months, starts three months before your month of birth and ends three months after your month of birth. General enrollment begins January 1st and ends March 31st. There are also special enrollment periods.

Medicare Advantage Plans (Part C)

A health coverage plan run by private companies approved by Medicare (like an HMO or PPO). Includes Part A, Part B, and usually other coverage including prescription drugs. Open enrollment begins October 15th and ends December 7th. You may also switch Advantage Plans during the open enrollment period.

Medigap (Medicare supplemental plans)

Covers certain out-of-pocket medical service expenses not covered by Medicare A & B. It is important to enroll in a Medigap policy during your Medigap Open Enrollment Period. This 6-month open enrollment period starts on the first day of the month that you turn 65 or older and are enrolled in Part B. You may enroll in a Medigap policy any time of the year once you are enrolled in Medicare A & B, however, you may pay a higher premium if you enroll after your Medigap Open Enrollment Period.

Medicare Part D (prescription drug coverage)

Coverage is provided by a large number of private insurance companies whose costs and benefits vary widely. Before selecting a company, it is advisable to compare them. The Medicare Rights Center, the NYC Department for the Aging and many senior centers can provide assistance in choosing the best plan for your needs. In order for the Part D plan to start on January 1st registration must take place during the annual enrollment period, which is from October 15th to December 7th each year.

Avoid Late Enrollment Penalties

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

Each year the **Center for Medicare and Medicaid Services** publishes a comprehensive guide called *Medicare and You*, which explains Medicare in great detail, provides updates about any recent changes, and answers frequently asked questions. The guide is available by calling 1-800-MEDICARE or visit https://www.medicare.gov/medicare-and-you.

Medicare Plan Finder

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

You can do a general or personalized plan search. A personalized search may provide you with more accurate cost estimates and coverage information.

Extra Help Paying for Medicare Prescription Drug Plans

800-772-1213

TTY 800-325-0778

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

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

Annual income limit: \$18,735 (individual) or \$25,365 (married couple living together). Resource limit: \$14,390 (individual) or \$28,720 (married couple living together). Resources do not include your home, car, or life insurance policies, personal possessions, burial plots, irrevocable burial contracts or back payments from Social Security or SSI.

Medicare Savings Programs

Medicaid Hotline: 1-888-692-6116 Medicare Rights Center: 800-333-4114

https://www.medicare.gov/your-medicare-costs/get-help-paying-costs/medicare-savings-programs Medicare Savings Programs (MSPs) are state programs that help pay for your Medicare costs if your income is below a certain level. MSPs can help pay your Medicare premiums, deductibles, and co-payments. As a result, MSP enrollees will have more money in their pockets every month. You can apply for a Medicare Savings Program at a local Medicaid office, by mail, or through a HIICAP representative (see page 46) or call 1-800-MEDICARE for more information.

Qualified Medicare Beneficiary (QMB):

Helps pay your Medicare premiums. Will also pay your deductibles and coinsurances if you see doctors who participate in Medicare or who are in your Medicare's private health network. You can have both QMB and Medicaid.

Monthly Income limit: \$1,061 (individual) or \$1,430 (married couple) Resource limit: \$7,730 (individual) or \$11,600 (married couple)

Specified Low-income Medicare Beneficiary (SLMB):

Helps pay your Part B Premiums. You can have both SLMB and Medicaid.

Monthly Income limit: \$1,269 (individual) or \$1,711 (married couple)

Resource limit: \$7,730 (individual) or \$11,600 (married couple)

Qualifying Individual (QI) Program:

Helps pays your Medicare Part B Premium. You must apply for QI benefits every year. QI applications are granted on a first-come, first-served basis, with priority given to people who got QI benefits the previous year. You cannot have both QI and Medicaid.

Monthly Income limit: \$1,426 (individual) or \$1,923 (married couple)

Resource limit: \$7,730 (individual) or \$11,600 (married couple)

NOTE: Call or fill out an application if you think you could qualify for savings—even if your income is higher than the amounts listed here. Also, if you have income from working, you may qualify for benefits even if your income is higher than the limits listed here. If you qualify for a QMB, SLMB or QI program, you automatically qualify for Extra Help Paying for Medicare Prescription Drug Plans.

NY State of Health: Affordable Health Care Plans

https://nystateofhealth.ny.gov/

Toll-free Call Center: <u>1-855-355-5777</u>

NY State of Health is a marketplace where both individuals and small businesses can shop for and enroll in affordable health insurance plans. Health plans include a comprehensive set of benefits. You will not be denied insurance on the basis of a pre-existing condition. Financial aid to buy insurance is available for individuals. Please check

https://info.nystateofhealth.ny.gov/calculator for an estimate of your financial aid.

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

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

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

Community Service Society of New York
633 Third Avenue, 10th Floor
New York, NY 10017
888-614-5400
http://www.cssny.org/programs/entry/community-service-society-navigator-

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

≈ Health Insurance Enrollment Assistance ≈

The Actors Fund Artists Health Insurance Resource Center (AHRC)

729 Seventh Avenue, 10th Floor New York, NY 10019 917-281-5975

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

AHIRC counsels seniors from the performing arts community on issues related to Medicare, helping them understand how it works and where and when to sign up for it as well as assisting them in picking a Part D plan and supplemental insurance.

Community Health Advocates (CHA)

Hotline: 888-614-5400

www.communityhealthadvocates.org

Community Health Advocates (CHA) is a program of the Community Service Society which exists to help guide individuals, families, and businesses through the health care system. CHA provides free information, advice and advocacy on how to navigate the health care system and with managing medical bills, etc.

Health Insurance Information, Counseling and Assistance Program (HIICAP)

2 Lafayette Street, 9th Floor New York, NY 10007 (212) 602-4180

www.aging.ny.gov/healthbenefits/

HIICAP offers free information about health insurance, including Medicare, Low-Income Subsidy ("extra help"), EPIC, Medigap, Medicaid Managed Care, and Long-term Care. New York State and the NYC Department for the Aging operates HIICAP hotlines. You can call the hotline with questions or to make an appointment for one-on-one counseling. The Department for the Aging also has walkin hours Monday-Friday, 9am-4pm.

The Department for the Aging also holds monthly orientation classes on Medicare, Medigap insurance, Medicare Advantage plans, Medicare Part D, and the Medicare Savings Programs. Orientation class dates are listed on the following website:

https://www1.nyc.gov/site/dfta/services/health-insurance-assistance.page (scroll to the bottom of the page). Space is limited and they ask that you register in advance online.

Lenox Hill Neighborhood House Health Care Access Project

311 East 70 Street New York, NY 10021 212-218-0503, ext. 3

https://www.lenoxhill.org/health-care-access-project

The Health Care Access Project helps low-income families, people with disabilities and older adults, and their caregivers, navigate and access critical health care benefits, including Medicaid, Medicare and health insurance on the NY State of Health Marketplace. Attorneys and advocates are available to help people determine if they are eligible for health care benefits, as well as to assist with Medicaid and Medicare problems.

Medicare Rights Center

266 West 37 Street, 3rd Floor

New York, NY 10018

National helpline: 800-333-4114 New York office: 212-869-3850

www.medicarerights.org

The Medicare Rights Center is a non-profit health care information center for people with Medicare, and works to bring the consumer voice to the national debate on Medicare reform. It provides direct assistance to older adults and people with disabilities, as well as friends, family, caregivers and professionals who have Medicare questions or problems. Trained hotline counselors respond to questions about available health plan options, rights and benefits, and can also help people get the care and medicines they need.

New York Benefits Center

800-829-7005

http://www.bdtrust.org/get-help/

The New York Benefits Center provides assistance with determining eligibility and applying for SNAP, Medicaid, SCRIE, Extra Help, Medicare Savings Programs, and HEAP benefits to residents of New York City. Referrals are also provided for additional assistance. Helpline hours of operation are Monday through Friday from 9:00 a.m. - 5:00 p.m. Assistance is available in multiple languages.

Many senior centers also have staffs that are qualified to answer questions about health insurance issues. See the Senior Center section for more information.

≈ Prescription Drug Insurance & Discount Programs ≈

Elderly Pharmaceutical Insurance Coverage (EPIC)

800-332-3742

TTY 800-290-9138

www.health.state.ny.us/health care/epic/

EPIC is a New York State program for seniors over 65 who need help paying for prescription medications. EPIC provides secondary coverage for Medicare Part D and EPIC-covered drugs after your Medicare Part D deductible is met. EPIC also covers approved Part D-excluded drugs. You may apply at any time of the year and must be enrolled or eligible to be enrolled in Medicare Part D.

EPIC has two plans based on income. The **fee plan** is for members with incomes up to \$20,000 (single) or \$26,000 (married). The **deductible plan** is for members with incomes ranging from \$20,001 to \$75,000 (single) or \$26,001 to \$100,000 (married).

AARP Prescription Discount Program

877-422-7718

www.aarppharmacv.com

This program was created by AARP to provide you exclusive discounts on FDA-approved prescription medications and specialty drugs at participating retail network pharmacies and through OptumRx Mail Service. The program is free with an AARP membership.

Big Apple Rx

888-454-5602 or 311

www.bigapplerx.com

The BigAppleRx Prescription Discount Card was created in partnership with New York City. It is free for everyone and is accepted at most pharmacies throughout the 5 boroughs. To price your prescription or locate a participating pharmacy, use the contact information above.

Center for Drug Information

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

Provides information for consumers and answers to frequently asked questions about generic drugs.

FreeDrugCard.US

www.freedrugcard.us

This is not an insurance plan. It is a prescription drug program that works like a drug coupon, offering discounts on prescription drug costs. The card is free.

