Older Adults
Resource Guide

Catawba Valley Habitat for Humanity®

strength
stability
shelter

Table of Contents

Food

MEALS ON WHEELS

Meals on Wheels delivers meals to people at home who may not be able to buy or prepare their own food. A large network of community-based programs operates Meals on Wheels across the county. Meals on Wheels include two related programs:

1. Traditional Meals on Wheels are meals delivered to the recipient's home four days a week.
2. Frozen Meals on Wheels are picked up monthly by a family member or volunteer and delivered to persons who are not located near a traditional Meals on Wheels route or there is no availability on the route.

**Pet Food: In addition to meals, Meals on Wheels of Catawba County makes pet food available monthly. We recognize how important pets are to our meal recipients, 20% of whom have a pet. Unfortunately, when there are difficult financial choices to make, recipients may purchase food for their pet in lieu of the things they need or may even share their meals with their pet. Meals on Wheels relies on donations and volunteer help to sustain the Pet Food program.*

• **Who can apply?** Traditional Meals on Wheels and Frozen Meals are available to any person living in Catawba County who is 60 or older, homebound and who has no member of the household who is able or willing to shop for or prepare meals. There are no income requirements to participate, and there is no cost to recipients (although donations are accepted).
• **How to apply:** Visit https://www.catawbacountync.gov/county-services/social-services/forms/meals-on-wheels-application/ or contact Senior Nutrition Services at 828-695-5610

SUPPLEMENTAL NUTRITION ASSISTANCE PROGRAM (SNAP)

The Supplemental Nutrition Assistance Program, known as SNAP, helps eligible households buy the food they need to get or stay healthy. Each month, your state will put money onto a special debit card (called an EBT card) so you can buy food from most grocery stores. The amount of money you get on the card depends on where you live, your household income, and how many people live in your household. Although SNAP is a federal program of the United States Department of Agriculture, it is managed on the state or county level, depending on which state you live in.

• **Who can apply?** If your household income is limited, you can get SNAP benefits. The program rules are more flexible if the household includes at least one person who is age 60 or older or who has a disability. People over 60 and those with a disability can also report medical expenses like insurance premiums, medical or prescription copays, and the cost of transportation to medical appointments, which can make qualifying for benefits easier and may even increase the amount you get.

• **How to apply:** Contact the North Carolina Department of Health and Human Services by visiting https://www.ncdhhs.gov/divisions/child-and-family-well-being/food-and-nutrition-services-food-stamps or call 1- 866-719-0141.

Housing & Related Expenses

HOUSING CHOICE VOUCHERS

The Housing Choice Voucher Program, also known as Section 8, is run by the U.S. Department of Housing and Urban Development. It helps families HOUSING & RELATED EXPENSES FOOD Your Guide to Public Benefits in North Carolina AARP Foundation 3 with very low income, seniors, and people with disabilities to afford decent, safe, and sanitary housing. Participants are free to choose any rental housing that meets the requirements of the program, and they aren't limited to units located in subsidized housing projects.

• **Who can apply?**

Families that meet all of the following:

- Household must meet an income test.
- Household must be responsible for its heating bills.
- Household cannot have resources over $2,250.
- Household must include a U.S. citizen or an eligible non-citizen.
- Priority in eligibility is given to disabled persons receiving services through the Division of Aging and Adult Services or households containing a person age 60 and above during the month of December.

• **How to apply:** https://epass.nc.gov/ or call 1-800-955-2232.

• **When to apply:** The application period is the beginning of December through the end of December for households with a person who is disabled and receiving services through the Division of Aging and Adult Services, or households containing a person age 60 or older. All households can apply January through March or until funds are exhausted.

LOW INCOME HOME ENERGY ASSISTANCE PROGRAM

The Low-Income Home Energy Assistance program (LIHEAP) offers cash grants to households with low income to help pay for home heating and cooling costs. The grants are paid either directly to you or to your energy company.

- **Who can apply?** Program eligibility is based on household income. In addition, you must pay your own gas or electric bill (either directly or as part of your rent).
- **How to apply:** For additional information or help applying, contact the North Carolina Department of Health and Human Services, visit https://www.ncdhhs.gov/divisions/social-services/energy-assistance/low-income-energy-assistance-lieap or call 1-800-662-7030.

CRISIS INTERVENTION PROGRAM

Crisis Intervention Program (CIP) Households may qualify for CIP assistance if they are behind on payment for their primary heating or cooling source; do not have timely and appropriate assistance available from another source; and do not have the resources to meet the expense. Qualifying guidelines also consider medical risk, age of residents, and certain situations associated with excessively high temperatures in the home. Benefits for families may vary depending on the amount needed to alleviate the crisis. All payments are made directly to the vendor.

Property Tax Assistance

North Carolina has property tax refund and credit programs that can save you money and help you stay in your home longer. Benefits may include homestead exemptions, which can help protect your home from creditors if you experience the death of a spouse or declare bankruptcy. In some states, renters may be eligible for property tax relief as well.

- **Who can apply?** Each property tax relief program has its own program guidelines. Some of the rules include age, income and resources, and whether you’re a military veteran.
- **How to apply:** Contact the North Carolina Department of Revenue, visit https://www.ncdor.gov/local-government/property-tax , or call 1-877-252-4498.

Income

SOCIAL SECURITY

Social Security benefits replace part of your income when you reduce your hours or stop working because you've retired or have a disability. The amount of the benefit is based on your work history and the amount you paid into Social Security while you were working. Your dependents or surviving spouse can receive your Social Security benefit after your death.

