



Statewide Benefits for Older Persons



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FOREWORD

The following is a guide to programs and services offered to older persons by the State of New Jersey. It is not intended to be an exhaustive list. In addition, there are many programs and services offered to senior citizens at a discount or at no charge, by professional associations and by the private sector.

For further information on such programs and services in your area, we recommend that you contact your Area Agency on Aging. A list of these offices, together with their addresses and phone numbers, appears in the Appendix.

THIS GUIDE IS UPDATED AT LEAST ANNUALLY. NEW LAWS AMENDING OLD PROGRAMS, LAWS CREATING NEW ONES, OR CHANGES IN REGULATIONS MAY AFFECT THE ACCURACY OF THE INFORMATION CONTAINED IN THIS PUBLICATION ONCE IT IS RELEASED. ALSO, TELEPHONE NUMBERS AND ADDRESSES ARE SUBJECT TO CHANGE. PLEASE KEEP THIS IN MIND AS YOU READ THIS GUIDE.

NEW JERSEY DIVISION OF AGING AND COMMUNITY SERVICES

www.aging.nj.gov

1-800-792-8820 (toll-free within NJ)

or **1-877-222-3737** (toll-free nationwide)

Monday to Friday

8:30 am – 4:30 pm

STATEWIDE BENEFITS FOR OLDER PERSONS
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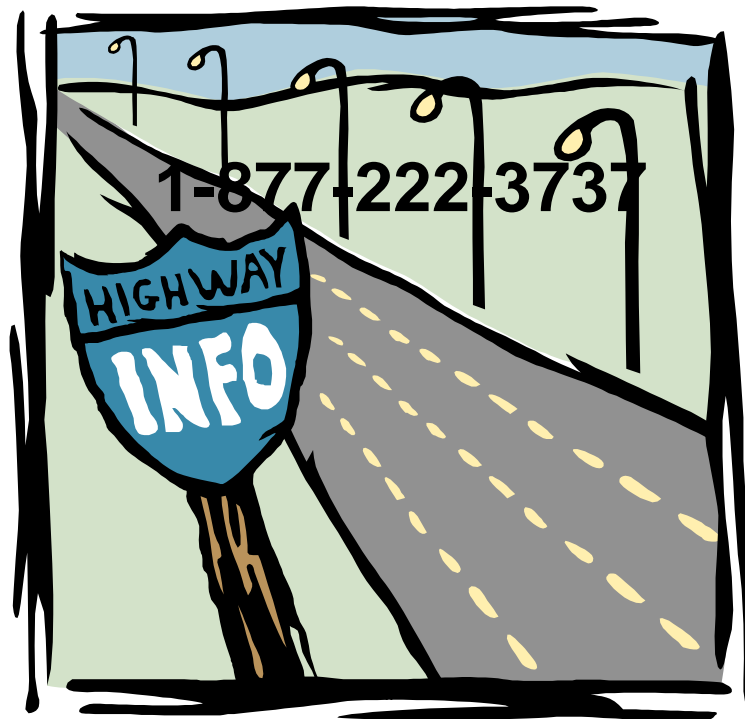
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NEW JERSEY DEPARTMENT OF HEALTH & SENIOR SERVICES

Who we are

What we do

Whom we serve

Our mission is to foster accessible and high-quality health and senior services to help all people in New Jersey achieve optimal health, dignity and independence. We work to prevent disease, promote and protect well-being at all life stages and encourage informed choices that enrich quality of life for individuals and communities.

We will accomplish our mission through leadership, collaborative partnerships, accountability, and advocacy—especially for those who need us most—and a strong commitment to informing and serving the diverse consumers of this state.

STATEWIDE BENEFITS FOR OLDER PERSONS

NEW JERSEY DIVISION OF AGING AND COMMUNITY SERVICES

The Division of Aging and Community Services has compiled this directory to help the older residents of the state learn about programs, services, and benefits available to them and what source to contact for additional information.

The DIVISION OF AGING AND COMMUNITY SERVICES within the NJ Department of Health & Senior Services is the central permanent agency in New Jersey state government for the planning and coordination of programs and services for older New Jerseyans.

More detailed information on the coordination of these resources to support functions for the provision of services to the elderly is found within this publication.

NEW JERSEY EASE (Easy Access, Single Entry)

New Jersey EASE (NJ EASE) is the State initiative to provide consumers with services, which are more accessible, responsive and appropriate to their needs. Instead of contracting many agencies, through NJ EASE you dial just one toll-free telephone number and receive information about programs and services for your particular needs and circumstances. This nationwide toll-free telephone number **1-877-222-3737** – is in operation Monday through Friday, exclusive of state holidays.

AGING AND DISABILITY RESOURCE CONNECTION (ADRC)

The Aging and Disability Resource Connection (ADRC) coordinates services for seniors and people with disabilities. This "one-door" access to services offers answers that will help them to age in the community.

For further information, please call NJEASE toll-free at **1-877-222-3737**.

NEW JERSEY DIVISION OF AGING AND COMMUNITY SERVICES

WELLNESS PROGRAM

The goal of the Wellness Program is to foster the well-being of older adults and their caregivers through coordinated strategies aimed at health promotion, provider and consumer education, and the prevention, early detection and prompt management of disease. For information call **1-800-792-8820**.

STATE HEALTH INSURANCE ASSISTANCE PROGRAM (SHIP)

The State Health Insurance Assistance Program (SHIP) is a free statewide program administered by the NJ Department of Health & Senior Services. Major funding is provided by the Centers for Medicare & Medicaid Services (CMS). Trained counselors assist Medicare enrollees of all ages with questions, problems and claim forms related to Medicare and their other health insurance. The counselors will not sell, solicit or endorse any insurance policies.

Please call **1-800-792-8820**. Staff is available to answer questions about Medicare or you can call your Area Agency on Aging at **1-877-222-3737**.

AREA AGENCIES ON AGING

Area Agencies on Aging are located in each county to develop comprehensive, coordinated systems of community-based services for older persons. These offices provide information and assistance concerning benefits, programs and services such as transportation, legal services, meal programs, including home-delivered meals, homemaker services, home repair, recreation, and telephone reassurance.

Most of the Area Agencies on Aging distribute or maintain on their website a directory of services and resources for older persons. They also publish a newsletter and other materials.

For further information, please contact them directly at **1-877-222-3737**. Agency addresses can be found on pages 64-65.

NEW JERSEY DIVISION OF AGING AND COMMUNITY SERVICES

NJ 2-1-1 Partnership

You can now dial **2-1-1**, a 24-hour toll free telephone number, anytime of the day or night to learn about and be connected to social service programs and crisis intervention hotlines. **2-1-1** creates one easy access point to the health, human services, community resources, and government assistance people need every day as well as in times of crisis.

2-1-1 is managed by the New Jersey 2-1-1 Partnership, a subsidiary of the United Ways of New Jersey, 6 Forest Avenue, Paramus, NJ 07652, www.nj211.org.

NJHelps

NJHelps is an online free and easy way to prescreen for programs that are available to help you and your family. NJHelps provides links to online information about State services. NJHelps is private: they do not ask who you are and they do not share your information with anyone. This website is a collaborative effort by several NJ State Departments to give consumers a one-stop shopping resource for a wide range of programs and services to assist individuals, families and communities in New Jersey.

This website is maintained by the State of New Jersey, Department of Human Services, telephone 609-292-3717, www.njhelps.org.

NUTRITION

Home-Delivered Meals Expansion Program

Under the federal Older Americans Act, funding is provided through the State Division of Aging and Community Services to the 21 Area Agencies on Aging for the provision of at least one hot meal per day to older persons (age 60 or older) who are homebound due to illness, incapacitating disability, or isolation. A meal may also be provided to the spouse or civil union partner, if it is in the best interest of the homebound older person being served. This federal legislation has been supplemented with state legislation to provide nutrition services on weekends and holidays to eligible participants. Participants will be asked for a confidential donation to help offset costs, but in no event will service be denied to those eligible except for space limitations.

For additional information, or to apply for service under this program, please contact your Area Agency on Aging at 1-877-222-3737.

GENERAL PROGRAMS

New Jersey has a number of programs designed to assist eligible residents in receiving needed medical care and services. The programs are designed to make it easier for seniors to get assistance. There are varied income and asset limits for most of these programs. A description of these programs follows.

Generally speaking, these programs are administered by the Division of Aging and Community Services, NJ Department of Health & Senior Services, PO Box 807, Trenton, NJ 08625-0807, www.aging.nj.gov.

