

Understanding Your Options for Services in the Community 2016



Disclaimer: This booklet provides very general information and shouldn't take the place of advice from a professional. There's no substitute for a conversation with a specialist that takes into account your specific situation, needs and preferences.

If you'd like to discuss your options, there are several people who can provide you information and advice.

You can get free objective information and advice from the Aging and Disability Resource Center, an interagency collaboration of state and local social service agencies, by calling 1-855-937-2372.

If you're an older adult in need of services or a caregiver of an older adult who needs help, you can call your Area Agency on Aging at 1-800-252-9240 for a free consultation. You might also want to contact a geriatric case manager, financial planner, or attorney.

*Please note that this booklet is written for the benefit of persons who live in the State of Texas, and some of the information will not apply to people who live in other states. The income and resource limits are current as of 2016 and subject to change. **All** of the information in this booklet is subject to change.*

If any information contained in this booklet is incorrect, please contact Doni Green of the North Central Texas Aging and Disability Resource Center at dgreen@nctcog.org.

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Let's get started.

It's true — there's no place like home. Having an illness or injury doesn't change that. In fact, it can make it even more important for you to be surrounded by familiar things and people, and to be in control of how you spend your days. Whether you're at home now and want to stay home, or you're in a nursing home and want to go back to the community, this booklet is written for you. You have options!

This booklet discusses services that may be available and tells you where you can find services, how to pay for services, and how to choose service providers who are most qualified to meet your needs.

What services may be available?

Every community is different and offers different services. To figure out what's available in your community, call 2-1-1 to be connected with an information and referral specialist. Phones are answered 24 hours a day, seven days a week. You can also call 1-800-252-9240 during normal business hours to speak to your local Area Agency on Aging, or call 1-855-937-2372 to speak to your local Aging and Disability Resource Center.

There are some basic social services that are available in nearly all communities. These include transportation, nutrition, housekeeping, personal care, medical equipment and adaptive aids, financial assistance, help with housing costs, hospice care, respite and caregiver support, legal help, mental health services, and independent living skills training. Let's look at each one of these statewide services, in addition to some that are available in certain parts — but not all — of Texas.

Transportation

Most communities have public transportation services that can meet the needs of people with and without disabilities. To find out who your local public transportation providers are, you can contact the American Public Transportation Association at www.apta.com/resources/links/unitedstates/Pages/TexasTransitLinks.aspx. This site contains links to transit agencies for cities, towns and counties across the United States.

If you have a disability, ask about paratransit services. Paratransit services use vans or buses that pick people up at their homes (or other starting points) and take them to specific destinations — such as a senior center, grocery store, or doctor’s office.

How do you qualify for paratransit services? In most cases you need to fill out an application and prove you have a disability. This is usually done by getting a statement from your doctor, explaining why your medical condition makes it difficult for you to use regular transportation.

Public transportation services are available to people, no matter how much income they receive. They usually require riders to pay fares, but the fares are kept low (e.g., a few dollars for each one-way trip) because the government helps pay the cost.

The Area Agency on Aging (AAA) often helps with transportation. To qualify for services through the AAA, you must be at least 60 years old. In addition, the AAA may give priority to certain groups of older people (e.g., those with low incomes, those who have recently been in the hospital, those who need medical transportation, and so on). To find out if your AAA pays for transportation, call 1-800-252-9240. Keep in mind that the AAA’s transportation providers usually schedule trips on a first-come, first-served basis, so it’s important to call several days before you need a ride.

The State of Texas provides medical transportation for people who have Medicaid benefits. If you have Medicaid and need to go to the doctor, hospital, or drug store that participates in the Medicaid program, call the following number to set up a ride:

- If you live in the Dallas area, call 1-855-687-3255
- If you live in the Houston/Beaumont area, call 1-855-687-4786.
- If you live in any other part of Texas, call 1-877-633-8747 (TTY: 1-800-735-2989).

If you can’t get a ride through public transportation, the Area Agency on Aging, or the Medicaid program, call 2-1-1 and ask

what local transportation programs are available. There may be volunteer groups that help out with transportation or businesses that can provide transportation for a fee.

If you have your own transportation but have a disability that limits how far you can walk, you can apply for a temporary or permanent handicap parking placard. You will need to fill out an application, and your doctor will need to sign a statement that you have a disability. For information, call your county tax office.

Nutrition

If you have problems buying or fixing food, there are state and local programs that may be able to help.

If you can't afford to buy all the food you need, see if you qualify for **Supplemental Nutrition Assistance Program**, or **SNAP**, benefits (which used to be called food stamps). In order to qualify, you must have a low income and limited resources. To apply, call 2-1-1. The 2-1-1 call-taker can also let you know if there are any food pantries in your area.