NYS Department of Health Prescription Drug Price List

https://apps.health.ny.gov/pdpw/SearchDrugs/Home.action

The NYS Board of Pharmacy publishes an annual list of the prices of the 150 most frequently prescribed drugs, in the most common quantities. The State Department of Health collects retail price information on these drugs from pharmacies that participate in the Medicaid program. The site allows a search of specific drugs from the most frequently prescribed drug list.

≈ Medication Assistance ≈

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

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



≈ Free and Low Cost Health & Dental Services ≈

Bellevue Hospital Center Outpatient Clinic

462 First Avenue, New York, NY 10016 212-562-4141

http://www.nychealthandhospitals.org/bellevue

The clinic provides primary specialty medical services to individuals of all ages. Medicaid, Medicare, and Family Health Plus accepted. Sliding scale fees and payment assistance are available to those who qualify based on income.

Bellevue Adult Dental Clinic

462 First Avenue, Room 5S23, 5th Floor New York, NY 10016 212-562-8780

https://www.nychealthandhospitals.org/bellevue/health-care-services/dental/

The adult dental clinic provides the following services: teeth replacement, dentures, partial dentures/flippers, implants, crowns, bridges, and some extractions that don't require sedation. The clinic does not provide: routine dental maintenance, such as cleaning, and does not perform tooth repairs, such as fillings or root canals. For these services, please contact their network partner, NYC Health + Hospitals/Gouverneur, located at 227 Madison Street, New York, NY, by calling 212-238-7500.

New York Presbyterian/Weill Cornell Dental Clinic

525 East 68th Street, 24th Floor, New York, NY 10021 212-746-5190

http://www.nyp.org/clinical-services/dental-oral-and-maxillofacial-surgery

Accepts Medicaid and Family Health Plus. Individuals may qualify for scaled fees based on income.

New York University David B. Kriser Dental Center

345 East 24th Street, New York, NY 10010 212-998-9800

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

Medicaid accepted. Reduced fees are available for uninsured individuals.

Institute for Family Health

230 West 17th Street, New York, NY 10011 212-206-5200

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

Primary care open from 8am-8pm weekdays and 8am-6pm on Saturday and Sundays. Services include adult medicine, pediatrics, women's health, physicals, immunizations, prenatal screenings, HIV treatment, mental health and social services. Medicaid, Medicare and most private insurance accepted. Costs are on a sliding scale for those without insurance.

Weill Cornell Community Clinic

505 East 70th Street, 4th Floor New York, NY 10021 646-962-9222

https://wccc.weillcornell.org/

Run by medical students, the clinic provides free health care for the uninsured on Mondays from 5pm-8pm and occasionally on Wednesday evenings. Services include adult primary care, physicals, laboratory services, and immunizations. Appointments must be made in advance. Not accepting appointments for new patients over the phone. For new patients to make an appointment, please complete the online request form.

≈ Eye Care and Hearing Loss Services ≈

(Also see Services for the Visually Impaired)

American Academy of Ophthalmology Seniors Eye Care Program 877-887-6327

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

Program works to reduce avoidable blindness and severe visual impairment by raising awareness about eye disease and care, providing free eye health educational materials, and facilitating access to medical eye care. Provides referrals to eligible seniors for a comprehensive, medical eye exam with a volunteer ophthalmologist, and up to one-year of care for any disease diagnosed during the initial exam. Volunteer ophthalmologists accept Medicare and/or other insurance reimbursement as payment in full; patients without insurance receive care at no charge. In order to be eligible, seniors must be age 65 or older, a U.S. citizen or legal resident, not have seen an ophthalmologist for three or more years, and not already be covered by an HMO or the VA. Visit their website for eligibility screenings and referrals.

Center for Hearing and Communications

50 Broadway, 6th Floor New York, NY 10004 917-305-7700 TTY 917-305-7999

http://chchearing.org/

The center offers a wide array of services including free hearing screenings, complete hearing evaluations, hearing aid fittings, sales and repair, speech therapy, tinnitus retraining therapy, emotional health and wellness, and the evaluation and treatment of auditory processing disorders. Open Monday, Wednesday and Friday from 8am-5pm and Tuesday and Thursday from 8am-6pm.

Hearing Loss Association of America

P.O. Box 602, Radio City Station New York, NY 10101 212-769-4327 http://www.hearinglossnyc.org/

A vibrant community dedicated to helping people with hearing loss lead more satisfying and

productive lives. Holds monthly meetings on an array of topics and organizes nationally to share information, education, provide support and advocate for people with hearing loss.

SUNY University Eye Care Center

33 West 42nd Street New York, NY 10036 212-938-4001

https://www.universityeyecenter.org/

The patient care facility of the State University of New York College of Optometry provides a wide range of services for all eye care patients including comprehensive exams, vision therapy, laser eye surgery, and low vision services. Accepts Medicaid and Medicare.

≈ Mental Health Services ≈

Crime Victims Treatment Center (CVTC)

40 Exchange Plaza, Suite 510 New York, NY 10005 212-523-4728

http://www.cvtcnyc.org/

CVTC provides counseling and support groups for treatment of emotional trauma due to victimization, and counseling for friends and family of victims of violent crimes. All services are confidential and free of charge.

Geriatric Mental Health Alliance

50 Broadway, 19th Floor, New York, NY 10004 212-614-5753

https://www.vibrant.org/what-we-do/advocacy-policy-education/geriatric-mental-health-alliance/ A coalition of over 3,000 individuals and organizations that advocates for improved policies and services for older adults with mental health needs. Part of Vibrant Emotion Health, a nonprofit organization that identifies unmet needs and develops programs to improve the lives of people affected by mental illness while promoting the importance of mental health.

Jewish Board of Family and Children's Services

135 West 50th Street, Suite 6 New York, NY 10020 212-582-9100

https://jewishboard.org

Provides help to people who are struggling with a range of emotional and social problems. Specialized services for adults and children include evaluation and assessment, crisis intervention, and short-term and ongoing individual, couple, family, and group therapy.

NYCWell (formerly known as LifeNet)

888-692-9355 (888-NYC-WELL) — available 24 hours a day, seven days a week https://nycwell.cityofnewyork.us/en/

Mental health professionals provide free emergency counseling and referrals to New York City residents with emotional or substance abuse problems. Sponsored by the Mental Health Association of New York City and the New York City Department of Health. To get contact with a mental health professional you can also text "Well", to 65173.

Mount Sinai Hospital Geriatric Psychiatry Clinic

1140 Madison Avenue New York, NY 10029 212-659-8552

https://www.mountsinai.org/care/behavioral-health/services/geriatric

Offers evaluation and treatment for persons over the age of 60 and their caregivers. The clinic specializes in: memory disorders, behavioral disturbances that result from memory disorders, depression, chronic mental illness, individual and family counseling, group therapy for caregivers and bereavement issues. Specialty programming includes the Memory Disorders Evaluation and Treatment Program, the Caregivers Program, and the Alzheimer's Disease Assistance Center.

Mood Disorders Support Group

545 8th Avenue New York, NY 10018 212-533-6374

www.mdsg.org

A nonprofit, self-help organization serving both individuals with depression and bipolar disorder, as well as their families and friends. Coordinates over a dozen free support groups each week.

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

505 Eighth Avenue, Suite 803 New York, NY 10018 212-684-3264

http://www.naminycmetro.org

The National Alliance on Mental Illness of New York City is a grassroots organization that provides support, education, and advocacy for families and individuals of all ethnic and socio-economic backgrounds who live with mental illness. All services are free and include peer led support groups and educational programs for people with serious mental illness and for their families.

New York Service Program for Older People (SPOP)

302 West 91st Street New York, NY 10024 212-787-7120 Ext. 514 https://www.spop.org

Provides a wide range of services for adults 55 and older including individual and group counseling, crisis intervention, assessment, and service coordination. Medicaid, Medicare and many insurance plans accepted. Services available at locations throughout Manhattan. Home visits can be arranged for those unable to leave their homes. Specialized therapy for caregivers.

Weill Cornell Institute of Geriatric Psychiatry

525 East 68th Street New York, NY 10065 888-694-5700

http://psychiatry.weill.cornell.edu/geriatric-psychiatry-services

Offers specialized psychiatric services for older adults including: comprehensive diagnostic evaluation, individual therapy, group therapy through the use of behavioral and insight-oriented approaches, illness management, stress management, relapse prevention and individual psychotherapy. Outpatient, partial hospitalization and inpatient services are available.

≈ Disease Specific Support & Education Groups ≈

AIDS Drug Assistance Program (ADAP)

800-542-2437

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

This program provides health care to HIV-positive New York State residents who are uninsured or underinsured.

Alzheimer's Association

60 East 42nd Street, Suite 2240 New York, NY 10165 800-272-3900 – 24 hour helpline 646-418-4466 – NYC Chapter

www.alz.org/nyc

Provides information, care consultation and supportive services for those with Alzheimer's Disease and their families.

American Cancer Society

132 West 32nd Street New York, NY 10001 212-586-8700 800-227-2345 – 24-hour helpline

www.cancer.org

Referral service offers a list of services providing free or reduced-fee cancer screenings and support programs for people living with cancer.

American Diabetes Association

333 Seventh Avenue, 10th Floor New York, NY 10001 212-725-4925

Helpline: 800-342-2383

www.diabetes.org

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

American Heart Association

10 East 40 Street, 11th Floor New York, NY 10016 212-878-5900

www.americanheart.org

Voluntary organization dedicated to reducing death and disability from cardiovascular diseases and stroke. Provides information and referrals to appropriate resources available in NYC.

