

# **NJ Resource Guide for Women**

**Section XIV:**

**SENIOR SERVICES**

**NJ Department of Community Affairs  
Division on Women  
Spring 2009**

## SENIOR SERVICES

### NJ Division of Aging and Community Services:

Toll Free Hot Line: 1 (800) 792-8820

### Area Agency on Aging (AAA) Administration

Toll Free: 1 (877) 222-3737

- ◆ Assists the 21 county Area Agencies on Aging in developing comprehensive, coordinated service systems for adults aged 60 and over. Services funded and available through the Area Agencies on Aging may include information and assistance, outreach, transportation, case management, homemaker, visiting nurse, respite, telephone reassurance, hospice, escorted transportation, adult day care, legal assistance, education, caregiver support, etc. Meals provided in a group setting and delivered to the home are also available through the Area Agencies on Aging.
  
- ◆ An Area Agency on Aging (AAA) is designated in each of New Jersey's 21 counties to serve as the primary entity responsible for developing comprehensive, coordinated systems of community-based services for older adults.

<b>County Offices on Aging– Contact the Office Closest to You</b>		
<p><b>Atlantic</b> Atlantic County Division of Intergenerational Services Shoreview Bldg., Office 218 101 South Shore Road Northfield, NJ 08225 <b>Phone: (609) 645-7700 ext. 4700</b></p>	<p><b>Bergen</b> Bergen County Division of Senior Services One Bergen Plaza, 2nd Floor Hackensack, NJ 07601 <b>Phone: (201) 336-7418</b></p>	<p><b>Burlington</b> Burlington County Office on Aging 795 Woodlane Road Westhampton, NJ 08060 <b>Phone: (609) 265-5069</b></p>
<p><b>Camden</b> Camden County Division of Senior &amp; Disabled Services Parkview on the Terrace 700 Browning Road, Suite 11 W. Collingswood, NJ 08107 <b>Phone: (856) 858-3220</b></p>	<p><b>Cape May</b> Cape May County Department of Aging Social Services Building 4005 Route 9, South Rio Grande, NJ 08242 <b>Phone: (609) 886-2784 or (609) 886-2785</b></p>	<p><b>Cumberland</b> Cumberland County Office on Aging Administration Building 790 East Commerce Street Bridgeton, NJ 08302 <b>Phone: (856) 453-2220 or (856) 453-2221</b></p>
<p><b>Essex</b> Essex County Division on Aging 50 South Clinton Street Suite 3200 East Orange, NJ 07018 <b>Phone: (973) 395-8375</b></p>	<p><b>Gloucester</b> Gloucester County Department on Aging 211 County House Road Sewell, NJ 08080 Mail: P.O. Box 337 Woodbury, NJ 08096 <b>Phone: (856) 232-4646</b></p>	<p><b>Hudson</b> Hudson County Office on Aging 595 County Avenue, Bldg. #2 Secaucus, NJ 07094 <b>Phone: (201) 271-4320 or (201) 271-4322</b></p>

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<p><b>Hunterdon</b> Hunterdon County Dept. of Human Services Division of Senior Services 4 Gauntt Place, Bldg. #1 P.O. Box 2900 Flemington, NJ 08822-2900 <b>Phone: (908) 788-1362</b></p>	<p><b>Mercer</b> Mercer County Office on Aging 640 S. Broad Street P.O. Box 8068 Trenton, NJ 08650-0068 <b>Phone: (609) 989-6661/6662</b></p>	<p><b>Middlesex</b> Middlesex County Office on Aging County Administration Building John F. Kennedy Square 5th Floor New Brunswick, NJ 08901 <b>Phone: (732) 745-3295</b></p>
<p><b>Monmouth</b> Monmouth County Office on Aging 21 Main and Court Center Freehold, NJ 07728 <b>Phone: (732) 431-7450</b></p>	<p><b>Morris</b> Morris County Div. on Aging, Disabilities and Veterans 30 Skyler Place P.O. Box 900 Morristown, NJ 07963-0900 <b>Phone: (973) 285-6848</b></p>	<p><b>Ocean</b> Ocean County Office of Senior Services 1027 Hooper Avenue, Bldg. #2 P.O. Box 2191 Toms River, NJ 08754-2191 <b>Phone: (732) 929-2091</b></p>
<p><b>Passaic</b> Passaic County Department of Senior, Disability Services, and Veterans' Affairs 209 Totowa Road Wayne, NJ 07470 <b>Phone: (973) 686-7752/7756</b></p>	<p><b>Salem</b> Salem County Office on Aging 98 Market Street P.O. Box 103 Salem, NJ 08079 <b>Phone: (856) 935-7510 ext. 8446</b></p>	<p><b>Somerset</b> Somerset County Office on Aging 92 East Main Street Somerville, NJ 08876 <b>Phone: (908) 704-6346</b></p>
<p><b>Sussex</b> Sussex County Office on Aging Newton Memorial Hospital 175 High Street Newton, NJ 07860 <b>Phone: (973) 579-0554</b></p>	<p><b>Union</b> Union County Division on Aging Administration Building Elizabeth, NJ 07207 <b>Phone: (908) 527-4870/4872</b></p>	<p><b>Warren</b> Warren County Office on Aging Wayne Dumont Jr. Administration Building 165 County Road, Suite 245 Route 519 South Belvidere, NJ 07823-1949 <b>Phone: (908) 475-6591</b></p>