If you have a disability that makes it hard to fix food, you may qualify for **home-delivered meal programs** through the Area Agency on Aging (AAA), Texas Health and Human Services Commission (HHSC), or managed care organization if you receive Medicaid benefits. The AAA serves people who are at least 60 years of age, have problems preparing food, and don't have family members who can help out. AAA meal programs are available to older people, regardless of their income, and provided without charge, although contributions are accepted. HHSC provides home-delivered meal services at no cost to people who are older or disabled, have low incomes, and have limited resources. To contact your local HHSC office, call 1-800-458-9858. Keep in mind that AAA and HHSC home-delivered meal programs may have waiting lists. If you receive Medicaid benefits, speak to the service coordinator with the managed care organization that you're assigned to.

If you're at least 60 years old, ask if your AAA offers **congregate meals**. If so, you can go to a meal site and get a noon meal at no charge. Often, the AAA can help arrange a trip to and from the meal site. Congregate meal sites include senior centers, recreation centers, and churches.

Housekeeping Services

Keeping up a home is a lot of work — especially if a disability makes it hard to get around. There are programs that can help eligible people with chores around the house, such as cooking, cleaning and doing laundry.

If you have Medicaid and a qualifying medical condition, you may be able to get help through the Primary Home Care or STAR+PLUS program. Contact the service coordinator with your managed care organization to see if you qualify.

If you don't have Medicaid — but do have a low income, limited resources, and a disability — you may qualify for programs administered by the Texas Health and Human Services Commission (HHSC), such as **Family Care and Home-Delivered Meals**. Specifically, your income can be no greater than \$2,199 per month if you're single or \$4,398 per month if you're married. In addition, you can have no more than \$5,000 in resources if you're unmarried or \$6,000 in resources if you're married.

HHSC also provides **Community Attendant Services** to people with low incomes and very limited resources. To qualify, a single individual can receive no more than \$2,199 in monthly income and have no more than \$2,000 in resources. Couples can receive no more than \$4,398 per month and have no more than \$3,000 in resources. Those who qualify can receive escort, home management, and personal care services.

HHSC also pays for home-delivered meal and emergency response services.

Even if you qualify for HHSC non-Medicaid services, you'll probably have to wait. Because of limited funding, some HHSC non-Medicaid programs may be "frozen" (i.e., not able to accept new applications) and/or have long interest lists that are managed on a first-come, first-served basis. Once you qualify for services through HHSC, you can usually keep getting those services as long as you're eligible.

Many Area Agencies on Aging (AAAs) offer housekeeping services. To qualify, you must be at least 60 years of age. In addition, the AAA may give priority to older people with low incomes, little family support, risk of going into a nursing home, and difficulty caring for themselves. AAA services are usually short-term in nature, lasting six months or less. Contact your local AAA at 1-800-252-9240 to see what programs are available and if you qualify.

Housekeepers who are paid by HHSC and AAAs aren't allowed to provide any kind of personal care, like helping you take a bath or get dressed.

If you don't qualify for any of the housekeeping services above, refer to the section on "Choosing an In-Home Provider" on page 26 of this booklet for tips on finding a qualified housekeeper.

Personal Care Services

Medicare pays for home health aides in some cases. Aides can do things like help you get dressed, take a bath, and so on. But Medicare will pay only if you meet all of the eligibility criteria below:

- You are under the care of a doctor who has developed a plan of care for you;
- Your doctor has ordered skilled care, such as nursing, physical therapy, occupational therapy, or speech therapy;
- Your doctor has ordered home health care;
- Your doctor has certified that you're homebound, which means that you can't leave your home unless you get some help; and
- You receive home health services from an agency that has a contract with Medicare.

Medicare usually pays for personal care services on a temporary basis, as long as you require skilled care. Medicare will not pay for help from aides with bathing, dressing, and using the bathroom when this is the only care you need.

The Texas Health and Human Services Commission has programs such as **Family Care** that provide personal care



services on an on-going basis. To qualify, you must have a low income and limited resources. Specifically, your income can be no greater than \$2,199 per month if you're single or \$4,398 per month if you're married. In addition, you can have no more than \$5,000 in resources if you're unmarried or \$6,000 in resources if you're married. In addition, you must have some kind of medical condition that makes it difficult for you to care for yourself. Keep in mind that HHSC has interest lists for most programs. Even if you qualify, you will need to wait until a slot opens up.

If you're a veteran, you may be eligible for the Veterans Administration's healthcare benefits such as community-based home care. In addition, you may qualify for veterans' benefits such as disability income and pensions. A certain type of pension — **Aid & Attendance** — can help pay for personal care you receive in your home, an assisted living facility, or nursing home.

The Aid & Attendance program serves veterans and surviving spouses who require regular help with eating, bathing, dressing, undressing, taking medicine, and/or toileting. It takes income and resources into consideration, and pays up to \$1,788 per month to eligible veterans, up to \$1,149 per month to eligible spouses, and up to \$2,120 per month to eligible couples.

Some Area Agencies on Aging (AAA) provide personal care services to people who are at least 60 years of age. They target older people with limited incomes, little family support, and a risk of going into a nursing home, and difficulty caring for themselves. AAA services are usually short-term in nature, lasting six months or less. Contact your local AAA at 1-800-252-9240 to see what programs are available and if you qualify.