HEALTH/MEDICAL PROGRAMS

Pharmaceutical Assistance to the Aged and Disabled (PAAD)

You are eligible to participate in the Pharmaceutical Assistance to the Aged and Disabled Program (PAAD) if you meet the following requirements:

- ❑ You are 65 years of age or older, **OR**, at least 18 years of age and receiving Social Security disability benefits;
- ❑ You are single, and meet the annually established income requirements **OR**, you are married or in a civil union, and your joint annual income meets the annually established income limits. All sources of income, including Social Security and Medicare Part B premiums, if paid, are counted as income. **NOTE:** The annual income eligibility limits are increased by the amount of the maximum Social Security benefit cost-of-living increase for that year;
- ❑ You have been a NJ resident at a permanent address for at least 30 days before applying and your residence is not seasonal or temporary but a legally established residence;
- ❑ You **do not** have equal or superior prescription coverage through another source. If you have only partial or limited coverage, you are eligible;
- ❑ You enroll in a Medicare Part D Prescription Drug Plan.

To apply, a PAAD application form must be completed. Application forms can be found at senior citizen centers, Medicaid offices, local pharmacies or the Area Agencies on Aging. **A husband and wife must file separate applications.**

The federal Medicare prescription drug coverage program for beneficiaries is provided through private companies whose plans are approved by Medicare. All PAAD beneficiaries enrolled in Medicare Part B must join a Medicare prescription drug plan. If you choose a

HEALTH/MEDICAL PROGRAMS

Pharmaceutical Assistance to the Aged and Disabled (PAAD), cont.

Medicare Part D Prescription Drug Plan that is at or below the Medicare Part D benchmark premium, you will **NOT** have to pay premiums, deductibles, or any out-of-pocket costs. With the PAAD card, participants must pay **\$5.00** for generic drugs and **\$7.00** for brand name drugs and the State pays the remainder. Only drugs approved by the U.S. Food and Drug Administration are covered. Drugs purchased outside the State of NJ are not covered, nor are any pharmaceutical products whose manufacturer has not agreed to provide rebates to the State of New Jersey. PAAD allows up to a **34-day supply or 100 doses** whichever is greater of a drug when this amount is medically necessary and prescribed by your physician.

Once PAAD has determined your eligibility, you should receive an identification card within 30 days.

For the annual income limits, an application or additional information, please contact PAAD, Division of Senior Benefits and Utilization Management, NJ Department of Health & Senior Services, PO Box 715, Trenton, NJ 08625-0715, telephone, toll-free, **1-800-792-9745** or 609-588-7048, www.njpaad.gov.

Senior Gold Prescription Discount Program (Senior Gold)

The State of New Jersey offers a prescription discount program, Senior Gold. The Senior Gold Prescription Discount Plan makes available prescription coverage to residents who are ineligible for the Pharmaceutical Assistance for the Aged and Disabled (PAAD) program.

The federal Medicare prescription drug coverage program for beneficiaries is provided through private companies whose plans are approved by Medicare. All Senior Gold Beneficiaries who are eligible for Medicare Part A or enrolled in Medicare Part B

HEALTH/MEDICAL PROGRAMS

Senior Gold Prescription Discount Program (Senior Gold), cont.

are required to enroll in a Medicare Part D prescription drug plan in order to participate in Senior Gold. If you choose Medicare prescription drug coverage, you **MUST** pay the premiums and Senior Gold will help you pay for any other out-of-pocket costs. In Standard Part D plans, the plan usually pays for 75% of the drug cost during the initial coverage period and 95% of the drug cost during Catastrophic Benefit Period. Senior Gold participants will pay the Senior Gold co-pay of **\$15 plus 50%** of the remainder.

Senior Gold benefits help to make Medicare prescription drug coverage more affordable by reducing any other out-of-pocket costs associated with that coverage, such as deductibles and co-insurance.

You are eligible to participate in the Senior Gold Prescription Discount Program if you meet the following requirements:

- ❑ A New Jersey resident;
- ❑ 65 years of age or older or 18 years of age or older and receiving Social Security Title II Disability benefits; and
- ❑ You meet the program's annual income limit (limit is \$10,000 higher than for PAAD);
- ❑ You enroll in a Medicare Part D Prescription Drug Plan.

Applications are available from Senior Gold, local pharmacies, senior centers or the County Office on Aging. For the annual income limits, an application, or additional information, please contact Senior Gold, Division of Senior Benefits and Utilization Management, NJ Department of Health & Senior Services, PO Box 724, Trenton, NJ 08625-0724, telephone toll-free, 1-800-792-9745 or 609-588-7048, www.njsrgold.gov.

HEALTH/MEDICAL PROGRAMS

Hearing Aid Assistance to the Aged & Disabled (HAAAD)

The State of New Jersey offers hearing aid assistance for persons not otherwise qualified for Medicaid who meet the age/disability, income and residency requirements of the Pharmaceutical Assistance to the Aged and Disabled Program (PAAD). A person eligible for assistance under the Hearing Aid Assistance to the Aged & Disabled program (HAAAD) is entitled to receive up to \$100.00 toward the purchase of a hearing aid.

For further information, please contact HAAAD, Division of Senior Benefits and Utilization Management, NJ Department of Health & Senior Services, PO Box 715, Trenton, NJ 08625-0715, telephone, toll-free, 1-800-792-9745 or 609-588-7030, www.state.nj.us/health/seniorbenefits/haaad.shtml.

Special Medicaid-Type Programs

New Jersey Care...Special Medicaid Program

(Includes Qualified Medicare Beneficiary (QMB))

New Jersey Care provides full Medicaid coverage to NJ residents who are 65 or older, or blind, or permanently disabled as defined by the Social Security Administration, and who meet specified income and asset guidelines. If you are eligible, New Jersey Care will pick up the cost of your monthly Medicare Part B premium, as well as your Medicare Part A premium, if you are required to pay for it. Certain unearned income may be disregarded in determining eligibility. Regulations regarding resources and spousal impoverishment provisions of the Medicare Catastrophic Coverage Act of 1988 are equally applicable.

For further information, please contact your County Board of Social Services/County Welfare Board or call 1-800-356-1561.

HEALTH/MEDICAL PROGRAMS

New Jersey Care...Special Medicaid Program, cont.

NOTE: The federal **Specified Low-Income Medicare Beneficiary (SLMB)** program, which pays for the Medicare Part B premium only, has **slightly higher** income guidelines but the same asset guidelines as the New Jersey Care Program. If you do not qualify for New Jersey Care, but would like to find out if you qualify for the SLMB program, please contact the NJ Department of Health & Senior Services at **1-800-792-9745** or 609-588-7281.

Medically Needy Program

New Jersey's Medically Needy Program is designed to assist certain NJ residents not eligible for Medicaid, to receive medical care and services. Among those eligible for consideration are persons 65 and older, or blind, or disabled as defined by the Social Security Administration. Also included is long-term care and related pharmacy services for eligible individuals residing in Medicaid participating nursing facilities. The program is designed for eligible persons with excessive medical bills, which cause the income to be "spent down" to current Medicaid eligibility income. The Medically Needy Program offers basically the same services as Medicaid.

People who qualify for the Medically Needy program are entitled to most Medicaid services except for inpatient hospital care and prescribed drugs.

The Medically Needy Program is administered by the Division of Medical Assistance & Health Services, NJ Department of Human Services. To find out if you qualify for the program, or for more information, contact your County Board of Social Services/County Welfare Agency or call 1-800-356-1561.

HEALTH/MEDICAL PROGRAMS

Institutional-Medicaid

Applicants for the Institutional Medicaid program are considered on an individual basis and the eligibility process is complex. Once eligibility is established, full Medicaid long-term care and related pharmacy services coverage is provided for eligible individuals residing in Medicaid participating nursing facilities. An eligible individual residing in a facility must apply their individual income to offset the cost of their institutional care.

For more information, please call 1-800-356-1561 or you can obtain the address of your local Medical Assistance Customer Center at www.state.nj.us/humanservices.

Global Options for Long-Term Care (GO)

Global Options (GO) is New Jersey's primary home and community-based care Medicaid Waiver program. GO provides access to a wide range of in-home long-term supportive services for seniors and adults with physical disabilities who meet the income, asset and nursing facility level of care requirements established by Medicaid.

Global Options (GO) makes access to services faster, easier and allows greater choice in care. (1) Participants will have the options to hire and direct their own service providers; (2) participants will work with a care manager to create an individualized plan of care; (3) care managers will have greater flexibility in modifying individual care plans as needs and preferences change over time; (4) caregivers will be able to continue in their role as primary support providers and (5) participants will have easier access to long-term care funding to improve support for in-home services and important home and community-based services.

Eligibility requirements are:

- An Individual who is assessed by a state Community Choice counselor or an aging and disability assessor as clinically and financially eligible for Medicaid nursing facility level of care;

HEALTH/MEDICAL PROGRAMS

Global Options for Long-Term Care (GO) cont.

- ❑ Must be 65 years or older or between the ages of 21 and 64 who shall be determined disabled by Social Security Administration (SSA);
- ❑ Or be determined disabled by the Division of Medical Assistance and Health Services, Disability Review Section and;
- ❑ There is a reasonable indication that the recipient might need the level of care provided in a hospital, a nursing facility or an intermediate care facility in a month or less.