CancerCare

275 Seventh Avenue, 22nd Floor New York, NY 10001 800-813-4673

http://www.cancercare.org/

Provides free professional support services to individuals, families and caregivers to help them

cope with and manage the emotional and practical challenges of cancer. Services include counseling support groups, workshops and financial assistance, such as small financial grants. CancerCare provides face to face and on the phone counseling and support groups.

CaringKind

360 Lexington Avenue, 3rd Floor New York, NY 10017

http://www.caringkindnyc.org/contact/

646-744-2900 – 24-hour Helpline

CaringKind provides free information, assistance and support for those with Alzheimer's disease and related dementia. Support groups, led by trained facilitators, provide caregivers with the opportunity to discuss the many challenges of caring for a family member with Alzheimer's disease and related disorders with others who understand.

GMHC

307 West 38th Street New York, NY 10018 212-367-1000

http://www.gmhc.org/

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

The Edmond J. Safra Parkinson's Wellness Program-NYC

334 Amsterdam Avenue New York, NY 10023 646-505-4444

https://www.jccmanhattan.org/health-wellness/fitness-wellness/parkinsons-wellness/

The Parkinson's Wellness Program is designed to improve the lives of those impacted by Parkinson's through exercise, support, education, and medical/community collaboration. The exercise, support groups and events are designed to keep those impacted by Parkinson's and their families active, connected and empowered.

Parkinson's Foundation

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

The Foundation strives to make life better for people with Parkinson's through expert care and research. The foundation is guided by six core principles: community, compassion, education, empowerment, integrity and impact.

NYU Langone's Alzheimer's Disease and Related Dementias Family Support Program

145 East 32nd Street, 8th Floor New York, NY 10016 646-754-2277

http://nyulangone.org/locations/alzheimers-disease-related-dementias-family-support-program

NYU Langone's Alzheimer's Disease and Related Dementias Family Support Program was created to assist family members and friends through education, individual and family care consultation, and community support. This program is offered free of charge to caregivers.

SHARE

165 West 46th Street, Suite 712 New York, NY 10036 212-719-0364

www.sharecancersupport.org

Organization for women diagnosed with breast and/or ovarian cancer who are seeking education, support or advocacy opportunities.

US TOO New York

917-830-4357

www.ustoonewyork.org

An independent group that provides support and education to prostate cancer survivors and their families. Offers fellowship, peer counseling and education about treatment options without bias.

THE BENEFITS OF SUPPORT GROUPS

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

Benefits of participating in support groups may include:

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

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

≈ Hospice and Palliative Care ≈

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

Irving Sherwood Wright Center on Aging and New York Presbyterian Hospital Inpatient/Outpatient Palliative Care Consultation Service

1484 1st Avenue New York, NY 10075 212-746-7000 212-746-1664 for Palliative Medicine

https://geriatrics-palliative.weill.cornell.edu/clinical-care/palliative-medicine

The Inpatient Palliative Care Consultation Team (physician, nurse practitioner, social worker and

chaplain) offers pain and symptom management for adult inpatients and educates patients and their families so they can make informed decisions regarding goals of care. Interdisciplinary team treats the whole person, working towards meeting the physical, emotional and spiritual needs of the patient and family.

The *Outpatient Palliative Care Consultation Team* (physician, nurse practitioner and social worker) collaborates with outpatient primary care physicians to provide specialized medical care to patients who are suffering from a serious illness or other chronic and debilitating conditions, such as oncology or dialysis patients. Specialized care from the Palliative Care Team includes expert symptom management, supportive counseling and advance-care planning.

MJHS Hospice & Palliative Care Programs

39 Broadway, Room 200 New York, NY 10006 212-420-3370

Intake Hospice Program: 212-420-2844

www.hospicenyc.org

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

Mount Sinai/Beth Israel Medical Center Symptom Control and Palliative Care Practice

10 Union Square East, Suite 3G New York, NY 10003 212-844-1712

http://www.stoppain.org/main_site/content/aboutus.asp

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

Mount Sinai Palliative Care Institute

Inpatient care
1176 Fifth Avenue
New York, NY 10029
212-241-5200

Outpatient care
1450 Madison Avenue
New York, NY 10029
212-659-8552

http://www.mountsinai.org/patient-care/service-areas/palliative-care

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



The city and state laws governing the rights and responsibilities of renters and homeowners in New York City are extremely complex. State Senator Liz Krueger's office produces a housing mailer that discusses the most frequently asked questions by renters and cooperative and condominium owners. The guides are available online at krueger.nysenate.gov or by calling 212-490-9535.

≈ Senior Housing ≈

(See Long-Term Care for Assisted Living information)

There is a wide variety of housing designed for seniors of different ages, levels of health, incomes, activity level and interests across New York. Options range from low-cost government subsidized housing to privately operated luxury residences to assisted-living facilities, and everything in between. Unfortunately, waiting lists for most affordable senior housing residences are long. Residents generally must submit separate applications to each development.

The New York City Department for the Aging provides comprehensive lists of senior housing options in each borough searchable by neighborhood, cost, and type of services provided. The lists are available by calling 311 or online at:

https://www1.nyc.gov/site/dfta/about/publications.page. The Manhattan list is available online at: https://www1.nyc.gov/assets/dfta/downloads/pdf/publications/HousingManhattan2019.pdf.

New York Foundation for Senior Citizens' Home Sharing Program

11 Park Place, 14th Floor New York, NY 10007 212-962-7559

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

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

NYC Housing Connect

http://www1.nyc.gov/site/hpd/renters/housing-connect.page

212-863-5610

Administered by the City of New York, NYC Housing Connect is a central portal to search and apply for affordable housing opportunities throughout all five boroughs. On the site, residents can learn how to apply for affordable housing, view current and upcoming housing opportunities, apply to housing options for which they may qualify and sign-up to receive email alerts about all new affordable housing lotteries.

The NYC Department of Housing Preservation and Development partners with community-based service providers in all five boroughs, called **Housing Ambassadors**, to help people prepare and

apply for Housing Connect affordable housing lotteries. Housing Ambassadors also provide information and assistance about the housing application process. These organizations do not provide housing directly and cannot guarantee reception of affordable housing through the lottery. A full list of these organizations is available at: https://www1.nyc.gov/site/hpd/renters/housing-ambassadors.page.

≈ Tenant Advocacy Organizations ≈

Housing Court Answers

Manhattan Housing Court---111 Centre Street
2nd Floor Clerk's office, Room 225
New York, NY 10013
Table open weekdays, 9am to 4pm (may be closed for lunch)
212-962-4795 -- Telephone help line Tuesday – Thursdays, 9am-5pm
www.housingcourtanswers.org

A non-profit organization that provides advice to unrepresented parties in Housing Court proceedings and works to improve the system. The telephone hotline provides information regarding Housing Court proceedings, enforcement of housing code violations and other landlord/tenant issues for residents, community-based organizations and other service providers. They can also provide an updated listing of non-profit organizations currently providing emergency rental assistance. Staff are at tables in all Housing Court buildings throughout to answer questions and to provide referrals. Fact sheets are available on the website and at the information tables.

Metropolitan Council on Housing

168 Canal Street, 6th Floor New York, NY 10016 212-979-6238 – membership information 212-979-0611 – tenants' rights hotline (Monday & Wednesday 1:30-8pm, Friday 1pm-5pm) http://metcouncilonhousing.org/

A citywide membership-based tenants' advocacy organization that works to preserve and expand affordable housing and rent regulation through grassroots organizing, lobbying, direct action and public education. Met Council organizes tenant associations to help tenants get better services and repairs, educates tenants through its monthly newspaper, runs a weekly call-in radio show and operates a volunteer-staffed tenant information hotline. See website for factsheets and resources on housing laws, tenants' rights, recommended tenant attorneys, and other information.

New York State Tenants and Neighbors Coalition

255 West 36th Street, Suite 505 New York, NY 10018 212-608-4320

www.tandn.org

A statewide organization of tenants, tenant associations, and other community groups that fight for tenants' rights and affordable housing through organizing, education, leadership development and grassroots mobilization. Works to strengthen tenant protections while empowering and educating tenants. See website for factsheets and resources on housing laws, tenants' rights and organizing.

≈ Property Tax Reduction Programs for Homeowners ≈

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

Disabled Homeowners' Exemption (DHE)

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

New York State School Tax Relief Program (STAR)

https://www1.nyc.gov/site/finance/benefits/landlords-star.page

Many New York State residents who are homeowners qualify for the Basic School Tax Relief (STAR) program regardless of age if their annual adjusted gross income is \$500,000 or less and the property is their primary residence (meaning they live in the home for more than six months of each year). STAR provides savings of approximately \$293 a year in NYC. Applicants with a gross income of 250,000 to 500,000 will receive a check for STAR credit instead of a reduction of property tax.

Residents 65 and older who qualify for Basic STAR and have an annual household income of less than \$88,050 are eligible for the **Enhanced STAR** program. Enhanced STAR provides average yearly savings of approximately \$650 in NYC.

Senior Citizen Homeowners' Exemption (SCHE)

https://www1.nyc.gov/site/finance/benefits/landlords-sche.page

The Senior Citizen Homeowners' Exemption (SCHE) is a partial property tax exemption available for residential property owners age 65 years or older that have adjusted annual incomes below \$58,400.

Veterans' Tax Exemption

https://www1.nyc.gov/site/finance/benefits/landlords-veterans.page

The Veterans' Tax Exemption is a partial property tax exemption available to qualifying veterans, the spouse or registered domestic partner of a qualified veteran, the unmarried surviving spouse of a qualified veteran, and a Gold Star parent (the parent of a child who died in the line of duty while serving in the U.S. armed forces). Veterans are former members of the U.S. armed forces or Merchant Marines in WWI & II, Korea, Vietnam, or the Persian Gulf Conflict (including Afghanistan and Iraq Conflicts). The property must be the primary residence of the owner who qualifies for the veteran tax exemption. The applicant must submit a copy of the DD-214 or separation papers for each veteran.