The Texas Veterans Commission helps veterans access federal, state and local benefits, such as Aid & Attendance. To see if you qualify for Aid & Attendance and other veterans' programs — you can contact the Texas Veterans Commission at 1-800-252-8387, or call your county courthouse and ask for the Veterans County Service Officer.

If you don't qualify for any of the personal care services listed above, refer to the section on "Guide to Choosing an In-Home Provider" on page 26 of this booklet for tips on finding a qualified personal care attendant.

Medical Equipment and Adaptive Aids

If you have problems doing everyday tasks — like getting dressed, taking medicines, or taking a bath, consider the use of durable medical equipment or adaptive aids. Durable (or reusable) medical equipment consists of things like wheelchairs, bath chairs, and walkers. Adaptive aids include adaptive light switches, communication equipment (e.g., TTY phones), computer devices (e.g., special keyboards), home modifications, mobility aids (e.g., staircase lifts), and more.

To get more information on what assistive technology might be able to do for you — and sources of assistive technology — call Abledata at 1-800-227-0216. Abledata is a federally funded clearinghouse that provides information about assistive technology. You can also call your Area Agency on Aging (AAA) at 1-800-252-9240.

Medicare may pay for durable medical equipment, such as wheelchairs, walkers, electric scooters, hospital beds, and oxygen tanks. To qualify you must have Medicare Part B, get a doctor's authorization for use of the equipment at home, and order the equipment from a company that has a contract with the Medicare program. In most cases Medicare will cover 80% of the cost, and you (or your supplemental insurance) will be responsible for 20% of the cost.

As a general rule, Medicare does not pay for equipment that's used in the bathroom, such as raised toilet seats, bath chairs, and transfer benches.

The **Veterans Administration** (VA) may also provide medical equipment for qualifying veterans. Call the Texas Veterans Commission hotline at 1-800-252-VETS (8387) to see if you qualify for medical equipment, in-home services, and/or pensions from the VA.

Financial Assistance

Is it a struggle to pay your bills every month? If so, you may want to see if you qualify for state and federal programs that provide income and on-going help with utility, healthcare, and housing costs.

Here are some programs that are available to people with very low incomes:

- **Veterans Administration Basic Pensions** are available to wartime veterans who are at least 65 years of age, or are permanently and totally disabled, and have low incomes. A single veteran can have no more than \$1,072 per month in countable income. A veteran with a spouse or child can have no more than \$1,404 per month in countable income. Qualifying veterans receive a monthly check. To see if you qualify, call 1-800-827-1000, visit any VA office, or contact your county courthouse and ask for the veterans' service office.
- **Veterans Administration Housebound Pensions** are available to veterans who qualify for the Veterans Administration Basic Pension (see above), and 1) have a single permanent disability evaluated as 100% disabling that causes them to be homebound; or 2) have a single permanent disability evaluated as 100% disabling and at least one other disability that is evaluated as 60% disabling. The housebound pension is paid in addition to the basic pension. The limit on countable income for a veteran with no dependents is \$1,310. The income limit for a veteran with a spouse or child is \$1,642.50.

- **Veterans Administration Aid & Attendance** benefits are available to veterans who: 1) need regular help with feeding, dressing, bathing, grooming, toileting, and/or taking medicines; 2) are confined to bed; 3) are residents of nursing homes; or 4) are blind. Aid & Attendance can pay up to \$1,787 per month to eligible veterans and up to \$2,120 per month to eligible couples for care received in the home, assisted living facility, or nursing home. A surviving spouse may receive up to \$1,149 per month. A veteran's and spouses countable income must be less than the Aid & Attendance benefit for which they qualify. In addition, they must have limited resources — generally no more than \$80,000.
- **Veterans Administration Death Pension** benefits are paid to eligible dependents (surviving spouse and/or child) of deceased wartime veterans whose deaths were not related to military service. Children of Veterans are eligible if they are under the age of 18, enrolled in a VA-approved educational/training institution or became permanently incapable of self-support before reaching the age of 18. Deceased Veterans must have served at least 90 days of active duty with at least one day of wartime service. Income limits apply.
- **Supplemental Security Income (SSI)** is a program for people who are at least 65 years old or blind or disabled, and have low incomes and limited resources. The 2015 income limit for a single person is \$733 per month — not counting the first \$20 per month of most income you receive, the first \$65 per month you get from working, and half of the wages over \$65. The 2015 income limit for a couple is \$1,100 per month. People who qualify for SSI get a monthly check — in addition to Medicaid benefits. To see if you qualify for SSI, call the Social Security Administration at 1-800-772-1213.
- **Medicaid** is a health insurance program that is automatically approved for people who have been approved for SSI (see above). In addition, people who require nursing home care may also qualify for a type of Medicaid even though their income is above the allowable limit. In addition, pregnant women and parents of children may qualify for Medicaid if they have low incomes and limited resources. To see if you qualify for Medicaid, call 2-1-1 or go to a local Medicaid office.