### \*Department of the Public Advocate

Division of Elder Advocacy

240 West State Street

PO BOX 851

Trenton, NJ 08625-0851

Phone: (609) 826-5090

Ombudsman Hotline: 1-877-582-6995 (Complaints taken 24 Hours)

Web: <http://www.nj.gov/publicadvocate>

#### \* Spanish Speakers Available

- ◆ The Department of the Public Advocate is a principal executive department of the state dedicated to making government more accountable and more responsive to the needs of average New Jerseyans. The Division of Elder Advocacy protects the elderly by intervening in or instituting proceedings involving their interests and mediating or resolving disputes prior to or in lieu of litigation.
- ◆ The Office of the Ombudsman for the Institutional Elderly and the Nursing Home Ombudsman investigates and responds to complaints of abuse, neglect and exploitation of individuals 60 years of age and older, who reside in licensed facilities within the State, both public and private. The Office of the Ombudsman is also the overseer of ethical decision making in long-term care facilities.

## SENIOR SERVICES

### Public Guardian and Elder Rights:

Office of the Public Guardian

Phone: (609) 943-3519

Web: [http://www.state.nj.us/health/senior/sa\\_opg.shtml](http://www.state.nj.us/health/senior/sa_opg.shtml)

- ◆ The Office of the Public Guardian is a State agency that makes legal, financial and healthcare decisions for individuals, age 60 and older, who have been determined by a Superior Court judge to be incapacitated. State law created the office in 1986 and administratively in the New Jersey Department of Health and Senior Services' Division of Aging and Community Services. It employs attorneys, investigators, care managers, accountants and support staff to assist its elderly clients.

### Adult Protective Services (APS)

Phone: (609) 943-3473

- ◆ If you or someone you know is an 18 years of age or older vulnerable adult, is living in the community and is subject to abuse, neglect and/or exploitation, a county APS program may be the place to turn. Vulnerable adults are people who are at risk for harm because they cannot adequately protect themselves. They may be frail, mentally or physically disabled, or alone and isolated, with no family or other social support. There is an APS program in each of the 21 counties that is monitored and evaluated by state staff. Complainants may be clients, caregivers, family members, agencies or any interested or involved individuals. Calls may be made to the particular county APS office, or to the Public Awareness, Information, Assistance and Outreach Unit **toll-free number 1 (800) 792-8820**.

## Health Care:

### New Jersey's Centers for Primary Health Care (CPHC)

Web: <http://www.state.nj.us/health/fhs/cphc/>

#### Locate a Center for Primary Health Care:

Web: <http://web.doh.state.nj.us/apps2/CancerFacilities/cphc.aspx>

- ◆ New Jersey's Centers for Primary Health Care (CPHC) offer a wide range of health care services for the entire family.
- ◆ You don't need health insurance to get care at a center. Centers serve the uninsured and underinsured, as well as patients with Medicaid, Medicare and private insurance. If you're uninsured, your bill will be based on your ability to pay. No one is ever turned away for lack of funds.

## Benefits & Utilization Management -

### Division of Senior Benefits & Utilization Management

Toll Free: 1 (800) 792-9745

Web: <http://www.state.nj.us/health/seniorbenefits/index.shtml>

- ◆ Provides information on different benefit options for seniors, including: Pharmaceutical Assistance to the Aged and Disabled (PAAD), Senior Gold Prescription Benefit Plan, AIDS Drug Distribution Plan, Hearing Aid Assistance to the Aged and Disabled, and Specified Low-Income Medicare Beneficiary Programs.