≈ Government Benefits for Low & Moderate Income Renters ≈

Disabled Rent Increase Exemption (DRIE) Program

Walk in office: 66 John Street, 3rd Floor

New York, NY 10038

Open 8:30am-4:30pm, weekdays

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

The DRIE program freezes the rents of people with disabilities living in rent-regulated apartments or Mitchell Lama buildings and provides tax abatement for the owners. Households that are eligible include those receiving Social Security Disability, Supplemental Security Income, Veterans' pensions or compensation, and those enrolled in the Medicaid Buy-In Program. DRIE is designed to work in the same way as SCRIE and has the same income eligibility levels. To be eligible, your income (after taxes) must be \$50,000 or less and you must be paying more than one third of your income for rent. Applications for DRIE are available by calling 311 or online.

Senior Citizen Rent Increase Exemption (SCRIE) Program

Walk in office: 66 John Street, 3rd Floor

New York, NY 10038

Open 8:30am - 4:30pm, weekdays

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

The SCRIE program run by the New York City Department of Finance freezes rents for eligible tenants and provides tax abatement for the owner in return. To be eligible for a SCRIE, you must be 62 years of age or older, live in a rent-regulated apartment, have a household income (after taxes) of \$50,000 or less and be paying more than one-third of your income for rent. You must apply for SCRIE and recertify your eligibility every two years. Tenants who experience a permanent decrease in income of more than 20% can apply to have their benefits recalculated. Applications for SCRIE are available by calling 311 or online.

SCRIE Application Clinic at Lenox Hill Neighborhood House

331 East 70th Street New York, NY 10021 212-218-0503

http://www.lenoxhill.org/legaladvocacy/

Attorneys and advocates are available to help tenants living anywhere in NYC determine if they are eligible for SCRIE and provide assistance with initial and renewal applications. Clinics take place approximately every two months. Visit the website or call upcoming clinics dates.

DRIE Application Clinic at Lenox Hill Neighborhood House

331 East 70th Street New York, NY 10021 212-218-0503, option 0

https://www.lenoxhill.org/legaladvocacy/

Attorneys and advocates are available to help tenants living anywhere in NYC determine if they are eligible for DRIE and provide assistance with initial and renewal applications. Visit the website or call upcoming clinic dates. For more information or to schedule an appointment, call or email DRIE@lenoxhill.org.

Home Energy Assistance Program (HEAP)

Call 311 for information or application

www.otda.ny.gov/programs/heap/

An annual grant to help low-income homeowners and renters pay fuel and utility costs. There are income limitations but no asset restrictions. Available to households that pay directly for heat and to households where heat is included in rent. Benefit amounts range from \$40.00 - \$585.00. Eligible households that pay directly for heat with their main source of heat being oil, kerosene or propane may receive up to \$800.00. Residents age 65 plus apply through the NYC Department for the Aging. Residents under 65 apply through the NYC Human Resources Administration. Both agencies are by calling 311. Funds are limited so apply early.

≈ Home De-cluttering, Downsizing, and Organization ≈

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

For more information on home de-cluttering, you can obtain a copy of Senator Liz Krueger's Resource Guide: What To Do With All That Stuff: Best Practices for Clutter & Hoarding, at http://www.nysenate.gov/report/what-do-all-stuff-best-practices-clutter-and-hoarding or call 212-490-9535.

Adult Protective Services (APS)

212-630-1853 Central Intake Referral Line

https://a069-apscris.nyc.gov/cris/

A division of the NYC Human Resources Administration, APS provides free heavy-duty cleaning for their clients in limited circumstances. APS is a state-mandated case management program that arranges for services and support for physically and/or mentally impaired adults who are at risk of harm.

Eligibility

APS is available to persons 18 years of age and older without regard to income, who:

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

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



Elderlaw Answers

https://www.elderlawanswers.com

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

Law Help

www.lawhelp.org

Website connects low- and moderate-income people with free and low-cost legal assistance and information. Provides resources and factsheets on many legal problems including housing, employment, family, bankruptcy, disability, immigration, and more.

Legal Aid Society

199 Water Street New York, NY 10038

General Intake: 212-577-3300

Access to Benefits: 888-663-6880 (Tuesday, Wednesday and Thursday 9:30am-12:30pm)

Low-Income Taxpayer Helpline: 212-426-3013 Homeless Rights Helpline: 800-649-9125

https://www.legalaidnyc.org

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

Lenox Hill Neighborhood House Legal Advocacy Department

331 East 70th Street New York, NY 10021 212-218-0503

https://www.lenoxhill.org/legaladvocacy

The Legal Advocacy Department provides free legal assistance with eviction prevention and other housing related matters, government benefits including the NYC Rent Freeze Program (SCRIE/DRIE), Medicaid, Medicare, SNAP, SSI and SSD, health insurance enrollment on the NYStateofHealth Marketplace, and advance directives such as Powers of Attorney, Health Care Proxies and simple Wills. To be eligible for assistance, you must live, work, or go to school on Manhattan's East Side from 59th Street to 143rd Street or on Roosevelt Island. There are income limits for certain services. The Walk-In SNAP clinic is on Wednesdays from 10am -1pm (must arrive by noon). The Tenants' Rights Advice Clinics takes place at various locations on the Upper East Side and East Harlem (check website for times and locations). Numerous fact sheets are available on their website.

ADDITIONAL INTAKE NUMBERS:

DRIE Applications
 Food Stamps/SNAP
 Heath Care Access/Medicare/Medicaid
 End-of-Life Planning/Advance Directives
 212-218-0503, press 2
 212-218-0503, press 3
 212-218-0503, press 3

Manhattan Legal Services

40 Worth Street, Suite 606 New York, NY 10013 646-442-3100

Legal assistance hotline: 917-661-4500 (open Monday – Friday, 10am to 4pm)

https://www.legalservicesnyc.org/our-program/manhattan

Provides free legal advice and representation to Manhattan residents who would otherwise be unable to afford it. The focus is on housing, government benefits, consumer rights, elder law, employment law and family law.

Mid-Atlantic Pension Counseling Project

800-355-7714

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

Funded by the US Administration on Aging and operated by Legal Services NYC, the project provides information, advice, and representation to workers and their family members seeking to access pension benefits. It helps workers and retirees track down pension information, determine whether they are entitled to benefits, and ensure that they receive the correct amount. The project helps with questions and issues concerning all types of retirement plans offered by private and government employers, and advocates for workers and their families whose benefits have been miscalculated or unfairly denied. It can assist callers regardless of income if the caller, their spouse, employer, or pension plan is located in New York or New Jersey.

Mobilization for Justice (MFJ) Legal Services

100 William Street, 6th Floor New York, NY 10038 212-417-3700

http://mobilizationforjustice.org/

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

- Access-A-Ride issues: 888-510-2272 (Tuesday: 888-510-2272)
- Adult Home Advocacy Project: 877-417-2427 (Monday-Friday: 10am-5pm)
- Consumer Rights Project: 212-417-3881 (Thursday: 10am-2pm)
- Disability & Aging Rights Project: 877-417-2427 (Monday-Friday: 10am-5pm)
- Government Benefits Project: 212-417-3732 (Monday: 10am-noon)
- Housing: 212-417-3888 (Monday & Wednesday: 2pm-4:30pm)
- Kinship Caregiver Law Project: 212-417-3850 (Wednesday & Friday: 10am-5pm)
- Low Income Bankruptcy Project: 212-417-3799 (Wednesday: 2pm-4pm)
- Low Income Tax Payer Clinic: 212-417-3839 (Tuesday: 10am-noon)
- Manhattan Seniors Project: 212-417-3888 (Monday, Wednesday & Friday: 2-4:30pm)
- Mental Health Law Project: 212-417-3830 (Monday, Tuesday & Thursday: 10am-5pm)
 Emergency Walk-In: Monday-Friday 10am-5pm
- Nursing Home Residents Project: 855-444-6477 (Tuesday 10am-5pm)
- SRO Law Project: Walk-in Hours Thursdays 1:30pm-4:00pm
- Workplace Justice Project: 212-417-3838 (Tuesday: 2pm-5pm)

New York City Bar Association

42 West 44th Street New York, NY 10036 212-382-6600

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

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

- The Legal Referral Service provides referrals to pre-screened private attorneys for assistance with all types of legal matters. Just to call is free, but there is a \$35 fee for the 30-minute consultation; fees for any additional services are negotiated privately. Call 212-626-7373 to reach the referral service.
- The *Monday Night Law Clinic* operates evenings from October through August. At the clinic, lawyers meet with clients for one-half hour appointments to discuss a variety of legal topics, such as bankruptcy, consumer issues, matrimony, basic employment, and landlord-tenant issues. Clients must schedule appointments ahead of time by calling 212-626-7373. Walk-ins are not permitted. There are two locations for these clinics.