People who qualify for Medicaid can receive medical services from doctors and other healthcare providers who have contracts with the Medicaid program. In addition, Medicaid can pay for things like eyeglasses and hearing aids.

People who receive both Medicare and SSI/Medicaid don't have to pay Medicare premiums, deductibles or copayments.

- **Medicare Savings Programs** are available to people who get Medicare benefits, have low incomes, and limited resources. There are three different Medicare Savings Programs — **QMB**, **SLMB**, and **QI** — that have three different income limits. In 2016 you may qualify for a Medicare Savings Program if your income is below \$1,357 and you are single, or if your income is below \$1,823 and you are married. In addition, you must have less than \$7,280 in savings, investments, and property (other than your home and car) if you are single and \$10,930 if you are married.

If you qualify for QMB, the program will pay your Medicare Part A and B premiums, Medicare Part A and B deductibles, and Medicare Part A and B copayments.

If you qualify for SLMB or QI, the program will pay your Medicare Part B premiums. To see if you qualify for a Medicare Savings Program, call 2-1-1 or 1-800-252-9240 and ask for a benefits counselor. If you need help with the paperwork, just ask! The benefits counselor will be happy to fill out the application and make sure it gets to the right place.

- The **Medicare Low-Income Subsidy** is available to people who get Medicare benefits, have low incomes and limited resources, and who are enrolled or want to enroll in a Medicare prescription drug program. You may qualify for a Medicare Low-Income Subsidy (also called “Extra Help”) if your income is below \$1,485 per month and you are single, or \$2,002.50 per month and you are married. In addition, you may have no more than \$13,640 in savings, investments, and property if you are single, or \$27,250 if you are married. People who qualify for the Low-Income Subsidy pay no more than \$2.95 for each generic drug and \$7.40 for each brand-name drug.

- The **Supplemental Nutrition Assistance Program** is a new name for food stamps. It is a federal program that helps low-income families buy nutritious food from local food stores. SNAP is available to families, older people, and single people who have low incomes and limited resources. To see if you qualify for SNAP, call 2-1-1 or go to a local Medicaid office.
- **LITE UP Texas** helps people with low incomes get a discount on their utility bills. If you have Medicaid or get SNAP, you automatically qualify for LITE UP Texas. In addition, you may qualify as a single person if your income is no more than \$1,215 per month. To qualify as a married person, your income can be no more than \$1,638 per month. To see if you qualify for LITE UP Texas, call 1-866-454-8387.

If you're looking for emergency assistance, call 2-1-1 to see what's available in your community.

Housing

If you need information about buying a home, finding affordable rental housing, locating emergency food and shelter, or getting energy assistance, contact the Texas Department of Housing and Community Affairs (TDHCA). You can go to www.tdhca.state.tx.us/texans.htm for the agency's searchable, online directory of public housing authorities, United States Department of Agriculture rural development offices, and entities that receive state funding for housing programs. Or you can call the TDHCA office at 1-800-525-0657.

As the state agency in charge of housing-related grant and loan programs for both single-family and multi-family properties (e.g., apartment complexes), TDHCA administers a number of programs. They include the following:

- **Homeownership & Home Rehabilitation or Modification Programs:**
 - o The **First Time Homebuyer Program** provides mortgage loan, down payment, and closing cost assistance to low to moderate income households. To apply, contact TDHCA's Texas Homeownership Division at (800) 792-1119.

- o The **Mortgage Credit Certificate Program** Program allows qualified buyers to claim a credit against federal taxes, based on a percentage of annual mortgage interest paid. To apply, contact TDHCA's Texas Homeownership Division at (800) 792-1119.
- o The **Housing Trust Fund** provides loans and grants to finance, acquire, rehabilitate, and develop decent and safe affordable housing. The Housing Trust Fund administers various single family programs, and also provides funds for programs administered by other TDHCA Divisions, including the Homeless Housing and Rapid Services Program and Bootstrap Self-Help Housing. All Housing Trust Fund Programs are implemented only through eligible nonprofits, for-profits, public housing authorities and local governments that have executed a Housing Trust Fund contract or agreement. If you are an individual seeking housing assistance, go to www.tdhca.state.tx.us/texans.htm.
 - The **Housing Trust Fund Homebuyer Assistance Program** provides eligible low-income borrowers a zero percent interest loan and up to \$10,000 for down payment, gap financing, and closing costs assistance to buy a single-family home. To apply, contact the Housing Trust Fund Program Coordinator at (512) 475-2261 or HTF@tdhca.state.tx.us.
 - The **Amy Young Program** provides one-time grants of up to \$20,000 for home modifications that are necessary for access or safety. To qualify, you must have a disability — or a family member with a disability — and a low income. To find a provider in your area, contact the Housing Trust Fund Program Coordinator at (512) 475-4828 or visit www.tdhca.state.tx.us/texans.htm.