For additional information contact you local Area Agency on Aging at **1-877-222-3737**.

Jersey Assistance for Community Caregiving (JACC)

Jersey Assistance for Community Caregiving (JACC) provides a broad array of in-home services and supports that enable an individual at risk of placement in a nursing facility to remain at home. JACC is a cost-sharing program intended to supplement and strengthen the capacity of caregivers as well as delay/prevent placement in a nursing facility.

An individual may be eligible for JACC if he or she:

- ❑ Is 60 years of age or older;
- ❑ Resides in a home which is he/she owns, rents, or is the home of a relative that is not licensed;
- ❑ Is financially ineligible for Medicaid or Medicaid waiver services;
- ❑ Has countable resources at or below the established amount;
- ❑ Has no alternate means available to secure needed services and/or supports;
- ❑ Has been determined to be clinically eligible for nursing facility level of care;
- ❑ Is a United States Citizen or a Qualified Alien;
- ❑ Has income that is a cost sharing of less than 100% of service costs.

Inquiries can be directed to NJ EASE telephone, toll-free, **1-877-222-3737**.

HEALTH/MEDICAL PROGRAMS

Jersey Assistance for Community Caregiving (JACC), cont.

For additional information contact the NJ Department of Health and Senior Services, Division of Aging and Community Services, telephone toll-free, 1-800-792-8820.

Programs of All-Inclusive Care for the Elderly (PACE)

PACE is a Medicare and Medicaid program that allows people who need nursing home level of care to remain in their homes. PACE provides all needed medical and supportive services while helping participants remain independent as long as possible. PACE becomes the sole source of services for eligible enrollees and assumes full financial risk for participants' care without limits on amount, duration, or scope of services. With PACE, inability to pay will never keep you from getting the care you need.

Eligibility requirements are:

- ❑ Participants must be at least 55 years old,
- ❑ Live in the PACE service area
- ❑ Be certified as eligible for nursing home care
- ❑ Be capable of living safely in the community at the time of enrollment
- ❑ Allow the PACE program to become the sole source of services

PACE is a cooperative program with the United States Department of Health and Human Services (USDHHS). In New Jersey, the Department of Health and Senior Services is responsible for overseeing the program. Individuals interested in receiving services through PACE may contact NJ EASE at 1-877-222-3737.

For additional information please contact the NJ Department of Health and Senior Services, Division of Aging and Community Services, telephone, toll-free, 1-800-792-8820.

HEALTH/MEDICAL PROGRAMS

Personal Assistance Services Program

The Personal Assistance Services Program is designed to provide assistance to physically disabled NJ residents age 18 to 65 to enable them to live independently and participate in community-based activities. Through this program, participants will be provided with up to 40 hours per week of personal services to assist them in the performance of routine, non-medical tasks that are directly related to maintaining their health and independence in order to enable them to be employed or receive training or education related to employment, or to support community-based independent living.

Depending on family income, some individuals pay no fee. Others pay a portion of the cost on a sliding fee scale, based on their income.

For the provider agency in your county, persons 60 to 65 should contact their Area Agency on Aging. All others should contact the State Division of Disability Services, NJ Department of Human Services, PO Box 700, Trenton, NJ 08625-0700, telephone, toll-free, 1-888-285-3036 or 609-292-7800.

Respite Care Program

The State of New Jersey offers a Statewide Respite Care Program to provide respite services to families and other uncompensated caregivers experiencing fatigue and stress due to long-term caregiving of frail elderly and/or functionally impaired persons 18 years of age or older. Through these services, caregivers are given relief from the physical and emotional demands of caregiving. The services provided are temporary, short-term and intermittent in nature. They include:

- ❑ Companion;
- ❑ Homemaker/Home Health Aide;
- ❑ Medical adult day care;

HEALTH/MEDICAL PROGRAMS

Respite Care Program, cont.

- ❑ Social adult day care;
- ❑ Short-term in-patient care in a licensed medical facility.

Priority is given to those families where the impaired member is at risk of long-term care institutionalization due to inability of a caregiver to continue in that role. The individual requiring care is the only one whose income is considered when establishing eligibility for participation in this program. While the NJ Department of Health & Senior Services provides overall administration of the program, a sponsor agency in each county administers the program locally.

For further information regarding the location of the sponsoring agency in your county, please contact your Area Agency on Aging at 1-877-222-3737 or the Department of Health & Senior Services, Division of Aging and Community Services, PO Box 807, Trenton, NJ 08625-0807, telephone 609-943-4985 or 1-800-792-8820 or 609-943-4985.

Alzheimer's Adult Day Services Program

The State of New Jersey, through its Alzheimer's Adult Day Services program, provides for specialized programs statewide that serve persons with chronic progressive dementing diseases and their caregivers. The State pays the participating day care center a percent of the daily cost of adult day care and the remaining percent that the State does not pay comes from participant co-payments or other sources as determined by the participating day care center. Persons eligible for this program are those who are:

- ❑ Diagnosed by a licensed physician as having Alzheimer's disease or a related disorder/disease;
- ❑ Cared for or supervised by a family member or other informal caregiver;
- ❑ Residing in the community, but who are not residents of a rooming/boarding home;

HEALTH/MEDICAL PROGRAMS

Alzheimer's Adult Day Services Program, cont.

- ❑ Determined income eligible.

Programs and services offered under this program include: (a) health monitoring, (b) counseling, (c) recreation, (d) socialization, (e) nutritional meals, (f) caregiver education, (g) support groups, (h) information and referrals.

For information on whether this program is available in your community, please contact your Area Agency on Aging at **1-877-222-3737**.

This program is administered by the NJ Department of Health and Senior Services, Office of Community Programs, PO Box 807, Trenton, NJ 08625-0807, telephone **1-800-792-8820** or 609-943-3475.

Community Choice Program

The statewide Community Choice program is designed to select short-term Medicaid nursing facility residents and provide them with choices on community-based alternatives to residing in a nursing facility. The resident's discharge is coordinated with other state and community agencies and necessary support services are provided to help make the transition from a nursing facility to community housing. Through this program counselors:

- ❑ Provide information on special housing, community programs and in-home services;
- ❑ Explain any financial or medical requirements;
- ❑ Coordinate with your discharge planner to find services that support dignity, choice and independence;
- ❑ Help you and your family make arrangements so that you will be happy, safe and cared for in an appropriate community setting.

Please contact the Division of Aging and Community Services, Department of Health and Senior Services, PO Box 807, Trenton, NJ 08625-0807, telephone **1-877-856-0877**

HEALTH/MEDICAL PROGRAMS

Community Choice Program, cont.

or 609-943-5240.

Long-Term Care Facilities

Persons in long-term care facilities who are Medicaid eligible are entitled to receive a monthly personal needs allowance. Beneficiaries with Veterans Administration Improved Pensions may receive slightly higher amounts.

For information please contact your County Board of Social Services/Welfare Agency.

Hospital Respite Care Programs for Senior Citizens

In accordance with P.L. 1986, Chapter 11, general hospitals in NJ with an average of 20 percent or more weekend vacancy rate over a six-month period may establish a Hospital Respite Care Program for persons 65 or older. Under this program, otherwise empty hospital facilities, in a section separate from medical and surgical patients, may be used to provide shelter, food, recreation, and supervision to persons dependent mainly upon family members or others for their care.

For information on whether any hospital in your area has this program, please contact your Area Agency on Aging at 1-877-222-3737. Any hospital wishing to start this program, should contact the NJ Department of Health and Senior Services, Acute Care Facilities, PO Box 367, Trenton, NJ 08625-0367, telephone 609-292-9900.

Boarding Homes/Residential Health Care Facilities

Residents of boarding homes and residential health care facilities who are eligible for Supplemental Security Income (SSI) or General Public Assistance are entitled to receive a monthly personal needs allowance. SSI recipients who receive their own checks do not receive a personal needs allowance.

For information, please contact your County Board of Social Services/ Welfare Agency.

NURSING HOMES

Selection/Evaluation

To assist persons in selecting a nursing home facility or a residential health care facility, the Division of Health Facilities Evaluation and Licensing, NJ Department of Health and Senior Services maintains a licensed facility list on its website. In addition, the division maintains a deficiency profile on each nursing home, indicating its size, staff to patient ratio, and the number of valid complaints about the facility.

Residential Health Care Facilities located within a long-term care facility, assisted living residence, or comprehensive personal care home, are licensed by the Division of Health Facilities Evaluation and Licensing. Residential Health Care Facilities that are “free-standing” (not located within another type of licensed facility) are licensed by the New Jersey Department of Community Affairs.

For more information, please contact the Division of Health Facilities Evaluation and Licensing, Department of Health and Senior Services, PO Box 367, Trenton, NJ 08625-0367, telephone, toll-free, **1-800-367-6543** or call 609-633-8990,

www.state.nj.us/health/healthfacilities/index.shtml

To obtain information on free standing Residential Health Care Facilities please contact the New Jersey Department of Community Affairs, Bureau of Rooming & Boarding House Standards, P.O. Box 804, Trenton, N.J. 08625-0804, telephone 609-984-1704.