New York City Bar Association New York City County Lawyers Association

42 West 44th Street 14 Vesey Street

New York, NY 10036 New York, NY 10007

Monday, 5:30-7:30pm Tuesday, Wednesday and Thursday 6-7:30pm

- The *City Bar Justice Center Legal Hotline* is a free advice hotline for low-income callers. Callers are connected with referral counselors, who are attorneys and paralegals. Counselors will give free legal advice on a wide range of subjects, such as family law, consumer debt, bankruptcy, employment and landlord-tenant issues. Call 212-626-7383 Monday through Thursday from 9am-1pm and 2pm 5pm and Friday from 9am-1pm.
- The Veterans Assistance Project provides free legal assistance to help disabled, low-income veterans in New York City on issues related to their claims for benefits from the U.S. Department of Veterans Affairs. Call 212-382-4722 or 877-564-3383.
- The **Consumer Bankruptcy Project** is one of only two pro bono bankruptcy projects in New York City providing legal assistance to low-income consumers with outstanding debts--assisting debtors filing pro se bankruptcy petitions and providing pro-bono representation to debtors in contested matters. Call 212-626-7383.
- The *Elderlaw Project* maintains the dignity and independence of elderly people by training volunteer attorneys to counsel and represent elderly New Yorkers in a variety of areas. At legal clinics held at the Justice Center and at senior centers, staff and volunteer attorneys provide seniors with advice and representation regarding wills, living wills, health care proxies, powers of attorney, government benefits, consumer issues and more. Call 212-382-6658 for more information.
- The Moderate Means Project matches individuals and small business owners with moderate incomes to lawyers. The first 30 minute consultation is free, and the lawyers in this program work at reduced rates. The program provides assistance with uncontested divorces, small business law, and simple bankruptcy. You must first fill out a questionnaire at a NYC Bar Association Monday Night Law session, with the help of a volunteer lawyer, to determine if you are eligible. Call 212-626-7373 for further information.

New York Legal Assistance Group (NYLAG)

7 Hanover Square, 18th Floor New York, NY 10004 212-613-5000 General Intake Line

www.nylag.org

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

- Civil legal Issues: 212-613-5000 (Monday, Wednesday & Thursday: 9am-3pm)
- Family or matrimonial issues: 212-613-5000 (Tuesday: 9am-3pm)
- Immigration issues: 212-613-5000 (Monday: 9am-3pm)
- Holocaust compensation issues: 212-688-0710 (Monday-Friday: 9am-5pm)
- Legal services for cancer patients: 212-946-0357 (Mon, Wed, Thurs, & Fri: 10am-2pm)
- LGBTQ legal issues: 212-613-5000 x 5107 (Monday-Friday)
- Legal services for cancer patients: 212-946-0357 (Mon, Wed, Thurs & Fri: 10am-2pm)
- Veterans legal issues: 212-946-0343 (Monday, Wednesday & Thursday: 9am-3pm)

Evelyn Frank Legal Resources Program of NYLAG

212-613-7310

https://www.nylag.org/units/evelyn-frank-legal-resources

eflrp@nylag.org

Provides legal assistance with Medicaid, Medicare, home care services and public benefits issues affecting older New Yorkers and people with disabilities. It also works to educate care providers in best practices. Intake open Monday, Wednesday & Friday 9am-5pm.

Urban Justice Center

123 William Street, 16th Floor New York, NY 10038 646-602-5600

www.urbanjustice.org

The Urban Justice Center serves New York City's most vulnerable residents through a combination of direct legal service, systemic advocacy, community education and political organizing. They often defend the rights of people who are overlooked or turned away by other organizations, reaching a wide-ranging client base through their legal projects. These projects include the Domestic Violence Project, Mental Health Project, Safety Net Project, and Veteran Advocacy Project. Intake and processes vary by program.

Volunteers of Legal Service (VOLS) Elderly Project Legal Clinics

40 Worth Street, Suite 820 New York, NY 10013 212-966-4400

https://volsprobono.org/projects/elderly-project

Volunteer attorneys provide free civil legal services to low-income residents age 60 and older. Legal clinics are held each month at a variety of Manhattan senior centers where older adults can discuss their legal concerns in confidence, receive legal advice and, where appropriate, obtain referrals for representation. Call or visit the website for schedule.



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

Midtown (Edie Windsor Center)Harlem (Oberia D. Dempsey Center)305 7th Avenue, 15th Floor220 West 143rd StreetNew York, NY 10001New York, NY 10030212-741-2247646-660-8951

https://www.sageusa.org/nyc/centers/midtown.cfm https://www.sageusa.org/nyc/centers/harlem.cfm

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

Callen-Lorde Community Health Center

356 West 18th St. New York, NY 10011 212-271-7200

http://callen-lorde.org/

Offers comprehensive primary care, sexual health services, behavioral health and social services free of judgement and regardless of ability to pay. Assists with health insurance outreach and enrollment.

GMHC

307 West 38th Street New York, NY 10018 212-367-1000

http://www.gmhc.org/

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

Metropolitan Hospital Center LGBT Health Center

1901 First Ave, OPD Building, 4th Floor New York, NY 10029 212-423-7292

http://lgbtmet.appointy.com

Provides a variety of services including, Men's & Women's Health, Family Planning, Geriatrics, Immunizations, Behavioral Health Services, HIV/STD Screening and Treatment, and all other General Medical Services. The Clinic is open every other Saturday from 9am-5pm by appointment only.

New York Legal Assistance Group LQBTQ Law Project

7 Hanover Square, 18th Floor

New York, NY 10004

Intake: 212-613-5000 x 5107 http://nylag.org/units/lgbt-law

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

NYC Anti-Violence Project

116 Nassau Street, 3rd floor New York, NY 10038 212-714-1184

Hotline: 212-714-1141

https://avp.org/

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

Parents, Families and Friends of Lesbian, Gay, Bisexual and Transgender People

130 East 25th Street, Suite M1

New York, NY 10010

646-240-4288

PFLAG NYC Helpline: 212-463-0629

http://www.pflagnyc.org

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

Transgender Aging Network (TAN)

414-559-2123

http://forge-forward.org/aging/

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

Transgender Legal Defense and Education Fund

20 West 20th Street, Suite 705 New York, NY 10011 646-862-9396

http://www.transgenderlegal.org/

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

The Trans Women's Healing Justice Project

http://transfeminism.tumblr.com

This trans-feminist project addresses issues of systematic, institutional and interpersonal violence and oppression experience by trans women (those who were coercively assigned male at birth and identify as women/female) across multiple identities (e.g., race, class, dis/ability. Citizenstatus, nationality, sexuality, age, HIV status, and form, status, or age of transition, etc.).

LONG-TERM CARE (see also AGING IN PLACE)

What is Home Care?

About 7.6 million Americans receive home care, according to the U.S. Census Bureau. The number is much greater when you consider that the census does not include "informal care" which is care given by a friend or family member. Home care is generally defined as nonmedical support services delivered at the home of the senior. The aim of home care is to allow older adults to remain at home longer rather than enter an assisted living community, nursing home or other types of care. Home care may be appropriate if an older adult prefers to stay at home but needs assistance with activities of daily living.

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

What is Managed Long Term Care?

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

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

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

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

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

What is Assisted Living?

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

There is a wide variation in the level of care that may be provided in assisted living communities. Some assisted living communities specialize in providing a supportive and safe environment for older adults who are largely independent but need some minor periodic assistance with activities of daily living or medication management. Other assisted living providers have designed their services specifically for the very frail elderly who need a very high level of assistance on a daily basis. These assisted living facilities have become a substitute for nursing homes and frequently provide many, though not all, of the same care services as a skilled nursing facility. It is important to know what type of environment each assisted living community caters to so that your loved one will be comfortable. There are approximately 36,000 assisted living options to choose from in the United States.

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

What is a Nursing Home?

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

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

The average cost of care for nursing home care across the country ranges between \$4,000 and \$8,000* per month. Cost is determined by the level of care needed, the setting where the care is provided, and the geographic location. Due to the high cost of care, many residents use supplemental funding from the government in the form of Medicare** and/or Medicaid.

^{*}Cost of care for nursing home care in the NYC Metropolitan Area is more likely to be in the \$11,000/month range and higher.

^{**} Medicare generally only covers 30 days post-hospitalization.

≈ Manhattan Nursing Homes ≈

Amsterdam Nursing Home

1060 Amsterdam Avenue New York, NY 10025 212-316-7700

www.amsterdamcares.org

Isabella Geriatric Center

515 Audubon Avenue New York, NY 10040 212-342-9200

www.isabella.org

Jewish Home Lifecare

120 West 106th Street New York, NY 10025 212-870-4715

www.jewishhome.org

The Riverside (formerly Kateri Residence)

150 Riverside Drive New York, NY 10024 646-505-3759

http://theriversiderehab.com

Mary Manning Walsh Home

1339 York Avenue New York, NY 10021

212-628-2800

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

Upper East Side Rehab. & Nursing Center

(formerly DeWitt Nursing Home) 211 East 79th Street New York, NY 10075

212-879-1600

http://uesrnc.com

Fort Tryon Center

801 West 190th Street New York, NY 10040

212-543-6400

https://www.forttryonrehab.com/

Harlem Center for Nursing and Rehab

30 West 138th Street New York, NY 10037

212-690-7400

http://www.harlemcenterrehab.com/

New East Side Nursing Home

25 Willlet Street, New York, NY

New York, NY 10002

212-673-8500

New Gouverneur Hospital SNF

227 Madison Street New York, NY 10002

212-441-5000

www.nyc.gov/html/hhc/gouverneur

Terence Cardinal Cooke Health Center

1249 Fifth Avenue New York, NY 10029

212-360-3980

Village Care Nursing Center

214 West Houston Street New York, NY 10014

212-337-9400

http://www.villagecare.org/vcrnc

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

Complaints regarding nursing home services can be made to the Department of Health by calling 888-201-4563 or online at https://www.health.ny.gov/facilities/nursing/complaints.htm.