- The **Texas Bootstrap Program** Program is administered by the Office of Colonia Initiatives (OCI) Division. The Bootstrap Program makes funds available to Colonia Self-Help Centers or state certified Nonprofit Owner-Builder Housing Providers (NOHPs) to purchase or refinance property on which to build or improve residential housing through self-help construction with very low- and extremely low-income households (Owner-Builders), including persons with special needs.

For more information visit the Office of Colonia Initiatives' [Bootstrap Self-Help Housing Programs](http://www.tdhca.state.tx.us/oci/bootstrap.jsp) page, found at www.tdhca.state.tx.us/oci/bootstrap.jsp.

- The HOME Program awards funding to local organizations to provide the **Homebuyer Assistance Program and Homeowner Rehabilitation Program** to low-income households. To find a provider in your area, contact the HOME Single-family Program Administrator at (512) 475-1391 or www.tdhca.state.tx.us/texans.htm.
 - o TDHCA funds eligible organizations to create multifamily housing at reduced rents for low-income households through programs such as the **Low-Income Housing Tax Credit Program, Multi-Family Bond Program, and HOME Multi-Family Development Program**. To find out if any complexes in your community offer reduced rent units, you can call the Housing Resource Center at (512) 475-3976 or visit: <http://hrc-ic.tdhca.state.tx.us/hrc/VacancyClearinghouseSearch.m>
- **Rental Assistance Programs:**
 - o **Project Access Program:** Issues housing vouchers to help low-income persons with disabilities relocate from institutions such as nursing homes into the community. To apply, contact the Section 8 Division at (800) 237-6500 or 512-475-3884.
 - o **Tenant-Based Rental Assistance (TBRA) Program:** Provides rental subsidies for up to 24 months. To find a provider in your area, contact the

HOME Single-family Program Administrator at
(512)463-8921 or www.tdhca.state.tx.us/texans.htm

The U.S. Department of Housing and Urban Development (HUD) is the federal agency in charge of housing-related grant and loan programs for both single-family and multi-family properties. Here are some of the major HUD programs:

- **Homebuyer Programs:**

- o **Single-Family Housing Mortgage Programs:** Helps people with low and moderate incomes buy homes by reducing fees, down payments, and closing costs. For more information and a list of lenders in your area, call the FHA Mortgage Hotline at 800-225-5342 or visit www.hud.gov/buying/loans.cfm

- o **Self Help Homeownership Opportunity Program (SHOP):** Targets people with low incomes who can help build their homes (i.e., provide “sweat equity”), buy home sites and develop or improve basic housing services (e.g., get connected to electricity, gas, and sewer systems). For more information, contact HUD’s Office of Affordable Housing Programs at (202) 708-2684 or visit: http://portal.hud.gov/hudportal/HUD?src=/program_offices/comm_planning/economicdevelopment/programs/shop

- **Rental Housing Programs:**

- o **Privately owned subsidized housing:** Helps apartment owners offer reduced rents to low-income tenants through programs such as Section 202 and Section 811. To find out if any complexes in your community offer reduced rent units, you can go to: www.hud.gov/apps/section8/index.cfm

- o **Public Housing Properties:** Helps people with low incomes pay rent at housing communities that are owned by housing authorities. There are typically long waiting lists for public housing units. To find the public housing agency that serves the city or county visit: http://portal.hud.gov/hudportal/HUD?src=/program_offices/public_indian_housing/pha/contacts or call (800) 955-2232.

- **Rental Assistance Programs:**

- **Section 8 Housing Choice Vouchers:** Allows very low-income families to lease affordable privately owned rental housing. Vouchers are administered by a network of public housing authorities across the state. They are popular and long waits are common. When a voucher becomes available, the successful applicant is free to choose any housing that qualifies (i.e., meets health and safety standards), including single-family housing, townhouses, and apartments. To find the public housing agency that serves the city or county visit: http://portal.hud.gov/hudportal/HUD?src=/program_offices/public_indian_housing/pha/contacts or call (800) 955-2232.

The United States Department of Agriculture (USDA) has rural development offices that support public facilities and services, including housing, in rural areas. To locate your local Rural Development Office, call (254) 742-9700 or visit: www.offices.sc.egov.usda.gov/locator/app. USDA housing programs include:

- **Homebuyer or Home Repair Programs:**

- **Rural Housing Guaranteed Loan:** Helps low-income households buy homes in rural areas. Eligible applicants must have low incomes, reasonable credit histories, and the ability to afford mortgage payments, taxes, and home insurance. Successful applicants receive 30-year loans and don't have to make down payments.
- **Rural Housing Direct Loan:** Helps low-income households in rural areas buy, repair, renovate, or relocate homes. To qualify, applicants must have low incomes, reasonable credit histories, and the ability to afford mortgage payments, taxes, and home insurance. Successful applicants receive loans for up to 33 years.
- **Rural Repair and Rehabilitation Grants:** Helps very low-income homeowners repair, improve, or modernize their homes to remove health and safety hazards. To qualify, applicants must be 62 years old, have very

low incomes, and be unable to get credit elsewhere. Home repair loans of up to \$20,000 are available, repayable over the course of up to 20 years at 1% interest. Home repair grants of up to \$7,500 may be available.