- **Who can apply?** To get Social Security retirement benefits, you need to have met the work requirements and paid into the Social Security system. You can collect Social Security retirement benefits starting as early as age 62, but it's important to know that your benefit amount will be less if you start before you reach full retirement age. To get Social Security Disability Insurance benefits, you need to have worked in jobs covered by Social Security and also have a medical condition that meets Social Security's strict definition of disability. You can get this benefit at any age as long as you meet the requirements, which vary based on your age and work history.
- **How to apply:** You can apply for Social Security online at ssa.gov; click on Retirement or Disability to get started. You can also apply in person at your local Social Security office; go to www.ssa.gov/locator and click on find an office, or call 1-800-772-1213.

SUPPLEMENTAL SECURITY INCOME

The Supplemental Security Income (SSI) program pays benefits to adults and children with a disability or blindness who have income and resources below specific financial limits. SSI payments are also made to people over 65 without disabilities who meet the financial qualifications. The program can help make sure you have a minimum level of income so you can pay for basic needs such as food, clothing, and shelter.

- **Who can apply?** You may get help from this program if you are over 65, or blind, or have a disability. In addition, you must have limited income and resources (for example, cash; bank accounts; stocks, mutual funds, and U.S. savings bonds; land; life insurance; and personal property). Some resources – like your home, car, and certain portions of life insurance and burial accounts – aren't counted when determining whether you meet the program guidelines.
- **How to apply:** You can apply online at www.ssa.gov/ apply or make an appointment at your local Social Security office. Find your local Social Security office by visiting ssa.gov/locator or calling 1-800-772-1213.

UNEMPLOYMENT INSURANCE

Unemployment insurance is a joint state-federal program that provides cash benefits to workers who become unemployed through no fault of their own and meet certain other eligibility requirements. Each state administers a separate unemployment insurance program, but all states follow the same guidelines established by federal law.

- **Who can apply?** Each state sets its own unemployment insurance benefits eligibility guidelines, but you usually qualify if you're unemployed through no fault of your own, meet work and wage requirements, and meet additional requirements that may be set by your state.
- **How to apply:** To receive unemployment insurance benefits, you'll need to file a claim with the unemployment insurance program in the state where you worked. Contact the North Carolina Division of Employment Security by INCOME Your Guide to Public Benefits in North Carolina AARP Foundation 5 calling 1-888-737-0259 or visiting https://www. des.nc.gov/individuals/apply-unemployment/ what-you-need-file-unemployment.

Medical Expenses

AFFORDABLE CARE ACT

The Patient Protection and Affordable Care Act, called the Affordable Care Act or ACA for short, reduces monthly health insurance premiums by providing tax credits to households that are struggling financially to meet their basic needs, making health insurance more affordable. For a chart showing ACA household income guidelines for 2023, visit www.aspe.hhs.gov/sites/default/files/documents/1c92a9207f3ed5915ca020d58fe77696/detailed-guidelines-2023.pdf .

- **Who can apply?** People at all income levels can sign up for insurance coverage through the Health Insurance Marketplace, also known as the "exchange." There are Health Insurance Marketplaces in each state to help you compare and purchase insurance plans.

- **How to apply:** Visit healthcare.gov to find the Health Insurance Marketplace website for your state.

MEDICAID

Medicaid helps make health coverage more affordable for families with low income, children, pregnant women, seniors, and people with disabilities. It pays for hospital care (inpatient and outpatient), health center and clinical services, visits to your health care providers (including physicians and nurse practitioners), lab tests and X-ray services, nursing home care, and prescription drug coverage (in some cases). In addition, if you have Medicare, then Medicaid may help pay for some of your Medicare costs. Although the federal government sets certain rules for all states to follow, each state administers its Medicaid program differently, which means Medicaid coverage varies from state to state.

- **Who can apply?** You must have limited income and resources, be blind, or have a disability. In some cases, you can get Medicaid if you have high medical bills. The income and resource guidelines can vary for the different types of Medicaid programs available.

- **How to apply:** In your state, contact the North Carolina Seniors' Health Insurance Information Program (SHIIP) by visiting https://www.ncdoi.gov/consumers/medicare-and-seniors-health-insurance-information-program-shiip or calling 1-855-408-1212.

MEDICARE

Medicare is the federal health insurance program for people age 65 or older; people younger than 65 may also qualify if they have certain disabilities or conditions. The program helps pay for preventive care, doctor visits, hospital stays, and prescription drugs.

With up to four different parts, Medicare can be confusing. You can find clear information about Medicare eligibility and enrollment at www.aarp.org/health/medicare-insurance/enrollment-guide/ . To see what Medicare covers (and what it doesn't), visit medicare.gov/what-medicare-covers.

- **Who can apply?** You must be 65, or younger than 65 and meet the disability guidelines. It's important to know that if you don't enroll in Medicare during the three months before your turn 65 or the three months afterward, you may have to pay a late enrollment penalty unless you have other coverage that's similar to Medicare.

- **How to apply:** Call the Social Security Administration at 1-800-772-1213 and tell the operator where you live. You can also go to socialsecurity.gov and click on the "Medicare" section. For information about Medicare prescription drug coverage, known as Part D, call Medicare at 1-800-MEDICARE (1-800-633- 4227) or go to medicare.gov. You can also contact your State Health Insurance Assistance Program for unbiased information, help understanding your options, and assistance applying if you're eligible. Visit https://www.ncdoi.gov/consumers/medicare-and-seniors-health-insurance-information-program-shiip or call 1-855-408-1212.