Nursing Home Pre-Admission Screening Program (PAS)

The State of New Jersey has a Nursing Home Pre-Admission Screening Program to determine the needs of Medicaid-eligible individuals, or individuals who will be Medicaid eligible following admission to nursing facilities prior to placement in such facilities.

The Nursing Home Pre-Admission Screening Program is administered by the Division of Aging and Community Services, Office of Community Choice Options, Department

NURSING HOMES

Nursing Home Pre-Admission Screening Program (PAS), cont.

of Health and Senior Services, PO Box 807, Trenton, NJ 08625-0807, telephone 1-877-856-0877 or 609-943-4978.

Nursing Homes Services

All nursing homes are required to provide services to meet the total needs of their patients. Services to be provided include: (a) medical and nursing, (b) diagnostic, (c) dental, (d) pharmaceutical, (e) rehabilitative, (f) dietary, (g) recreational and social, and (h) religious.

For further information, or to file a complaint regarding services, please contact the Division of Health Facilities Evaluation and Licensing, NJ Department of Health and Senior Services, PO Box 367, Trenton, NJ 08625-0367, telephone 1-800-792-9770 or 609-292-9900.

For complaints concerning mistreatment of patients in a nursing home, age 60+, contact the Ombudsperson for the Institutionalized Elderly, PO Box 852, Trenton, NJ 08625-0852, telephone 1-877-582-6995 or 609-943-4023.

"Medicaid" Beds

Nursing homes are required to maintain a bed for a period of up to ten days for any resident receiving Medicaid payments who is absent from the facility due to hospital admission or therapeutic leave. In addition, such a person shall continue to be covered by Medicaid for the number of days (up to ten) that the nursing home maintains his/her bed. Should a resident not be able to return to the nursing home before the end of the ten-day period, he/she will have priority for the next available bed in the facility.

For further information, please contact the Office of Community Choice Options, Department of Health and Senior Services, PO Box 367, Trenton, NJ 08625-0367, telephone 1-877-856-0877 or 609-943-4978.

VETERANS SERVICES/BENEFITS

New Jersey Department of Military & Veterans Affairs

The NJ Department of Military & Veterans Affairs maintains a network of regional offices around the state to assist veterans in obtaining their state and federal benefits. Information is provided on such matters as federal benefits, employment/re-employment, civil service preference, counseling, housing, education, disability pension, nursing homes, burial, cemeteries and tuition assistance. Veterans who may be eligible for the US Department of Veterans Affairs (VA) health benefits should call for information toll-free at **1-877-222-8387**. The New Jersey Veterans 24-hour-a day Helpline may be reached at **1-866-838-7654**.

To qualify for most services, a veteran must have completed at least 90 days of service in the armed forces or, if less, been discharged with a service-connected disability.

In certain instances, benefits are also extended to spouses, civil union partners, widow(er)s, and Gold Star Mothers/Fathers providing they meet program requirements.

Disabled Veterans

NJ offers a Disabled Veterans Pension under certain conditions to veterans identified by the U.S. Department of Veterans Affairs as having 100 percent disability ratings as a result of wartime service. Other benefits for such persons include – 100 percent real estate tax exemptions; various licenses at no charge (provided they meet the necessary qualifications); and, for NJ Civil Service Open Competitive examinations, automatically being placed at the top of the list if they pass. In addition, a blind disabled veteran is eligible for a no fee registration for one automobile.

For further information, please contact your State Veterans Service Office or call the NJ Department of Military & Veterans Affairs toll-free number **1-888-8NJ-VETS (1-888-865-8387)** or 609-530-6868, www.state.nj.us/military.

TRANSPORTATION

Reduced Fare Program

Senior Citizen/Disabled Resident Transportation Assistance Program

Many NJ senior citizens and people with disabilities require assistance in meeting their need for available and accessible transportation. To meet this need, monies from casino tax revenues are made available to the counties for local para-transit services. Services may include door-to-door and fixed route service and, local/user-fare subsidies.

Individuals 60 and over can find out about the availability of services in his/her county from his/her Area Agency on Aging by calling 1-877-222-3737.

One-Half Fare

People with disabilities and senior citizens age 62 and older are allowed round-the-clock discounts on bus fares and trains. The fares are no more than one-half the regular one-way fare on all intrastate bus and rail routes and most interstate bus and rail routes into adjacent states (e.g., New York, Pennsylvania. Excluded are those not accepting the NJ TRANSIT round trip excursion fare. The NJ TRANSIT ID Card, which is not transferable, must be used only by the person to whom it is issued, and must be kept in that person's possession during the entire ride. If the Card is lost or stolen, an application must be made for a replacement card.

Reduced Fare Program ID Card

In order to be eligible for a reduced fare, elderly or people with disabilities must present either a valid Medicare card or a Reduced Fare Program identification card upon boarding a bus or purchasing a train ticket. The reduced fare card will be valid until age 65, at which time most individuals receive a Medicare card. At age 65, all persons not possessing a Medicare card must submit an application for a (new) Reduced Fare Program ID card whether or not they had one previously.

TRANSPORTATION

People with Disabilities under Age 62

People with disabilities under age 62 who do not have a Medicare Card should write to the Reduced Fare Program, NEW JERSEY TRANSIT, 180 Boyden Avenue, Maplewood, NJ 07040, for an application. This form must be completed by the applicant and a physician and returned to New Jersey Transit.

Travel Attendant/Guide

People with disabilities who require the assistance of a travel attendant or guide in order to use public transportation in NJ may have their travel attendant/guide accompany them without additional charge. To be eligible, one must first obtain a special identification card that will state that the holder requires the assistance of a travel attendant/guide in order to use public transportation. This application must be certified by a physician.

To apply for this card, write Reduced Fare Program, NJ TRANSIT, 180 Boyden Avenue, Maplewood, NJ 07040, telephone 973-378-6401.

Rail Service

For rail passenger service, presentation of a valid Medicare Card or Reduced Fare ID card, together with the proper reduced fare, is all that is required.

NOTE: Not all rail service honors the Reduced Fare Program.

Bus Service

For bus service, program participants must present to the bus operator or ticket agent a valid Medicare Card or Reduced Fare ID card for each ride, together with the proper reduced fare. On interstate private buses (most buses not marked NJ TRANSIT), you must also present a Reduced Fare Ticket each time you ride. Individuals 62 or over may contact his/her Area Agency on Aging.

TRANSPORTATION

Bus Service

For additional information about the Reduced Fare Program, please contact the Reduced Fare Program, NJ TRANSIT, 180 Boyden Avenue, Maplewood, NJ 07040, telephone 973-378-6401 or **1-800-772-2287**.

Senior Driver Safety Classes

The New Jersey Department of Transportation partners with AARP to provide senior driver safety classes. The course provides techniques to compensate for changes associated with aging as part of a thorough review of the rules of the road, with an emphasis on safety instructions and defensive driving practices. This driver safety course will allow seniors to stay active and independent. Upon completion of the course, students receive a Certificate of Completion entitling them to a discount on automobile insurance. If applicable, two points will also be deducted from their Motor Vehicle record. To remain eligible for this discount, students must repeat the course every three years.

For information call AARP toll-free at **1-888-AARP-NOW (1-888-227-7669)** or visit website **www.aarp.org/drive**. To register for the online course visit **www.aarpdriversafety.org**.

For more information on the course contact the New Jersey Department of Transportation at 609-530-2943.

Automobile Insurance Reduced Charge

Basic automobile insurance is **mandatory** in New Jersey and available to all drivers. The type and cost of that coverage can vary. Insurance companies may, if they so choose, offer a discount on automobile insurance policies for NJ drivers 65 or over.

For further information, please contact your insurance company.

TRANSPORTATION

Motor Vehicle Registration Fees

All participants of the Pharmaceutical Assistance to the Aged and Disabled (PAAD), LIFELINE, or Supplemental Security Income (SSI) programs are eligible for discounted registration fees. To claim the exemption, present a copy of your current PAAD card, SSI card or proof of Lifeline eligibility. The card must be in the name of the vehicle owner.

If you need assistance, or have further questions about this program, please call Motor Vehicle Services at 1-888-486-3339 or 609-292-6500.

Personal Injury Protection (PIP)

Personal Injury Protection (PIP) pays if you or other persons covered under your policy are injured in an auto accident. It is called “no-fault” coverage because it pays your own medical costs no matter who caused the accident. You have the option of selecting the health coverage provider, rather than the auto insurance company to pay for the no-fault medical expense claims. A health coverage provider may be an insurance company, an HMO or some other type of benefit plan provided by your employer. If your health benefits are provided by either Medicare or Medicaid you cannot choose this option. You **CANNOT** select Medicare or Medicaid as the primary health insurer. Medicare or Medicaid may provide coverage on a secondary basis, such as when the costs of your care exceed the PIP limits in your auto policy.