- **Rental Housing & Rental Assistance Programs:**

- o USDA offers funding to eligible organizations to create multi-family housing at reduced rents for low-income households through programs such as the **Rural Rental Housing Program, Housing Preservation Grant (HPG) Program, Guaranteed Rural Rental Housing Program, and Farm Labor Housing Loan and Grant Program**. USDA also provides funding to eligible properties to subsidize the rent of tenants with very low incomes, older people, and people with disabilities through the **Rural Rental Assistance (RRAP) Program**. To find out if any complexes in your community offer reduced rent units, you can go to: http://rdmfhrentals.sc.egov.usda.gov/RDMFHRentals/select_state.jsp?home=YES or call (254) 742-9700.

The Texas State Affordable Housing Corporation (TSAHC) is a statewide non-profit corporation engaging in single-family and multi-family lending programs. TSAHC programs include the following:

- **Homebuyer Programs:**

- o **The Professional Educators, Homes for Texas Heroes, and Home Sweet Texas Home Loan Programs** provide 30-year fixed rate mortgage loans to eligible first-time homebuyers. Additionally, the **Mortgage Credit Certificate (MCC) Program** allows qualified homebuyers to take a portion of their annual interest paid on the mortgage as a tax credit each year they occupy the home. To apply, contact TSAHC's Single-family Programs Manager at (888) 638-3555 x3561 or visit www.readytobuyatexashome.com.

Home Modifications

If you want to stay in your home as long as possible but find it difficult to get around, there may be things you can do to make your home safer and more accessible. You can get some good ideas from AARP's publication "The Doable Renewable Home." An electronic copy is available on line at:

http://www.phfa.org/forms/brochures/homeownership_programs/doable_renewable_11_8_05.pdf.

To get ideas for improvements that are specific to your home and your needs, you may want to hire an occupational therapist. This is a health professional who is trained to take into consideration your balance, coordination, endurance, strength, and vision relative to your home environment, and give you recommendations about making your home safer and more usable. To find an occupational therapist in your area — as well as quality data about agencies that provide occupational therapy — you can go to Medicare's Home Health Compare website, at:

www.medicare.gov/homehealthcompare/search.aspx.

You can make several changes yourself, at little or no cost. For example, make sure you have plenty of light and walkways that are free of obstructions. If your bathtub is hard to use, consider using a handheld shower wand and shower chair or transfer bench.



Other modifications — such as widening bathroom doorways or installing grab bars, hand rails, and wheelchair ramps — may be more costly and better left to professionals.

How do you find the “right” professional to modify your home? You can check with home improvement stores, friends, or the Texas Association of Builders at 1-800-252-3625.

If you’re looking for a professional to make accessibility modifications to your home, ask if he/has a tax ID, insurance coverage (including bonding), ability to meet construction standards of the Americans with Disabilities Act, and references. You can also contact the Better Business Bureau to see if he’s a member and has any complaints on file. It’s a good idea to check with at least three contractors so you can compare cost and quality.

Hospice

For people who are in the late stages of life-threatening diseases, hospice care offers medical services, emotional support, and spiritual resources. It doesn’t focus on prolonging life, but on controlling pain and enhancing quality of life. Hospice services include basic medical care that manages symptoms, medical equipment and supplies, counseling and social support, volunteer support, and respite care for family members.

Many insurance programs, including Medicare, Medicaid, and the Veterans Health Administration, pay for hospice care. Most — but not all — private insurance programs, also have hospice benefits. In addition, Texans who don’t have health insurance can often receive hospice services through the Texas Health and Human Services Commission (HHSC) or from hospice agencies’ charity care programs.

To qualify for hospice, you must have an incurable medical condition and your doctor must certify that you have no more than six months to live if your illness runs its normal course.

For more information about hospice, call HHSC at 1-800-458-9858 or the Texas Association for Home Care & Hospice at 1-800-880-8893.

Caregiver Support

If you're caring for someone with a disability, it's important to get all the help and support you need. Call the Area Agency on Aging (AAA) at 1-800-252-9240 or 2-1-1 to find out what programs are available in your community. Programs may include respite care (a short-term service that gives you a break from your caregiving responsibilities), educational workshops, counseling, and more.

If you have access to a computer, go to www.familycaregiversonline.net to find caregiving information and links to on-line resources. There you'll find information on topics such as stress management, legal considerations, chronic disease, sensory loss, communication techniques, long-distance caregiving, nutrition, and more.

Legal Help

No matter how old you are or how much money you have, it's a good idea to get your legal affairs in order before a crisis occurs. Here are some basic legal documents you should have:

- Will: allows you to determine how your property will be distributed after you die;
- Medical Power of Attorney: allows you to designate someone you trust to make healthcare decisions for you in the event that you are unable to make such decisions for yourself; and

- Durable Power of Attorney: allows you to designate someone you trust to make business decisions for you in the event that you are unable to make such decisions for yourself.