## SENIOR SERVICES

### **Pharmaceutical Assistance to the Aged & Disabled (PAAD)**

**Toll Free: 1 (800) 792-9745**

**Web:** <http://www.state.nj.us/health/seniorbenefits/paad.shtml>

- ◆ The Pharmaceutical Assistance to the Aged & Disabled program helps eligible New Jersey residents pay for prescription drugs, insulin, insulin needles, certain diabetic testing materials and syringes and needles for injectable medicines used for the treatment of multiple sclerosis. Only drugs approved by the Food and Drug Administration are covered. Drugs purchased outside the State of New Jersey are not covered, nor is any pharmaceutical product whose manufacturer has not agreed to provide rebates to the State of New Jersey. To view the eligibility requirements of the PAAD program, visit the Department of Health and Senior Services' website at <http://www.state.nj.us/health/seniorbenefits/paad.shtml>.

### **Lifeline**

**Toll Free: 1 (800) 792-9745**

**Web:** <http://www.state.nj.us/health/seniorbenefits/lifeline.shtml>

- ◆ Lifeline is a utility assistance program that offers \$225 to persons who meet the PAAD eligibility requirements or who receive Supplemental Security Income (SSI). This includes utility customers as well as tenants whose utility bills are included in their rent. Only one tenant in a household is entitled to this assistance. To view the eligibility requirements of the Lifeline program, visit the Department of Health and Senior Services' website at <http://www.state.nj.us/health/seniorbenefits/lifeline.shtml>.

### **Hearing Aid Assistance to the Aged & Disabled (HAAAD)**

**Toll Free: 1 (800) 792-9745**

**Web:** <http://www.state.nj.us/health/seniorbenefits/haaad.shtml>

- ◆ Hearing Aid Assistance to the Aged & Disabled (HAAAD) provides a \$100 reimbursement to eligible persons who purchase a hearing aid. To view the eligibility requirements of the HAAAD program, visit the Department of Health and Senior Services' website at <http://www.state.nj.us/health/seniorbenefits/haaad.shtml>.

### **Senior Gold Prescription Plan**

**Toll Free: 1 (800) 792-9745**

**Web:** <http://www.state.nj.us/health/seniorbenefits/pbp/senior-gold.shtml>

- ◆ The Senior Gold Prescription Plan provides prescription drugs, insulin, insulin supplies and diabetic testing material to eligible New Jersey residents for \$15 per prescription plus one half of the cost of the prescription. To be eligible, a NJ resident must be at least 65 years of age or older, or receiving Social Security Title II disability benefits. The income limits for the Senior Gold Prescription Plan changes annually. To view the income eligibility guidelines of the Senior Gold Prescription Plan program, please visit the Department of Health and Senior Services' website at <http://www.state.nj.us/health/seniorbenefits/pbp/senior-gold.shtml>.

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### **Specified Low-Income Medicare Beneficiary (SLMB)**

**Toll Free: 1 (800) 792-9745**

- ◆ The Specified Low-Income Medicare Beneficiary Program pays Medicare Part B premiums for eligible New Jersey residents who are not financially eligible for the Qualified Medicare Beneficiary (QMB) program under New Jersey Medicaid. In order to qualify, single applicants must have an income of less than \$11,172 and married applicants must have a combined income of less than \$14,988.

### **Fibromyalgia**

**Web:** <http://www.fmaware.org/site/PageServer?pagename=fibromyalgia>

According to the National Fibromyalgia Association, *Fibromyalgia (FM) is a chronic pain disorder characterized by widespread musculoskeletal aches, pain and stiffness, soft tissue tenderness, general fatigue, and sleep disturbances. The most common sites of pain include the neck, back, shoulders, pelvic girdle, and hands, but any body part can be affected. Fibromyalgia patients experience a range of symptoms of varying intensities that wax and wane over time.*

#### **Resources:**

**American College of Rheumatology**

**Web:** <http://www.rheumatology.org/>

**American Pain Foundation**

**Web:** <http://www.painfoundation.org/>

**National Fibromyalgia Association**

**Web:** <http://www.fmaware.org/site/PageServer>

**National Institutes of Health**

**Web:** [http://www.niams.nih.gov/Health\\_Info/Fibromyalgia/default.asp](http://www.niams.nih.gov/Health_Info/Fibromyalgia/default.asp)

**Pfizer's New Online Resource Website**

**Web:** <http://www.fibrocenter.com/>

**WebMD**

**Web:** <http://www.webmd.com/fibromyalgia/default.htm>

### **New Jersey Interagency Council on Osteoporosis**

**Phone: (609) 943-3498**

**Web:** <http://www.state.nj.us/health/senior/osteo/whatis.shtml>

- ◆ Osteoporosis is a serious condition in which bones become thin, brittle and easily broken. This condition is both preventable and treatable. For more information about how to build and protect bones, contact the New Jersey Interagency Council on Osteoporosis.