≈ Long-Term Care Advocacy and Referrals ≈

ICAN (Independent Consumer Advocacy Network)

844-614-8800

http://icannys.org

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

Long Term Care Community Coalition (LTCCC)

1 Pennsylvania Plaza, Suite 6252 New York, NY 10119 212-385-0355

http://nursinghome411.org/

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

MFJ Legal Services Nursing Home Residents Project (NHRP)

100 William St. 6th Floor New York, NY 10038

Intake: 855-444-6477 (Tuesdays 10am-5pm)

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

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

NY Connects

800-342-9871

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

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

New York State Long-Term Care Ombudsman Program – CIDNY

841 Broadway, Suite 301 New York, NY 10013 212-674-2300

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

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

≈ Additional Online Long-Term Care Resources ≈

A Place for Mom

866-518-0936

http://www.aplaceformom.com

This website is a free referral service that can find the right residential senior care center for individuals of loved ones.

Aging Care

http://www.agingcare.com

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

Aging with Dignity

(850) 681-2010

http://www.agingwithdignity.org/about.php

An organization that is dedicated to helping our elders make their own educated choices in their later stages of life. Their "Five Wishes" program assists all people ages 18 and up in writing their own personal preferences if their lives were in danger.

Caring.com

http://www.caring.com/

This website is available for all types of questions or concerns about getting help for an elder or help for a caregiver. There are many resources on different medical conditions as well as advice for easy transitions on both ends of the spectrum. Their website is dedicated to helping elders and those who care for them.

End Of Life Choices NY

212-726-2010

http://endoflifechoicesny.org/

This organization's goals are to support, educate and advocate for people who are in their last stages of life. They believe that all people should have the right to die humanely and with the least amount of pain. They advocate for legislation and through the court system.

Elderlaw Answers

https://www.elderlawanswers.com/

A website that gives out up-to-date information about crucial legal issues facing seniors as well as different legal information. You can tap into a network of highly qualified elder lawattorneys across the nation and get preliminary answers to your legal questions.

Family Caregiver Alliance

800-446-8106

http://caregiver.org/caregiver/jsp/home.jsp

A website completely devoted to providing all types of information to the public. There are several links to find further information and help as well as information specific to New York. Questions especially about finances and legal issues are answered in detail.

Hospice Foundation of America

202-457-5811

http://www.hospicefoundation.org/

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

LongTermCare.gov

https://longtermcare.acl.gov/

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

National Alliance for Caregiving

http://www.caregiving.org

A coalition of national organizations focused on caregiving. The website can send users to over 1,000 other websites containing resources for caregivers and the elderly.

New York State Office for the Aging

800-342-9871

http://www.aging.ny.gov

State agency dedicated to helping older New Yorkers be as independent as possible for as long as possible through advocacy and consumer-oriented programs and services which support and empower older adults and their families.

SeniorAdvisor.com

800-805-3621

https://www.senioradvisor.com/

This website provides consumer ratings and reviews for senior living communities and homecare providers nationwide. It provides an open platform for residents and their families to share their experiences of their senior care services to help others in their own search for senior care.



ASPCA Animal Hospital

424 East 92nd Street New York, NY 10128 (646) 259-4080

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

The ASPCA Animal Hospital provides urgent veterinary care for cats and dogs whose owners are experiencing financial challenges. It is open Monday-Saturday from 8:30am-4:00pm. Call before visiting. Reduced cost services available to households with incomes of \$75,000 or less. To qualify for assistance, bring one of the following with you: EBT benefits card, SSI award letter, VA benefits letter, proof of unemployment or workers' compensation, or proof of TANF benefits.

ASPCA Mobile Spay/Neuter Clinic

877-772-9692

https://www.aspca.org/nyc/spay-neuter-services/mobile-spay-neuter-clinic

The ASPCA strives to make spay/neuter services accessible and affordable for all city residents. Low-income pet parents (with proof of public assistance such as welfare, Medicaid, Medicare, SSI, disability, food stamps, TANF or public housing) will qualify for heavily subsidized spay/neuter services for their cat or dog. Spay/neuter fees for cats and dogs with proof of public assistance is free and without proof of public assistance is \$125.

Healthy Pets Project of NYC

http://www.healthypetsnyc.org

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

Paws New York

134 West 29th Street, Suite 802 New York, NY 10001 212-203-4760

http://pawsnv.org/

The Housecalls Program is PAWS NY's core program where volunteers make home visits to provide dog walking, litter maintenance, provision of food and water, transportation to/from the vet, and grooming to older pet owners who met their eligibility requirements. Through the Pets Pantry Program, PAWS NY also distributes pet food and supplies on a limited basis to people who are having trouble buying food for their pets.

The Humane Society of New York

306 East 59th Street New York, NY 10022 212-752-4842

http://www.humanesocietyny.org

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

POLICE PRECINCT COMMUNITY COUNCILS

All police precincts in New York City hold monthly meetings open to the public. The meetings are an opportunity for citizens to learn about recent developments in their community, meet senior police officers, and to discuss any concerns or questions. The following precincts cover the majority of Senate District 28:

13th Police Precinct

230 East 21st Street New York, NY 10011 212-477-7411

The Precinct Community Council typically meets the third Tuesday of every month at 6:30pm at the precinct station house.

17th Police Precinct

167 East 51st Street New York, NY 10022 212-826-3211

The Precinct Community Council meeting is typically held on the last Tuesday of every month at 6:30pm at the Sutton Place Synagogue, 225 East 51st Street.

19th Police Precinct

153 East 67th Street New York, NY 10065 212-452-0600

The Precinct Community Council typically meets the first Monday of the month at 7pm at the precinct station house.

Midtown North Police Precinct

306 West 54th Street New York, NY, 10019 212-767-8400

The Community Council typically meets every third Tuesday of the month at 7:00pm at the precinct station house.

Midtown South Police Precinct

357 West 35th Street New York, NY 10001 212-239-9811

The Precinct Community Council typically meets on the third Thursday of the month at 7:00pm in lobby of the New Yorker Hotel at 481 8th Avenue.



At present, there are over 100 senior centers located throughout Manhattan operated by the NYC Department for the Aging. To find one close to you, call 311 or check the Department for the Aging's website. The Centers offer a variety of services including meals, educational and recreational programs, assistance with benefits, exercise classes, services to the homebound elderly and field trips to theaters and museums. Almost all centers provide lunch daily for a requested donation of \$1.50.

The following centers are located on the East Side of Manhattan:

Carter Burden Network

415 East 73rd Street New York, NY 10021 212-879-7400

http://www.carterburdennetwork.org

Starting in September 2019, lunch is served at Church of the Epiphany, 1393 York Avenue (between 74th & 75th Streets). The lunch program will return to 351 East 74th Street in 18-24 months.

Breakfast & Lunch are served at 312 E. 109th Street

Serves Manhattan residents age 60 and older allowing them to live safely and with dignity. The Center provides on-site activities including yoga, exercise, chorus, arts and crafts, and computer classes. Other programs include help for people experiencing memory loss, case management, help with benefit applications, elder abuse intervention program, cultural connections, and more. Offers assistance with benefits and entitlements, and support services to help older adults to remain in their homes, such as housekeeping and assistance with activities of daily living.

Carter Burden/Leonard Covello Senior Program

312 East 109th Street (between 1st and 2nd Aves.) New York, NY 10029 212-423-9665

http://www.carterburdennetwork.org/covello

Open to anyone over 60, this program provides socialization, recreation and education through a wide variety of daily activities, including, breakfast and lunch, dance and yoga classes, computer training, health and wellness activities, art programs, special events & holiday parties and other activities. Day trips are also planned on a regular basis. Case assistance is offered to members who need help in applying for benefit programs, accessing medical care, or other supports.

Lenox Hill Neighborhood House Senior Center

343 East 70th Street New York, NY 10021 212-744-5905

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

All meals are served at above address. Some activities may take place at 331 East 70th Street. The 70th Street Senior Center is open daily. The Center offers breakfast, lunch, and dinner at 8:15 am, 11:30 am, and 5:30pm respectively and features an array of cultural, educational and recreational activities. Financial and case management services are provided, and a social day care for physically and cognitively frail elders is located on site. Meals on Wheels, benefits and entitlements, support services to help older adults live safely in their homes are also available.

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

619 Lexington Avenue New York, NY 10022 212-308-1959

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

The Senior Center at St. Peter's Church is Monday through Saturday. The Center provides lunch at noon and a host of activities including on-site jazz concerts every Wednesday, creative movement and language classes, educational lectures on health and finances, and movies. Staffed by a team of dedicated social workers committed to improving older adults' quality of life, free counseling and referrals are provided to all members.

Stanley Isaacs Neighborhood Center

415 East 93rd Street New York, NY 10128 212-360-7620

www.isaacscenter.org

Offers health and wellness programs, social activities, cultural and educational events workshops, adult education, and computer classes. Breakfasts and lunches are provided on site.

Stein Senior Center

204 East 23rd Street, 2nd Floor New York, NY 10010 646-395-8083

www.steinseniorcenter.org

Lunch and activities for seniors are offered weekdays. Services and programs include an on-staff nutritionist, exercise classes, a bi-monthly legal clinic, computer classes, trips, parties, lectures and demonstrations. A new program is SPA (Service Program for Adults), a day care program for those suffering from Alzheimer's disease and related dementia. The program is available on Monday, Wednesday and Friday from 1pm-4pm and different activities are offered each day.

Additional Senior Centers

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

Midtown
305 7th Avenue, 15th Floor
New York, NY 10001
212-741-2247
Harlem (Oberia D. Dempsey Center)
220 West 143rd Street
New York, NY 10030
646-660-8951

https://www.sageusa.org/nyc/centers/midtown.cfm

https://www.sageusa.org/nyc/centers/harlem.cfm

First full-time LGBT Senior Center in the country. Provides meals and programs related to arts and culture, fitness, food and nutrition, health and wellness, and lifelong education.