If you need general information on basic legal documents, you can contact your Area Agency on Aging (AAA) at 1-800-252-9240.

How can you find a qualified attorney? You might check with family and friends. You might also contact the Texas State Bar Lawyer Referral Service, at 1-800-252-9690. Based on your legal needs, it will connect you with an attorney who specializes in your subject area and agrees to provide a half-hour consultation at a cost of \$20.

No matter how you find a prospective lawyer, the following questions can help you compare experience and cost:

- How long have you been in practice?
- Do you specialize in a particular area (e.g., estate planning or elder law)?
- How long have you been specializing in this area?
- What are your fees?
- Do you offer free consultations?
- What is the average charge for the type of consultation I need?

If you can't afford to pay an attorney, the Texas Legal Services Center may be able to help. It provides referrals to lawyers — often within the legal aid network — legal information, and legal advice. Its attorneys have expertise in topics including public benefits, private pensions, crime victims' rights, health insurance, nursing home regulations, kincare, consumer protections, and veterans' issues. To contact TLSC, call 1-800-622-2520.

Although TLSC provides legal information, it does not represent people in lawsuits. Instead, it makes referrals to local attorneys.

Mental Health

Nearly one in four Americans will experience a mental health condition at some time in his/her life. Although most mental health conditions are treatable, approximately two thirds of those who are affected don't seek treatment. In many cases, untreated mental health conditions can interfere with recovery from physical illnesses.

If you're experiencing problems or changes with your mood or mental status, don't assume that's a normal part of growing old and/or dealing with a disability. Talk to your doctor or a mental health professional.

Medicare will cover mental health services, generally paying 80% of the cost once you've met your Part A or Part B deductible. For inpatient treatments, it pays for up to 190 days during your lifetime, after you've met your Part A deductible.

Medicare Part B may also pay for partial hospitalization — or a structured program of outpatient active mental health treatment that is provided during the day and doesn't require overnight stays. In order to qualify for partial hospitalization, a doctor must certify that you would otherwise need inpatient treatment, and the doctor and partial hospitalization program must agree to accept Medicare payments.

If you don't have insurance or don't know where to get started, you can contact your local mental health authority. To find out which authority serves your county, go to www.dshs.state.tx.us/mhservices-search/.

Independent Living Skills Training

If you — or someone you care for — hasn't lived at home for a while — or has had a recent change in functioning, you may be interested in independent living skills training. Skills training can help you master the basics of cooking, using public transportation, keeping up with your bills, using a computer, and other things.

If you're interested in skills training, contact your independent living center, or ILC. ILCs provide a broad range of services, including skills training and peer support groups, to people of all ages who have disabilities. They provide these services at no cost. To find out which ILC serves your area, go to <http://tacil.texas.org/wordpress/>.

If you or your loved one has an intellectual or developmental disability, contact your community center to see what services are available in your community. Community centers provide supports such as residential services, supported home living, supported employment, and vocational services. Most programs have lengthy waiting lists. To find out which community center serves your area, go to www.HHSC.state.tx.us/services/index.cfm.

Tools for Independent Living

The State of Texas provides a wide range of services for Texans with disabilities. Its rehabilitation programs include the following:

- **Independent Living Services:** support self-sufficiency. For more information, call 1-800-628-5115 or go to <https://hhs.texas.gov/services/disability/independent-living>.
- **Rehab Technology Resource Center:** keeps track of the latest innovations in equipment and engineering services to help people with disabilities. Call (512) 424-4111 to reach the Program Specialist for Rehabilitation Technology.
- **Deaf and Hard of Hearing Services:** serve Texans with hearing loss, providing information and training, communication strategies, and assistive technologies. To find out more go to <http://www.twc.state.tx.us/partners/independent-living-services-older-individuals-who-are-blind>.
- **Specialized Telecommunications Assistance Program:** helps pay for specialized phones for people with disabilities that interfere with use of standard phones. For more information call 1-800-628-5115.

- **Vocational Rehabilitation Program:** helps Texans with disabilities prepare for, find, and keep jobs. For more information call 1-800-628-5115. In addition, the Texas Workforce Commission has a Division for Blind Services that provides helpful information in addition to counseling and training. For more information call 1-800-628-5115.



Adult Day Activity

Adult day care programs are good resources for people who need supervision or assistance with their care during the day. There are two types of adult day care: social adult day care and adult day health care. Social adult day care provides social services, activities, crafts, and supervision by staff members who are usually not medical professionals. In most cases people who attend social adult day care centers must be able to take care of

their own personal care. In contrast, adult day health care centers are staffed by people with medical training (such as nurses, therapists, and social workers) and can care for participants who need help with personal care. Most adult day health care centers provide nursing and personal care, physical rehabilitation, noontime meals and snacks, and transportation.

Adult day care can be an affordable alternative to in-home care. Its costs vary, from approximately \$30 for a half-day to \$75 or more for a full day. Although Medicare will not pay for adult care programs, Medicaid will pay in some cases. Call the Texas Health and Human Services Commission at 1-800-458-9858 if you have Medicaid and are interested in attending adult day care.