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### Housing:

#### **New Jersey Home Ownership Preservation Effort (NJ HOPE)**

**Web:** <http://www.state.nj.us/dobi/njhope/>

- ◆ The New Jersey Homeownership Preservation Effort (NJ HOPE) is a voluntary public/private alliance of government agencies, not-for-profit organizations, and financial institutions committed to enhancing home ownership preservation by raising consumer awareness of available mortgage products and funding, providing increased access to credit and loan counseling for those who need it, and providing temporary assistance to consumers who are in immediate danger of foreclosure.

#### **New Jersey Department of Community Affairs' Division of Housing and Community Resources**

**Web:** <http://www.nj.gov/dca/dh/>

- ◆ The NJ Division of Housing and Community Resources provides information, training and technical assistance for housing development to municipalities, nonprofit organizations and private developers in order to encourage and facilitate the construction of affordable housing for low and moderate-income families. The division is also responsible for planning and implementing programs that provide rental housing assistance, and that support neighborhood preservation and community development initiatives. It provides financial and technical assistance to community-based nonprofit and local government agencies in an effort to improve the quality of life for New Jersey's low-income, disabled and disadvantaged citizens.

#### **Homelessness Prevention**

##### **Housing Assistance Program Element (HAP)**

**Phone: 1 (866) 889-6270**

**Web:** <http://www.state.nj.us/dca/divisions/dhcr/offices/hp.html>

- ◆ Provides limited financial assistance to low- and moderate-income tenants and homeowners imminent danger of eviction or foreclosure due to temporary financial problems beyond their control. Funds are used to disburse payments in the forms of loans and grants to landlords and mortgage companies on behalf of eligible households in danger of homelessness.

##### **The Shelter Housing Exit Program (SHE)**

**Phone: (609) 633-9183**

**Web:** <http://www.state.nj.us/dca/divisions/dhcr/offices/she.html>

- ◆ Provides housing assistance to victims of domestic violence with children, who are receiving shelter or transitional housing services from domestic violence programs across the state. Security deposits and up to two months rent are available to help victims of domestic violence leave shelters. The program also provides long-term assistance, in the form of security deposits and up to six months of housing assistance payments, to help those families who need assistance into the future. Referrals for the SHE program must come through the victim's local domestic violence shelter. Each county of New Jersey offers programs that have a variety of services for victims of domestic violence.

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### Energy Assistance/ Universal Service Fund (USF) NJ Board of Public Utilities

Toll Free: 1 (866) 240-1347

Web: <http://www.state.nj.us/bpu/assistance/programs/#3>

- ◆ Created by the State of New Jersey, USF helps make utility service more affordable to low-income utility customers by ensuring that those who meet the program requirements pay no more than 6% of their yearly income on gas and electric bills.

#### To be eligible for USF you must meet two qualifications:

- Your total household income must be less than or equal to 175% of the Federal Poverty Level (FPL).
- You must spend more than 3% of your income for electric service or more than 3% of your income for natural gas service. If you have electric heat in your home, you must spend more than 6% of your income on electricity.
- USF recipients must reside at the address provided on their utility account, and USF benefits will only be offered to the person/head of household listed on the utility account.

### Reverse Mortgage for NJ Seniors Program

Toll Free: 1 (800) NJ-HOUSE (65-46873)

Web: <http://www.state.nj.us/dca/hmfa/consu/owners/revers/>

- ◆ The HMFA offers Home Equity Conversion Mortgage (HECM) loans. An HECM loan is an FHA-insured reverse mortgage allowing seniors (62 and over) to access the equity in their home without a monthly repayment schedule for as long as they live in the home. The program assists older homeowners to access money by using the equity in their homes as collateral. Loan proceeds can be taken in a lump sum, monthly payments, line of credit or some combination of these options. Loan amount is determined by property value and borrower age. Counseling is required. No restriction on value of property. No income requirements or verification. FHA maximum mortgage amounts apply against amount borrowed for the FHA product.

### Services for Independent Living (SIL) Program

Phone: (609) 278-7512; Contact: Maria DiMaggio

Web: <http://www.state.nj.us/dca/hmfa/biz/manag/silp.html>

- ◆ The Services for Independent Living (SIL) Program promotes independent living and prevents premature or unnecessary placement in nursing homes for residents of HMFA-financed senior housing developments. HMFA provides the training, resources and guidance necessary for on-site service coordinators to develop appropriate programs and services for residents. SIL staff trains the service coordinators to develop and implement services for residents encompassing such areas as transportation, health screening, meals, housekeeping and personal care as well as recreational, educational and cultural activities.