Selfhelp Virtual Senior Center

212-971-7676

http://vscm.selfhelp.net/

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

Meal Programs Available at Senior Centers:

Senior Center	<u>Address</u>	<u>Meals</u>	<u>Days Available</u>	Meal Times
Carter Burden Luncheon Club	1393 York Avenue***	Lunch	Monday- Friday	Noon
Carter Burden/ Leonard Covello Senior Program	312 East 109 th Street	Breakfast and Lunch	Monday-Friday	Breakfast: 9:00-10:00 Lunch: Noon
Lenox Hill Neighborhood House Senior Center	343 East 70 th Street	Breakfast Lunch and Dinner	Every day	Breakfast: 8:15-9:00 Lunch: 11:30-12:30 Dinner: 5:30-6:30
Lenox Hill Neighborhood House Senior Center at St. Peter's Church	619 Lexington Avenue	Lunch	Monday-Friday	Noon
Stanley Isaacs Neighborhood Center	415 East 93 rd Street	Breakfast and Lunch	Monday- Friday	Breakfast: 8:30-9:15 Lunch: 11:45 & 12:15
Stein Senior Center	204 East 23 rd Street	Lunch	Monday-Friday	Noon-1pm

^{***} Starting in September 2019, Carter Burden's lunch program is at Church of the Epiphany, 1393 York Avenue (between 74th & 75th Streets). The lunch program will return to 351 East 74th Street in 18-24 months.

SERVICES FOR PEOPLE WITH DISABILITIES

Access-A-Ride

877-337-2017 718-393-4999

https://access.nyc.gov/programs/access-a-ride/

http://web.mta.info/nyct/paratran/guide.htm/

Provides transportation for people who are unable to use public transportation. One-way fare is the same as full fare on mass transit. Exact change required. Access-A-Ride service operates 24 hours a day, seven days a week. Call for application and/or additional information. Please note you must apply and it will take at least 21 days for approval from the date of application.

Community Arranged Resident Transportation Program (C.A.R.T. Project)

490 Second Avenue New York, NY 10016 212-956-0855

http://www.nyfsc.org/services/freetrans.html

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

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

841 Broadway, Suite 301 New York, NY 10003 212-254-5000 or 212-674-2300 (Manhattan office)

www.cidny.org

Provides benefits counseling and direct services (e.g. housing assistance, referrals and recreational activities for residents with disabilities). Also involved in political advocacy to improve the rights and opportunities of people living with disabilities.

Mayor's Office for People with Disabilities

100 Gold Street, 2nd Floor New York, NY 10038 311 or 711(Relay service for Hard-of-hearing) TTY Service: 212-504-4115

www.nyc.gov/html/mopd

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

New York City Human Rights Commission

100 Gold Street, Suite 4600 New York, NY 10038 718-722-3131

http://www.nyc.gov/html/cchr/home.html

The NYC Human Rights Law is one of the most comprehensive civil rights laws in the nation. It prohibits discrimination in employment, housing and public accommodations based on race, color, creed, age, national origin, alien, age or citizenship status, gender, gender identity, sexual orientation, disability, marital status, and partnership status. The NYC Human Rights Commission provides online education resources with information on various types of discrimination. Discrimination complaints can be filed via the website, in person, or over the phone.

New York State Human Rights Commission

Manhattan Office 163 West 125th Street, 4th Floor New York, New York 10027 212-961-8650 TTY # 718-741-8300

https://dhr.ny.gov/

New York has the proud distinction of being the first state in the nation to enact a Human Rights Law, which affords every citizen "an equal opportunity to enjoy a full and productive life." This law prohibits discrimination in employment, housing, credit, places of public accommodations, and non-sectarian educational institutions, based on age, race, national origin, gender, sexual orientation, marital status, disability, military status, and other specified classes.

Parking Permits for People with Disabilities (PPPD)

718-433-3100

www1.nvc.gov/html/dot/html/motorist/pppdinfo.shtml#nvcpermit

The NYC Department of Transportation issues two types of parking permits for people woith disabilities—New York State permits and New York City permits. There are different eligibility requirements and uses for these permits. The City permit can only be used for on-street parking within New York City, and the State permit is used for designated parking spaces for people with disabilities. Details and applications are available by calling or visiting the website.

Project Open House (POH)

Call 311

https://www1.nyc.gov/site/mopd/initiatives/project-open-house.page

Administered by the NYC Mayor's Office for People with Disabilities, Project Open House removes architectural barriers in the homes of people with permanent disabilities. Examples of work covered under the program include widening doorways, converting of steps into ramps, and installing grab bars. To be eligible, individuals must have permanent disability and meet the Section 8 income limits by household size, exact numbers can be found on the website. Applicants do not need to own their residence, but they must have their building owner's written approval for the work to be done.

See page 60 for information about the Disabled Rent Increase Exemption (DRIE) program for low-income renters.

SERVICES FOR THE VISUALLY IMPAIRED

American Foundation for the Blind

2 Penn Plaza, Suite 1102 New York, NY 10121 212-502-7600

Information center: 800-232-5463

www.afb.org

Provides a directory of services for older adults with vision impairments. Works to expand the possibilities for people with vision loss.

New York State Commission for the Blind & Visually Handicapped

80 Maiden Lane, 23rd Floor New York, NY 10038 212-383-1740 or hotline 866-871-3000

http://ocfs.ny.gov/main/cb/

Provides a listing of not-for-profit agencies in New York that offer on-the-job training, placement services, assistance technology and other services to the blind and visually impaired.

Lighthouse Guild

250 West 64th Street New York, NY 10023 800-284-4422

http://www.lighthouseguild.org/

An organization dedicated to addressing and preventing vision loss. Coordinating care for eye health, vision rehabilitation, behavioral health and related services. Also offers an American Diabetes Association-accredited self-management education program and a comprehensive Adult Day Health Care program for people with vision loss and chronic medical conditions.

National Federation of the Blind of New York State NYC Chapter

718-567-7821

www.nfbny.org

Support and advocacy group that strives to reform general attitudes towards the blind, and the attitudes blind people have about themselves. Provides phone support groups for seniors as well. NYC chapter meets on the third Wednesday of each month at 6:00 p.m.

SUNY University Eye Center

33 West 42nd Street New York, NY 10036 212-938-4000 or 212-938-4001

https://www.universityeyecenter.org/

The patient care facility of the State University of New York College of Optometry provides a wide range of services for all eye care patients including comprehensive exams, vision therapy, laser eye surgery, and low vision services. Accepts Medicaid and Medicare.



The Actors Fund Senior Care Program

729 Seventh Avenue New York, NY 10019 212-221-7300 917-282-5943 (senior services)

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

The Senior Care Program helps entertainment industry professionals 65 years old and older, their families and caregivers with services including assessment, advocacy, access to entitlements or other benefits, and financial management and assistance.

Catholic Charities of the Archdioceses of New York

1011 First Avenue, 11th Floor New York, NY 10022 888-744-7900 – helpline

www.catholiccharitiesny.org

Assists the elderly, poor and vulnerable of all religions through an extensive federation of more than 90 agencies and programs.

Community Service Society of New York

633 3rd Avenue, 10th Floor New York, NY 10017 212-614-5552– Public Benefits Information Line

www.cssny.org

A non-profit organization that helps New Yorkers with health, housing, and public benefits. Offers a wide array of programs and services from advocacy to case management. Extensive information about public benefits available on their website and by calling the public benefits line.

DOROT

171 West 85th Street New York, NY 10024 212-769-2850

www.dorotusa.org

Addresses basic needs such as food, housing, health and wellness. Provides social, cultural and educational activities to alleviate isolation and to foster interaction among generations. Operates a number of programs including friendly visiting, shop and escort, kosher meals for the homebound, support for caregivers, and homelessness prevention.

Federation of Protestant Welfare Agencies

40 Broad Street, 5th Floor New York, NY 10004 212-777-4800

www.fpwa.org

Promotes the social and economic well-being of New York's most vulnerable, including the elderly, through their membership.

Health Outreach at New York Presbyterian

420 East 76th Street New York, NY 10021 212-746-4351

www.nypgeriatrics.org/

Promotes health and quality of life for adult's age 60 and older. Certified social workers provide health and insurance information and facilitate access to social services. Health education programs include monthly lectures covering medical, social, legal and entitlement issues. Also sponsors a find-a-physician program.

Health Advocates for Older People, Inc.

155 East 44 Street, 6th Floor New York, NY 10017 212-980-1700

www.hafop.org

Many activities hosted at the Church of the Holy Trinity at 341 East 87th Street
Health Advocates' Healthy Aging Program provides seniors the tools, techniques, and support to
age with independence and vitality in the city they love. Promotes healthy aging through wellness
programs, exercise classes, cultural and museum visits, lectures, and seasonal luncheons.
Another important program is the Home Safety Visit, which identifies potential safety hazards and
recommends specific low-cost solutions.

Jewish Association for Services to Aged (JASA)

247 West 37th Street New York, NY 10018 212-273-5272

www.jasa.org

Provides social, recreational, health, legal, housing, educational and advocacy programs for the elderly regardless of race, religion or ethnicity.

Metropolitan Council on Jewish Poverty (Met Council)

120 Broadway, 7th Floor New York, NY 10271 212-453-9500

http://www.metcouncil.org

Met Council provides comprehensive social services to aid, sustain and empower low-income New Yorkers. The agency provides immediate assistance to New Yorkers in crisis and provides support through the following programs: kosher food pantry, domestic violence counseling, home repairs, benefits assistance, and affordable housing. Met Council's grassroots Jewish Community Council network provides support to families in their neighborhoods.