Adult day care programs are not available in all parts of Texas. To find out what's available in your community, call 2-1-1 or your Area Agency on Aging (AAA) at 1-800-252-9240.

Money Management

Are you having problems managing your bills because it's hard to see the bank statements or keep up with the math? If so, you may want to see if there are any money management programs that serve your community. Money management bill payer services help clients balance check books, prepare checks, and stick to monthly budgets. For clients who need more help, money managers may be able to serve as representative payees — receiving checks on behalf of clients and paying their bills.

To find out if your community has a money management program, contact 2-1-1.

Paying for Services – Private Insurance

Some private medical insurance policies will pay for in-home services, such as home health. Different policies have different eligibility requirements. Some may require a doctor's statement that, without the in-home services, you would require care in a hospital or nursing home. Others may require a doctor to certify that you need help with a certain number of activities of daily living (such as walking, bathing, dressing, grooming, toileting, and eating). If you're not sure what your plan will cover, call your insurance company directly.

If you don't have medical insurance, you can get a policy through the Health Insurance Marketplace. Open enrollment begins November 1, 2015 and ends January 31, 2016. You may qualify for a special enrollment period if you have a life-changing event such as getting married, having a baby, adopting a child or placing a child for adoption or foster care, losing other health coverage, moving to a new residence, gaining citizenship or lawful presence in the United States, or being released from prison.



Choosing an In-Home Provider

Hiring a housekeeper or an attendant is an important decision. How do you find the person or agency that's best suited to your needs? Do your research. Ask people you know if they have any recommendations.

One of your first decisions will be whether to hire someone on your own or go through an agency. There are advantages and disadvantages to each approach.

When you hire an individual, you assume more control. And with control comes responsibility. You'll need to find a worker who's qualified. Once you find the right person, you'll need to train him/her. If the worker gets sick and can't make it to work, you're likely to go without help unless you find a substitute. If you're concerned about the worker's criminal history, you'll need to make arrangements for background screening. If you want to be protected against theft, you'll need to make sure the worker is bonded. And should the worker be injured on the job, you could be held personally responsible as the employer of record.

Also, if you hire an in-home worker, you may be responsible for withholding taxes and reporting income to the Internal Revenue Service (IRS). In general, you'll need to withhold Social Security and Medicare taxes if you pay cash wages of \$2,000 or more in 2016 to any one household employee. You'll also need to pay federal unemployment tax if you pay total cash wages of \$1,000 or more to household employees in any calendar quarter of 2016.

(Payments to spouses, children under the age of 21, and parents are not subject to this requirement). For more information, you can contact the IRS at 1-877-777-4778 or the Texas Workforce Commission at (512) 463-2700.

When you go through an agency, it takes care of finding, screening, training, supervising, and handling paperwork for workers. However, you usually have to pay the agency more than you'd pay a worker you hire yourself. Also, the agency may require you to pay for at least three or four hours of work with each visit — even if you don't need that much time.

Regardless of whether you decide to hire someone yourself or go through an agency, here are some questions that you may want to ask:

- What services do you provide? Can you help fix meals? If so, do you have any special training in nutrition? Can you provide personal care, such as help taking a bath or getting dressed? Can you provide “heavy” housekeeping?
- What services are you prohibited from providing?
- What are your charges? Is that a flat fee, or are there any “extra” costs? Is there a minimum number of hours you can work during a visit?
- Can you give me references from other people who've hired you to do similar work?
- What kind of special training have you received? Have you worked with other people who have the same kinds of health conditions as I have? What would you do in case of an emergency? Do you know first aid? CPR?
- What hours are you available to work? Are you willing to work evenings? Weekends? Holidays?
- Do you have dependable transportation? Are you able to take me in your car? Are you able to run errands for me?

Several types of agencies provide attendant services. In general, they're set apart by whether they provide skilled care or not. Texas agencies that provide skilled care must be licensed by the Texas Health and Human Services Commission. In addition, many are certified to participate in the Medicare program.

Home health agencies vary in quality. If you're thinking about hiring a skilled agency that participates in the Medicare program, you can get quality data on-line at:

www.medicare.gov/homehealthcompare/search.aspx

You can also call 1-800-MEDICARE (TTY/TDD 1-877-486-2048).



Important Phone Numbers for Texas Residents:

- Medicare: 1-800-633-4227
- Texas Aging and Disability Resource Centers: 1-855-937-2372
- Texas Area Agencies on Aging: 1-800-252-9240
- Texas Department of Family and Protective Services: 1-800-252-5400
- Texas Department of Housing and Community Affairs: 1-800-525-0657
- Texas Department of Insurance: 1-800-578-4677
- Texas Department of State Health Services: 1-888-963-7111
- Texas Health and Human Services Commission (Medicaid): 2-1-1
- Texas Legal Services Center: 1-800-622-2520
- Texas Veterans Commission: 1-800-252-8387
- U.S. Veterans Administration: 1-800-827-1000



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