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### NJ Senior and Disabled Cooperative Housing Finance Incentive Program

Phone: (609) 278-7521

Contact: Maria DiMaggio

Web: <http://www.state.nj.us/dca/hmfa/biz/devel/specneed/programs.html>

- ◆ This program provides construction and/or permanent financing to qualified housing developers of homeownership units or shared living rental units for low- and moderate-income seniors citizens and disabled individuals. Mortgages may be available to low- and moderate-income seniors and disabled individuals for the purchase of cooperative housing shares. Eligible properties include newly constructed, substantially rehabilitated or retrofitted housing. The housing unit may be an apartment in a small complex with a community room or a home within which the individual has a private bedroom and shares common areas. The housing unit must be occupied as the principal place of residence.

### Employment:

#### Senior Community Service Employment Program (SCSEP)

- ◆ The SCSEP is a national federal employment and training program for low-income seniors 55 years and older authorized by Title V of the Older Americans Act (OAA) administered by the US Department of Labor's Employment and Training Administration. SCSEP has helped older workers find productive jobs for 40 years; is operated at the local level by 13 national grantees and 56 state and territorial agencies.
- ◆ The New Jersey Department of Labor and Workforce Development (LWD) administers the state's SCSEP, known as WorkForce 55+ (WF55+) helps low-income New Jerseyans aged 55 and older achieve economic self-sufficiency through employment. Job ready seniors are provided employment opportunities. Other seniors are referred to classroom or work-based training at nonprofit organizations and public agencies in their communities to prepare for employment. WF55+ participants also receive counseling, support services, and a mutually developed individual employability plan, which serves as a roadmap to employment. Participants receive minimal stipend while they train to obtain gainful, non-subsidized employment.
- ◆ You may contact WF55+ - SCSEP administration office at 609-943-5111 or locally through LWD's One-Stop Career Centers. To contact your local WF55+ representative, please see attached directory.

<b>WorkForce 55+ - Senior Community Service Employment Program Directory</b>	
Atlantic	(609) 813-3919
Bergen	(609) 943-5110
Burlington	(609) 518-3900
Camden	(865) 614-2171
Cape May	(609) 729-4403
Cumberland	(856) 794-5896
Essex	(973) 395-8378/8376
Gloucester	(856) 853-3989

## SENIOR SERVICES

### Women's Referral Central

**Toll Free: 1 (800) 322-8092**

24 hours a day/7 days a week

- ◆ Provides information and referrals to women in New Jersey through a statewide toll-free telephone line. The Hotline provides referrals and basic information in areas such as discrimination, affordable housing, displaced homemakers, addiction services, education, domestic violence, employment, legal assistance, divorce, violence, health care, sexual assault, stalking, child care, child support/custody, single parenting, job training, etc.

<b>Quick Resource Links/Toll Free Phone Numbers</b>
<b>Alzheimer's Services Disease Help Line</b> Toll free: 1 (800) 424-2494
<b>Elder Care Locator Line</b> Toll free: (800) 677-1116 (National) Web: <a href="http://www.eldercare.gov/Eldercare/Public/Home.asp">http://www.eldercare.gov/Eldercare/Public/Home.asp</a>
<b>New Jersey EASE Senior Help Line</b> Toll free: 1 (877) 222-3737 (operating hours are from 8:30 am-4:30 pm) Web: <a href="http://www.state.nj.us/health/senior/sanjease.shtml">http://www.state.nj.us/health/senior/sanjease.shtml</a>
<b>New Jersey Medical Assistance Hotline</b> Medicaid Toll Free Hotline: 1 (800) 356-1561 Web: <a href="http://www.state.nj.us/humanservices/dmahs/dhsmed.html">http://www.state.nj.us/humanservices/dmahs/dhsmed.html</a>
<b>Office of the Ombudsman for the Institutionalized Elderly</b> Toll free: (877) 582-6995 Phone: (609) 943-4023 Web: <a href="http://www.state.nj.us/publicadvocate/seniors/elder/">http://www.state.nj.us/publicadvocate/seniors/elder/</a>
<b>United States Department of Veterans Affairs</b> Toll free: 1 (800) 827-1000 Web: <a href="http://www.va.gov/">http://www.va.gov/</a>
<b>Women Veteran's Health Care - Links to U.S. Department of Veterans Affairs'</b> Office of Public Health and Environmental Hazards Web: <a href="http://www.publichealth.va.gov/womenshealth/index.asp">http://www.publichealth.va.gov/womenshealth/index.asp</a>