New York Foundation for Senior Citizens

11 Park Place, 14th Floor New York, NY 10007 212-962-7730

www.nyfsc.org

Provides housing alternatives and professionally administered social service programs to help seniors live healthy, independent lives. Its Ombudsman Program specializes in defending the rights of residents in long-term care facilities. Meals on Wheels, benefits and entitlements, housekeeping and personal assistance with activities of daily living.

Selfhelp Community Services, Inc.

520 Eighth Avenue, 5th Floor New York, NY 10018 866-735-1234 (main line)

https://www.selfhelp.net/

Selfhelp works to enable older adults and at-risk families to live in their own homes independently and with dignity. Provides a comprehensive network of community based home care, social services and senior housing programs, which integrate progressive strategies, and cutting edge technologies that address the changing needs of their clients. Also operates the largest and oldest Nazi victim services program in the country for survivors of the Holocaust.

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

305 Seventh Avenue, 15th Floor New York, NY 10001 212-741-2247

www.sageusa.org

Meets the unique needs of the senior gay, lesbian, bisexual and transgender communities. Holds various social events, provides social work counselors, cultural workshops, and an exercise group.



Access-A-Ride

877-337-2017 718-393-4999

https://access.nyc.gov/programs/access-a-ride/

http://web.mta.info/nyct/paratran/guide.htm

Provides transportation on an "as needed" basis for people who are unable to use public transportation. One-way fare is the same as full fare on mass transit. Exact change required. Access-A-Ride service operates 24 hours a day, seven days a week. Call for application and/ or additional information. It will take at least 21 days from the date of application for approval.

Accessible Dispatch

311

Direct Dispatcher: 646-599-9999 Text: 646-400-0789

www.nycaccessibledispatch.org

Accessible Dispatch compensates drivers for their travel to a pickup location allowing passengers to only pay the metered taxi fare. All drivers of wheelchair-accessible taxicabs are required to participate in the Accessible Dispatch program. Passengers can request a wheelchair-accessible taxi for any trip beginning in Manhattan by calling/texting/visiting the website listed above. An app is available for apple and android smartphones.

Community Arranged Resident Transportation Program (CART)

212-956-0855

http://www.nyfsc.org/services/freetrans.html

CART provides free car service, Monday-Friday, to and from doctor's appointments and planned events. CART also delivers meals to homebound older adults living in mid-Manhattan. This service operates only in Manhattan from the Battery to 96th Street on the East Side and to 110th Street on the West Side. The service accommodates people in wheelchairs.

EasyPay MetroCard

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

https://new.mta.info/easypay

Assistance available 9am-5pm on weekdays, except holidays, and 9am-2pm on Saturdays. Program allows older adults to pay for rides automatically with a credit or debit card. Monthly statements are sent to account holders and are available online.

Reduced Fare MetroCards

3 Stone Street

New York, NY 10004

511 (when prompted say "MTA" then say "reduced fare metrocard")

https://new.mta.info/fares-and-tolls/subway-bus-and-staten-island-railway/reduced-fare-metrocard Reduced Fare MetroCards currently offer \$1.35 fare to adults 65 and older and to people with disabilities of any age. Reduced Fare cards work like standard MetroCards, but are personalized with your name and photo. Pay-per-ride and unlimited-ride options available, as well as EasyPay. Two valid forms of identification are needed. Apply by mail or in person at the MTA's Customer Service Center at 3 Stone Street or at a MetroCard Bus or Van. Application available by phone or online at https://new.mta.info/sites/default/files/2018-05/seniors%20citizens.pdf.



Legal Services NYC Veterans' Justice Project

40 Worth Street, Suite 606 New York, NY 10013 347-592-2409

https://www.legalservicesnyc.org/what-we-do/practice-areas-and-projects/veterans-justice-project
The LSNYC Veterans Justice Project provides civil legal services to low-income military veterans, service members and their families. It is designed to help veterans achieve greater housing and financial stability and connect veterans with social and mental health services.

New York City Bar Association's Veterans Assistance Project

42 West 44th Street New York, NY 10036 212-382-4722 or 877-564-3383

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

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

New York City Department of Veterans' Services

Manhattan Borough Hall (open Monday & Thursday, 10am-noon & 1pm-4pm) 431 West 125 Street, Main Floor New York, NY 10027 212-416-5250

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

The NYC Department of Veterans' Services provides assistance and advocacy for veterans and their family members with housing, employment, education, mental health, health care, public benefits, and legal services issues. A guide to their services is available online at: https://www1.nyc.gov/assets/veterans/downloads/pdf/Veterans_Resource_Guide_JUL2019.pdf.

New York Legal Assistance Group Veterans Project (NYLAG)

7 Hanover Square, 18th Floor New York, NY 10004 212-946-0357 (Intake Monday, Wednesday, and Thursday, 9am-3pm) https://www.nylag.org

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

New York State Department of Veterans' Affairs

163 West 125th Street, Room 908 New York, NY 10027 718-722-7072 888-838-7697 (to schedule an appointment with a benefits advisor)

https://veterans.nv.gov

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

Urban Justice Center Veteran Advocacy Project

40 Rector Street, 9th Floor New York, NY 10006 646-502-5620

https://vap.urbanjustice.org/

The Veteran Advocacy Project provides free civil legal services to low-income veterans and their families, with a focus on those living with Post Traumatic Stress, Traumatic Brain Injury, and substance use problems.

U.S. Department of Veterans Affairs

New York Regional Office 423 East 23rd Street New York, NY 10010 212-686-7500 or 844-698-2311

https://www.va.gov

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

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

423 East 23rd Street New York, NY 10010 212-686-7500 212-686-7500 x4656 (Mental Health)

https://www.nyharbor.va.gov/

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

Additional VA Toll Free Numbers:

Crisis Hotline: 800-273-8255 x1

Education and Training (GI Bill): 888-442-4551

Life Insurance: 800-669-8477

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

Veterans Health Administration: 877-222-VETS (877-222-8387)

Women's Health: 885-VA-Women (885-829-6636)

Veterans' Homeowner Tax Exemption

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

O VOLUNTEER OPPORTUNITIES

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

AARP Local Volunteer Opportunities

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

1-866-740-7719

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

American Red Cross

520 West 49th Street New York, NY 10019 877-733-2767

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

Big Apple Greeters

1 Centre Street New York, NY 10007 212-669-8159

http://bigapplegreeter.org/volunteer/

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

JASA's Joint Public Affairs Committee for Older Adults (JPAC)

247 West 37th Street, 9th Floor New York, NY 10018 212-273-5272 212-273-5211 (Volunteer number)

www.jasa.org/volunteer

JPAC is a social action coalition that offers older volunteers a training course in leadership and engagement. Volunteers are also needed for office work.

New York Cares

65 Broadway, 19th Floor New York, NY 10006 212-228-5000

https://www.newyorkcares.org/volunteer

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

New York State Long-Term Care Ombudsman Program-CIDNY

841 Broadway, Suite 301 New York, NY 10003 212-812-2913

https://www.nycservice.org/opportunities/index.php?opp_id=11346

"Ombudsmen" are advocates for those living in nursing homes, and assisted living facilities, and family-type homes. CIDNY's Ombudsmen work with residents and their families to make sure residents' rights are protected, their needs met, and any complaints are resolved. The Ombudsman program uses volunteers as advocates. Volunteers go through a 36-hour training program and are then certified by the state. Once they are certified, volunteers are assigned to a facility to work with the residents and their families.

NYC Service

253 Broadway, 8th Floor New York, NY 10007 212-788-7550

https://www.nycservice.org

Refers volunteers to a wide range of city organizations.

OASIS Intergenerational Tutoring Program (in East Harlem with Union Settlement)

212-828-6000

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

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

Retired & Senior Volunteer Program (RSVP)

633 3rd Avenue, 10th Floor New York, NY 10017 212-254-8900

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

Run by the Community Service Society of New York. Encourages and assists older adults who want to volunteer in their communities. Includes a senior-to-youth mentoring program.

Senior Companion Program

800-942-2677

www.seniorcorps.gov/about/programs/sc.asp

This program arranges for senior citizen volunteers to reach out to other seniors who need friendship and help with simple chores.

Volunteer Referral Center

161 Madison Ave, Suite 5SW New York, NY 10016 212-889-4805

http://volunteer-referral.com/

This 25-year old program connects skilled and willing volunteers with the needs of nonprofit organizations. Interviews are required with all volunteers to match with positions.



≈ HEALTH CARE PROXY ≈

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

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

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

If you do not have someone to appoint as your health care agent, you may document your health care wishes in a living will. There is no standard living will form that must be used in New York. A sample form may be downloaded at: http://www.nhpco.org/wp-content/uploads/2019/04/New York.pdf.

≈ POWER OF ATTORNEY ≈

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

A power-of-attorney can be either a "general" power-of-attorney, where the agent may perform almost any act the principal might have performed himself regarding the financial 90 management of his affairs, or a "limited" power-of-attorney where the agent has one or more specific powers, such as the power to sell a particular property to a particular purchaser at a particular time.

A single principal may name one or more agents who can be authorized to act either "jointly" or "severally" (alone without the signature of the other agent or agents).

The "durable" power-of-attorney is unlike the ordinary power-of-attorney in that it does not become inoperative upon the incapacity of the principal. The durable power-of-attorney provides that those powers granted to the agent will not be affected by the subsequent disability or incapacity of the principal or by the lapse of time.

In drafting powers-of-attorney, care should be given to confer powers with as much specificity as possible in order to avoid the possibility of a court construing a specific omission as intent to fail to grant that specific power. Such an adverse finding could be a serious detriment to the principal's assets.

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

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

In a few states, the principal is allowed to delegate to the agent in the durable power-ofattorney various health care powers in addition to control over financial matters. In New York State, however, a health care power-of-attorney or proxy must be a separate document from a power-of-attorney. 1

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