Medicare and Medicaid will NOT provide primary coverage for auto accidents.

If you have further questions, please contact your insurance company.

HOME ASSISTANCE/HOUSING

Utility Assistance

LIFELINE Credit/Tenants' LIFELINE Assistance Program

LIFELINE is a utility assistance program that offers a yearly benefit to persons age 65 years and older, and to certain disabled persons who are receiving Social Security disability payments. You qualify if you meet all of the following:

- You are a New Jersey resident at least 65 years of age, OR at least 18 years of age and receiving Social Security Disability benefits;
- You are single, and meet the annually established income requirements OR, you are married or a civil union couple, and your joint annual income meets the annually established income limits. **The income eligibility limits are increased by the amount of the maximum Social Security benefit cost-of-living increase for the year.**
- You received utility bills in your name, spouse's or civil union partner's name, OR you are a tenant and do not receive utility bills, but the cost of your utilities is included in the rent.

You will automatically receive a LIFELINE application if you are enrolled in:

Pharmaceutical Assistance to the Aged and Disabled (PAAD); Medical Assistance to the Aged Continuation (MAAC); Medical Assistance Only (MAO); or any of the Special Medicaid-Type Programs. In addition, if you are receiving SSI benefits, your check issued by the Social Security Administration automatically includes a monthly amount which is equal to the annual LIFELINE benefit. This amount will help to pay for the increased cost of utilities.

For more information, please contact LIFELINE, NJ Department of Health & Senior Services, PO Box 715, Trenton, NJ 08625-0715, telephone, toll-free, **1-800-792-9745** or your Area Agency on Aging at **1-877-222-3737**.

HOME ASSISTANCE/HOUSING

New Jersey Statewide Heating Assistance and Referral for Energy Services

(NEW JERSEY SHARES)

New Jersey Statewide Heating Assistance and Referral for Energy Services (New Jersey SHARES) provides temporary financial assistance to residents of New Jersey who are in need of temporary help in paying their energy bills. To be eligible you must have exhausted all other available resources, and have made good faith payments towards past energy bills.

For information about New Jersey SHARES call 1-866-657-4273 or visit their website at www.njshares.org.

The Universal Service Fund (USF)

Universal Service Fund is a program created by the New Jersey Board of Public Utilities to help make energy bills more affordable for low-income customers. You are eligible for USF if you meet income guidelines and you are paying at least 3 percent of your yearly income on electric bills and at least 3 percent of your yearly income on gas bills. If you have electric heat in your home, you must be paying more than 6 percent of your yearly income on electricity. If you are eligible, USF can lower the amount you have to pay for your gas and electric bill.

Applications for USF are accepted throughout the year.

For more information about these programs, call toll-free, 1-866-240-1347.

To find out where you can obtain and file an application, call 1-800-510-3102.

Applications are available from the website www.energyassistance.nj.gov.

HOME ASSISTANCE/HOUSING

Fresh Start Program

As part of the Universal Service Fund (USF) Program, Fresh Start allows enrollees the chance to have past due utility bills forgiven if they start paying their monthly bills in full and do so for an entire year. If you have past-due bills over \$60, USF will forgive that outstanding balance if you simply keep up with your current monthly bills for one year after you first start to receive a USF credit. This part of the program is called Fresh Start. You should be placed in the Fresh Start program automatically if you qualify. The utility company cannot disconnect your service for nonpayment of overdue bills that are part of the Fresh Start program.

For more information about these programs, call toll-free, 1-866-240-1347 or to find out where you can obtain and file an application, call 1-800-510-3102. Applications are available at www.energyassistance.nj.gov.

Water and Sewer

Any municipal or county authority may establish within its district rates or schedules which provide for a reduction or total abatement of charges pertaining to water and sewer. If the benefit is offered, persons residing in the district who meet the following guidelines are eligible:

- ❑ Age 65 or older; **OR** less than 65 years of age and disabled according to the federal Social Security Act; **OR** disabled under any law administered by the U.S. Department of Veterans Affairs where the disability is rated as 60 percent or higher;
- ❑ Annually eligible to receive assistance under the Pharmaceutical Assistance to the Aged and Disabled (PAAD) program (see pages 5-6) or has a total income not in excess of \$10,000 per year exclusive of certain governmental retirement programs.

This is permissive legislation, not mandated.

For further information contact your municipal or county utilities or sewerage authority.

HOME ASSISTANCE/HOUSING

Senior Housing Lists

The New Jersey Division of Aging and Community Services maintains lists of the following types of senior housing in New Jersey: adult retirement communities, government subsidized housing, shared housing, and house-matching programs. Information on housing options and reverse mortgages is also available.

For copies of any of these lists, please contact the NJ Division of Aging and Community Services PO Box 807, Trenton, NJ 08625-0807, telephone, toll-free, 1-800-792-8820 or 609-943-3437.

Adult Community Regulations

Information on regulations for Adult Retirement Communities, Continuing Care Retirement Communities (also known as Life Care Communities), and Residential Health Care Facilities that are “free-standing” is available from the NJ Department of Community Affairs, Division of Codes and Standards, PO Box 805, Trenton, NJ 08625-0805.

Telephone 609-984-7574 for Adult Retirement Communities; 609-633-3888 for Continuing Care Retirement Communities and 609-984-1704 for Residential Health Care Facilities that are “free-standing”.

Congregate Housing Services Program

The New Jersey Division of Aging and Community Services contracts with a number of subsidized housing projects around the state to provide a supportive environment to certain low-income frail elderly persons through its Congregate Housing Services Program.

The cost to participants is on a sliding scale, based on income.

HOME ASSISTANCE/HOUSING

Congregate Housing Services Program, cont.

Under this program the following services are provided:

- One/two meals per day served in a congregate setting, for an average of 30 meals per month;
- An average of four units a month of personal care services, including assistance with dressing, bathing, hair washing; assistance with shopping; escort service;
- An average of four units per month of light/heavy housekeeping services, depending on the needs of the participant.

For further information on the Congregate Housing Services Program, please contact the Division of Aging and Community Services, NJ Department of Health and Senior Services, PO Box 807, Trenton, NJ 08625-0807, telephone, toll-free, **1-800-792-8820** or **609-943-3437**.

MULTIPLE DWELLINGS

Rent Grace

Senior citizens and disabled persons receiving Railroad Retirement Pensions, Social Security Pensions, or other governmental pensions must be given a five-business day grace period for payment of rent that is due on the first of the month. No delinquency or other late charges shall be applied.

For a copy of the law, please write to the Office of Landlord-Tenant Information, NJ Department of Community Affairs, PO Box 805, Trenton, NJ 08625-0805 or call **1-800-792-8820** or 609-292-4174.

HOME ASSISTANCE/HOUSING

Condominium Conversion

Under the Senior Citizens & Disabled Protected Tenancy Act, for those persons 62 and older and certain disabled veterans, there is a possibility of obtaining protection against eviction on the grounds that a building is being converted to a condominium or cooperative provided the following guidelines are met:

- At least 62 years of age before the date of the conversion recording of the condominium or cooperative;
- Permanently disabled;
- The building in which they reside contains at least three rental units;
- The dwelling unit in which they or their spouse or civil union partner reside has been the principal residence for at least one year immediately preceding the conversion recording;
- Their income is no higher than three times the county per capita personal income (which changes annually), or \$50,000, whichever is greater.

Before the landlord can begin the conversion process, an application package for protected tenancy must be sent to the municipal administering agency. The landlord or converter is required to notify all tenants of their right to file for protected tenancy if they may be eligible.

For copies of the law and regulations concerning the Senior Citizens & Disabled Protected Tenancy Act, write to the Office of Landlord-Tenant Information, NJ Department of Community Affairs, PO Box 805, Trenton, NJ 08625-0805, FAX 609-530-5034; or call **1-800-792-8820** or 609-292-4174; or contact your municipal administrative agent.

HOME ASSISTANCE/HOUSING

Pet Ownership

In addition to the rights given to senior citizens in federally assisted housing projects, New Jersey gives residents 62 years of age or older of all senior citizen projects the right to have pets. This law applies to buildings containing three apartments or more, and owner-occupied buildings of four or more units. Landlords have the right to issue reasonable written rules and regulations in accordance with the provisions of the law. In addition, nothing in the law limits the rights of a municipality to prohibit, by ordinance, the owning, harboring or keeping of certain species of animals in the municipality.

For a copy of the law, please write to the Office of Landlord-Tenant Information, NJ Department of Community Affairs, PO Box 805, Trenton, NJ 08625-0805, or telephone **1-800-792-8820** or 609-292-4174.

Safe Housing and Transportation Program

The purpose of the Safe Housing and Transportation Program is to provide a safe environment for senior citizens through the provision of home repair services, safety improvements, and escorted transportation services.

The escorted transportation program is prioritized to serve seniors living in high crime areas with special emphasis being placed on frail elderly 75+ and elderly living alone. Programs funded under Residential Maintenance focus on alleviating existing conditions which are detrimental to the health and safety of the elderly. The Safe Housing and Transportation Program is administered through the 21 Area Agencies on Aging.

For additional information, please contact your Area Agency on Aging at **1-877-222-3737** or please call the NJ Division of Aging and Community Services, toll-free, **1-800-792-8820** or 609-943-3437.

TAXES/FEEES

New Jersey Gross Income Tax

Every resident individual, even a minor, is required to file a NJ Gross Income Tax Return if gross income received during the taxable year is more than \$10,000 and \$20,000 or less for the entire year (married couples filing jointly, heads of household, and surviving spouses). A NJ Income Tax Form (NJ-1040) must be filed in order to obtain a refund of taxes withheld or estimated taxes paid. The NJ-1040 must be filed between January and April 15 for the previous tax year, unless you have requested an extension of time to file an income tax return.

Tax legislation authorizes the implementation of a multistate reciprocal personal income tax set-off program. This program allows the withholding of another state's tax claims from New Jersey gross income tax refunds if the other state withholds New Jersey gross income tax claims from its personal income tax refunds.

Gross income includes all income EXCEPT: federal social security benefits; railroad retirement benefits (Tier I and Tier II); United States military pensions and survivor's benefit payments are exempt from New Jersey gross income tax, regardless of your age or disability status; life insurance proceeds received because of a persons death; portion of pensions and annuities, under certain conditions; employee's death benefits; permanent and total disability, including VA benefits; gifts and inheritances; qualifying scholarship or fellowship grants; New Jersey lottery winnings; unemployment compensation; homestead rebates; income tax refunds (NJ, federal & other jurisdictions); employer and employee contributions to 401 (K) salary thrift savings plans; certain distributions from qualified investment funds; direct payments and benefits received under homeless persons assistance programs; welfare; child support.

TAXES/FEEES

New Jersey Gross Income Tax, cont.

For more information on exemptions and deductions in calculating taxable income, please contact the Division of Taxation, NJ Department of the Treasury, 50 Barrack Street, PO Box 269, Trenton, NJ 08646-0269, telephone toll-free, **1-877-225-1312** or **1-800-323-4400** (pre-recorded information) or 609-292-6400.

INCOME EXCLUSIONS

Pension Exclusion – Persons who are 62 years of age or disabled under Social Security guidelines may be able to use the "Pension Exclusion" to exclude all or part of taxable pensions, annuities, and IRA withdrawals provided gross income for the entire year, before subtracting any pension exclusion, does not exceed \$100,000.

Other Retirement Income Exclusion – If you (and/or your spouse/civil union partner if filing jointly) are 62 years of age or older you may be able to exclude other types of income (wages, interest, dividends, etc.) from your total income. There are two parts to the total exclusion: Part I, the unclaimed portion of your pension exclusion that you may be able to use to exclude other types of income (wages, interest, dividends, etc.) on your return; and Part II, a special exclusion for taxpayers who are unable to receive Social Security or Railroad Retirement benefits. Each part has different eligibility requirements.

Exclusion of Gain on Sale of Home – If you are age 55 or over and you sell your principal place of residence, you may be entitled to a once in a lifetime exclusion of up to \$500,000 (\$250,000 in the case of individuals or civil union partners filing separately) of the capital gain on your New Jersey income tax return, if you owned your home and resided in it for two years before the sale.

TAXES/FEES

Homestead Rebate Program

The Homestead Rebate Program has been modified. Instead of receiving rebate checks eligible homeowners will receive their homestead benefit as a CREDIT on their property tax bill starting the second quarter of 2011. Tenants will NOT receive rebate checks.

The Homestead Rebate Program reduces the amount of taxable income (credit reduces amount of tax due) for eligible homeowners and tenants who pay property taxes directly or through rent. The income eligibility limits have been reduced from last year's levels and rebate amounts for these residents may be affected depending on income. The filing process remains the same.

The homestead rebate benefit is in addition to the State's other property tax relief programs. You can still apply for and receive benefits under those programs if you qualify.

You are eligible for a homestead rebate if you meet the following conditions:

- ❑ You must have been domiciled and maintained a principal residence as a homeowner or tenant in New Jersey on October 1 of the pretax year; and
- ❑ Your gross income for the entire year must meet the income guidelines; and
- ❑ Your principal residence must be subject to local property taxes, and property taxes must have been paid on that residence; and
- ❑ Your principal residence is a full living unit with its own separate kitchen and bathroom.

Tenants living in dwellings which are not subject to local property tax are not eligible for the rebate.

For further information on any of the aforementioned, please contact the Division of Taxation, NJ Department of the Treasury, 50 Barrack Street, PO Box 266, Trenton, NJ 08646-0266, telephone toll-free, 1-888-238-1233 or 609-292-6400.

TAXES/FEES

Senior Citizens/Disabled Property Deduction

If you are a property owner in New Jersey, you may be entitled to an annual property tax deduction of up to \$250. To qualify, you must be age 65 or older (less than 65 if permanently and totally disabled), or a qualified surviving spouse or civil union partner (age 55 or older and not remarried or recommitted), and meet the following conditions:

- ❑ You are a legal resident of New Jersey for at least one year prior to October 1 of the pretax year;
- ❑ You reside in and own the dwelling claimed; OR you reside in and own the dwelling which is assessed as real property; OR you reside as a tenant shareholder in a cooperative or mutual housing corporation; and it is your principal place of residence;
- ❑ Your income, exclusive of Social Security (or similar governmental pension, disability and retirement program) does not exceed \$10,000 during the year for which the deduction is granted;
- ❑ You are a surviving spouse or civil union partner 55 or more years of age before December 31st of the previous year, and were 55 or more years of age at the time of the death of the decedent and have not remarried or recommitted.

To find out if you qualify for the tax deduction, please contact your Municipal Tax Assessor.

For additional information, please contact the Division of Taxation, NJ Department of the Treasury, 50 Barrack Street, PO Box 269, Trenton, NJ 08646-0269, telephone toll-free, 1-877-225-1312 or 1-800-323-4400 (pre-recorded information) or 609-292-6400.

TAXES/FEES

Property Tax Reimbursement Program (Senior Freeze)

Modifications to the Property Tax Reimbursement Program (“Senior Freeze”)
keeps program reimbursements at tax year 2009 level. Any tax increase is the responsibility of the applicant. The program will not send reimbursement checks to any new applicants. New applicants should apply for the program to establish their eligibility for benefits in future years.

The Property Tax Reimbursement Program reimburses eligible senior citizens and disabled persons for property tax increases. You must meet all the eligibility requirements to qualify for the reimbursement.

You are eligible if you meet the following requirements:

- ❑ You are age 65 or older or receiving Federal Social Security disability benefits; and
You have lived in New Jersey continuously for at least the last 10 years, as either a homeowner or a renter; and
- ❑ You have owned and lived in your home (or have leased a site in a mobile home park on which you have placed a manufactured or mobile home that you own) for at least the last 3 years; and
- ❑ You have paid the full amount of property taxes (or site fees if you are a mobile home owner) that were due on your home for the base year and for each succeeding year, up to and including the year for which you are claiming the reimbursement; and
- ❑ You meet the income limits for the base year and for each succeeding year, up to and including the year for which you are claiming the reimbursement; and You file the application by the specified date.

For information about the Homestead Property Tax Reimbursement Program (Senior Freeze) please call 1-800-882-6597.

TAXES/FEES

Veterans Deduction

Veterans who were honorably discharged or released under honorable conditions from active service during a time of war may claim real estate tax deductions of \$250 annually on homes they own and occupy in New Jersey. A surviving spouse or civil union partner is also entitled to the deduction as long as the widow, widower or civil union partner does not remarry or recommit. There are no income limitations for the Veterans Deduction.

Under certain conditions, permanently and totally disabled war veterans or their surviving spouse or civil union partner may be granted a full property tax exemption on their dwelling house and lot. An application for the deduction must be filed in duplicate with the Municipal Tax Assessor on or before December 31 of the pre-tax year. Once the claim has been filed and allowed by the Municipal Tax Assessor, it will continue in force from year to year without the necessity for further claim so long as the claimant is entitled to a veterans deduction.

To determine if you qualify for the Veterans Property Tax Deduction, or to obtain the necessary form, please contact your Municipal Tax Assessor.

REALTY TRANSFER FEE

Partial Exemption

If you are age 62 or older, or blind or disabled, you may be entitled to partial exemption on your New Jersey Realty Transfer Fee when you sell your principal place of residence (one or two-family residential dwelling only). Where the value of the deed is more than \$350,000, an additional “general purpose fee” and other changes in fees and clarifications in the provisions governing realty transfer fees may be applicable.

To obtain the proper form, contact your Municipal Tax Assessor, or contact the Local Property Tax Branch, Division of Taxation, NJ Department of the Treasury, 50 Barrack Street,

TAXES/FEES

Partial Exemption, cont.

Trenton, NJ 08646-0269, telephone 609-292-1793.

Inheritance Tax

Transfers of Property

Any property inherited from a spouse or civil union partner is not subject to inheritance tax. Inheritance tax on transfers of property to a decedent's parent(s), grandparent(s), child(ren) or grandchild(ren) has also been phased out. For the brothers, sisters, daughters-in-law and sons-in-law of a decedent, the first \$25,000 of property received is exempt. For transfers of property to any other individual, there is no tax for transfers under \$500.

Bank Accounts

Funds belonging to or held in the name of the decedent which are deposited in financial institutions, and which are payable at death to the surviving spouse or civil union partner, parent(s), grandparent(s), child(ren) or grand child(ren), may be transferred without prior clearance from the Division of Taxation. If there is real estate in the decedent's name alone, clearance for transfer must still be obtained from the Division of Taxation.

Safe Deposit Boxes

Safe deposit boxes are no longer inventoried by the New Jersey Division of Taxation. On January 12, 2007, the Division reissued a blanket release from the Director, Division of Taxation, to all banking institutions, safe deposit companies, trust companies, and other institutions which serve as custodians of safe deposit boxes. The contents of the boxes may be released without inspection by the Division.

For further information, please contact the Inheritance Tax Branch, Division of Taxation, NJ Department of the Treasury, PO Box 249, Trenton, NJ 08646-0249, telephone 609-292-5033.

LEGAL

Legal Aid

Legal Services Providers

All Area Agencies on Aging fund legal assistance to provide access to the system of justice to residents 60 years of age and older who have a legal problem which falls within the priorities established for the program. Under the supervision of a lawyer, legal advice, assistance, and/or representation is provided in order to protect and secure the rights of older persons. Legal assistance is provided in priority areas, such as public entitlements, planning/protecting autonomy, health care/long term care, family/domestic, housing/utilities, individual rights and consumer issues. Preference for service is given to individuals with the greatest social and economic need. Community legal education which benefits a large number of clients is an important component of the legal program.

For additional information contact the Area Agencies on Aging at 1-877-222-3737.

Money Management

The Money Management Program is a bill paying service developed by AARP and coordinated by the New Jersey Division of Aging and Community Services. The goal of the service is to provide guidance and non-intrusive bill paying assistance to maximize client independence. It provides older or disabled people with volunteer assistance in budgeting, processing of routine bills, check writing, managing financial matters and/or reconciling bank accounts.

Fully trained and screened volunteer bill payers are matched by the program coordinator with clients in need of service. They set up a budget, organize bills and prepare checks for the client's signature. Volunteer monitors regularly review volunteer bill payer reports, comparing them with the established budget, bank statements and canceled checks.

LEGAL

Money Management, cont.

In New Jersey, the following counties have this program: Atlantic, Bergen, Burlington, Camden, Cumberland, Hunterdon, Monmouth, Morris, Ocean, Somerset, Sussex and Warren. Gloucester and Salem Counties will be opening programs during 2011.

For additional information contact the Area Agencies on Aging at 1-877-222-3737.

Adult Protective Services Program (APS)

This program helps NJ residents 18 years of age or older who lack the capacity to understand their circumstances and cannot protect themselves from abuse, neglect or exploitation. Trained workers from APS programs in each county respond to requests for help by making a personal visit and finding ways to reduce the risk of harm. Every effort is made to maintain people in their own homes.

To find out what agency provides Adult Protective Services in your county, telephone toll-free, 1-800-792-8820 or 609-943-3437. This program is administered by the Division of Aging and Community Services, NJ Department of Health and Senior Services, PO Box 812, Trenton, NJ 08625-0812.

Rights of Grandparents

Visitation Rights

Under the law, grandparents have the right to visit with their grandchildren. Should this right be denied, a grandparent or any sibling of a child residing in this State may make application before the Superior Court, in accordance with the Rules of the Court, for an order for visitation. To make application to the court for visitation, the grandparent(s) should have the assistance of an attorney.

For additional information, persons 60 or over should contact his/her Area Agency on Aging at 1-877-222-3737.

LEGAL

Visitation Rights, cont.

The NJ Department of Human Services has available information for grandparents who take on a parenting role or have issues regarding child visitations.

For information, please contact the Kinship Navigator Program by dialing 2-1-1.

Kinship Navigator

Through the Kinship Navigator program, the NJ Department of Human Services offers a variety of support services and financial aid that helps kinship caregivers identify available resources and then advocates on their behalf to access those services. Eligible Kinship caregivers can get help addressing immediate problems, and they will also be referred to a local Kinship agency that will work with caregivers to access additional services.

To learn more about how assistance is available to help navigate through the various governmental systems providing services, which includes grandparenting, child care, educational issues and more, please contact the Kinship Navigator Program toll-free 2-1-1.

Family Leave Insurance

On May 2, 2008, New Jersey's family leave insurance bill was signed into law. The family leave program permits up to six weeks of paid family leave insurance benefits for workers taking leave to provide care certified to be necessary for a sick family member or to care for a newborn or newly adopted child.

For more information call the New Jersey Department of Labor and Workforce Development 609-292-7060 or write to the Division of Temporary Disability Insurance, PO Box 387, Trenton, NJ 08625-0387, <http://lwd.dol.state.nj.us/labor>.

LEGAL

Criminal Justice

Criminal Injuries Compensation Act - Older Crime Victims

For persons who are victims of violent crimes who have suffered personal injuries and are at least 60 years of age or disabled, compensation is provided for some expenses incurred as a result of the crime. There is no minimum out-of-pocket loss required before seeking compensation. However, in no case shall the amount of compensation exceed the limit established by regulations.

To file a complaint, or to obtain additional information, contact your County Prosecutor, or the NJ Victims of Crime Compensation Agency, 50 Park Place, Suite 1010, Newark, NJ 07102, telephone 973-648-2107 or call the Board's toll-free telephone number 1-877-658-2221.

Homeland Security & Preparedness

The Mission of the Office of Homeland Security & Preparedness is to administer, coordinate, lead and supervise New Jersey's counter-terrorism and preparedness efforts. The office coordinates emergency response efforts across all levels of government, law enforcement, the emergency management and response community, nonprofit organizations, the private sector and other jurisdictions as necessary, to protect the people of New Jersey. This office comprises the state Office of Counter-Terrorism and the New Jersey Domestic Security Preparedness Task Force.

Homeland Security information is available from the New Jersey Office of Homeland Security & Preparedness, P.O. Box 091, Trenton, NJ 08625-0091, 24-Hour Reporting number 1-866-4-SAFE-NJ (1-866-472-3365) or 609-584-4000, www.state.nj.us/njhomelandsecurity.

Identity Theft – Information & Assistance

The federal government reports that identity theft is the fastest-growing financial crime. The crime usually involves the interception of personal financial data or the fraudulent

LEGAL

Identity Theft – Information & Assistance, cont.

acquisition of credit cards or other financial products in another person's name. Protecting consumers from crimes of identity theft has become a major law enforcement challenge. Measures have been put into place that enable agencies to combat these crimes and other remedies. If you believe you are the victim of identity theft, report the crime to your local police department.

For additional information on how to file a complaint and what to do if you believe you are the victim of identity theft, contact the New Jersey Division of Consumer Affairs at 1-800-242-5846 or e-mail askconsumeraffairs@lps.state.nj.us.

Domestic Violence - Hotline

Information and referrals in areas of concern for women is provided through a bilingual statewide 24-hour, seven day a week toll-free telephone line. The telephone line is accessible to the hearing impaired. The U.S. Department of Justice, NJ Department of Law and Public Safety and the NJ Department of Community Affairs, Division on Women (609-292-8840) provides funds. For assistance contact Women's Referral Central at **1-800-322-8092** or the NJ statewide domestic violence hotline at **1-800-572-7233**.

Discrimination

Medicaid Qualified Applicants

The NJ law against discrimination prohibits discrimination against Medicaid qualified applicants and patients by NJ skilled nursing homes/intermediate care facilities accepting Medicaid. Nursing homes participating in the NJ Medicaid program are not allowed to deny admission to Medicaid qualified applicants when a bed becomes available and when that nursing home is below the Statewide Occupancy Level. And, even if the facility should cease to be a Medicaid provider, it may continue to provide skilled nursing/intermediate care services

LEGAL

Medicaid Qualified Applicants, cont.

to those of its patients who are currently/prospectively Medicaid qualified, without being required to admit any new qualified applicants. In addition, there is to be no solicitation, charge, or acceptance of any sum of money, gift, donation, or other consideration, as a condition of admitting a Medicaid applicant, or as a condition of such person's continued stay. Any person found in violation of these provisions shall be guilty of a crime in the third degree, and shall also be civilly liable to the paying individual and to the State of New Jersey.

Further information is available from the Division of Medical Assistance & Health Services, NJ Department of Human Services, PO Box 712, Trenton, NJ 08625-0712, telephone 1-800-356-1561 or 609-588-3828 if calling from out-of-state.

Mandatory Retirement/Employment Age

No state, county, or municipal governmental entity may discriminate against job applicants because of age; but bona fide occupational age qualifications may be established. Nothing shall prevent an employer from refusing to accept for employment, or to promote, any person over 70 years of age. An employer may require the retirement of an employee who, for the two-year period immediately before retirement, is employed in a bona fide executive or high policy-making position if that employee is entitled to an immediate non-forfeitable annual retirement benefit which equals in the aggregate at least \$27,000.

Enforcement of Anti-Discrimination Law

The Division on Civil Rights, NJ Department of Law & Public Safety, has responsibility for the enforcement of New Jersey's age discrimination law. The Division ensures that people have equal access to services without facing unlawful discrimination.

The Division on Civil Rights offices and the counties they serve are listed on the next page.

LEGAL

Division on Civil Rights Offices

Atlantic City Office

(Atlantic, Cape May,
Cumberland, Salem)

26 Pennsylvania Avenue
Atlantic City, NJ 08401
609-441-3100

Camden Office

(Burlington, Camden,
Gloucester)

One Port Center
Suite 402
2 Riverside Drive
Camden, NJ 08103
856-614-2550

Jersey City

Neighborhood Office

Walk-in Office Only
Hudson County Housing
Resource Center, 3rd Fl.
574 Newark Avenue
Jersey City, NJ 07306

Newark Office

(Essex, Hudson, Parts of
Middlesex, Union)

31 Clinton St., 3rd Fl.
Newark, NJ 07102
973-648-2700

Trenton Office

(Hunterdon, Mercer, Parts
of Middlesex, Monmouth,
Ocean, Somerset)

140 E. Front St., 6th Fl.
Trenton, NJ 08625-0090
609-292-4605 or 4606

Toll-Free Division on Civil Rights Hotline

1-800-830-0647

ELDER ADVOCACY

Public Advocate

The Department of the Public Advocate was first created in 1974, was abolished in 1994 and restored again in 2005. In 2010 the Department of the Public Advocate was once again abolished. The Corrections Ombudsperson, the Division of Rate Counsel, the Division of Elder Advocacy, the Ombudsperson for the Institutionalized Elderly, the Dispute Settlement Office and the Division of Mental Health Advocacy were retained and transferred to other departments.

ELDER ADVOCACY

Ombudsperson for the Institutionalized Elderly

The Office is a unique State agency created to promote and protect the rights, health, safety and welfare of elderly patients 60 years of age and older in Nursing Homes, Residential Health Care Facilities, State/County Psychiatric Hospitals, Rehabilitation Hospitals, Class "C" Boarding Homes, Developmental and Adult Day Care Centers.

Reports of Abuse - Ombudsperson's Office

The Ombudsperson's Office should be notified when an individual suspects: the rights of a resident or patient have been grossly violated; a resident or patient is not receiving proper care; a resident or patient has been physically, verbally, or emotionally abused; or a resident or patient has been financially exploited. The telephone number is **1-877-582-6995** or 609-826-5090 if calling from out-of-state.

Assaults Upon Institutionalized Elderly

A person committing an assault upon an institutionalized elderly person is guilty of a crime. Any person, who has reasonable cause to suspect or believe that an institutionalized older person is being/has been abused or exploited, shall report such information to the Office of the Ombudsperson for the Institutionalized Elderly in a timely manner. Persons failing to make such a report are subject to a fine pursuant to the penalty enforcement law.

Investigation of complaints of alleged assaults will be made by the Office of the Ombudsperson and, if warranted, complaints will be forwarded to the County Prosecutor for action.

For further information contact the Department of the Public Advocate, Office of the Ombudsperson for the Institutionalized. The telephone number is **1-877-582-6995** or 609-826-5090 if calling from out-of-state.

ELDER ADVOCACY

Bill of Rights

The State Legislature declared that for the well being of all residents or patients within facilities in the State, a bill of rights was required. These rights are listed in the Nursing Home and the Boarding Home Residents' Bill of Rights. All residents should receive a copy at the time of their admission. Copies can also be obtained by contacting the Office of the Ombudsperson for the Institutionalized Elderly, PO Box 852, Trenton, NJ 08625-0852. The telephone number is **1-877-582-6995** or 609-826-5090 if calling from out-of-state.

Hospital Abuse

All reports of abuse of persons age 60 or older who are in an acute care hospital should be referred to the NJ Department of Health & Senior Services at **1-800-792-9770** or 609-292-9900 if calling from out-of-state.

GUARDIAN/CONSERVATOR

Responsibilities to Nursing Home Residents

In the event of impending exhaustion of funds paid by a fiduciary (defined as a guardian, a trustee acting under a will, or a non-testamentary trustee as set forth in N.J.S.A. 3B:17-9) to a nursing home care facility for the provision of care to a resident age 65 or older, the fiduciary shall give written notice at least 90 days in advance of such impending exhaustion. Such notice shall be in writing to:

- The resident concerned, and his/her next of kin, or designated responsible party;
- The particular nursing home facility and any other agency concerned.

Following such notification, should the fiduciary or resident encounter a problem with the resident remaining in the nursing home care facility, the fiduciary or resident should contact the Ombudsperson for the Institutionalized Elderly at telephone number **1-877-582-6995** or 609-826-5090 if calling from out-of-state regarding the rights of the resident.

ELDER ADVOCACY

Office of the Public Guardian for Elderly Adults

The Office of the Public Guardian (OPG) for Elderly Adults is appointed guardian by the New Jersey Superior Court when there is no willing or appropriate family or friend to become the guardian of an incapacitated person 60 years of age or older. The OPG is usually appointed plenary guardian of both person and property. In this capacity, OPG addresses all the physical and mental health and property issues of the ward.

As guardian, the OPG works with the ward as much as he or she is able in order to have input into their decision-making process. For example, the OPG attempts to keep the ward in the least restrictive living environment as possible, utilizing both private and public assistance as appropriate.

At the request of the court the OPG can also serve as an elderly adult conservator. A conservator works on a voluntary basis with the elderly person to administer their property and finances.

The OPG also administers the Professional Guardian Registration Act. Under this law, the OPG oversees the registration process for guardians, maintains a directory of registered professional guardians, and conducts training, and monitors on a sampling basis the registered guardians performance. The OPG also receives numerous telephone calls about guardianship and other elder issues and assists the public on those issues.

For information on public guardianship or its programs contact the Office of the Public Guardian for Elderly Adults, PO Box 812, Trenton, NJ 08625-0812, telephone 609-341-5555.

Private Conservators

In the event that there are responsible adults willing to serve as guardians or conservators for persons, who by reason of advanced age, illness or physical infirmity, have become unable to manage their property, or unable to provide for themselves or others

ELDER ADVOCACY

Private Conservators, cont.

dependent upon them for support, they may be appointed by the courts to serve in such a capacity.

For information on the appointment of private conservators, contact your County Surrogate.

CONSUMER INFORMATION

Consumer Facts for New Jersey's Older Citizens

The New Jersey Division of Consumer Affairs was established in 1971 to protect the consumers of New Jersey from dishonest and unscrupulous practices. The Division is responsible for administering and enforcing the New Jersey Consumer Fraud Act that protects your rights before, during and after purchasing a product or service. A unit within the division is dedicated solely to investigating fraud against the elderly. Often New Jersey's older citizens are the intended victims of various types of fraud, scams and other unscrupulous practices.

The division's handbook "**New Jersey Division of Consumer Affairs Senior Fraud Education and Protection Program (Senior FED•UP)**" offers advice and provides information that will help you to make informed decisions and avoid becoming a victim of fraud. Also available are **Consumer Alerts** to educate consumers about emerging frauds and topics that affect their daily lives.

For copies of the consumer publications and more information about your safety and consumer rights, please contact the New Jersey Department of Law and Public Safety,

CONSUMER INFORMATION

Consumer Facts for New Jersey's Older Citizens, cont.

Division of Consumer Affairs, PO Box 45027, Newark, NJ 07101, telephone toll-free senior hotline 1-877-746-7850.

Fire and Burn Safety for Senior Citizens

The Department of Community Affairs is committed to helping people and communities to help themselves. Within the department is the Division of Fire Safety that serves as the central focus for the State's Fire Service community and the public in all matters relating to fire safety. The division's responsibilities include the development and enforcement of the State Uniform Fire code, public education programs and firefighter training programs.

Senior citizens are especially vulnerable to fire and suffer twice as many fire deaths as the general population. More than half of all fires can be prevented through a combination of fire prevention education and appropriate corrective action.

The division's booklet "**Fire & Burn Safety for Senior Citizens**" focuses on providing fire prevention instructions in areas of major concern to the elderly.

For a copy of the booklet or general information, contact the Department of Community Affairs, Division of Fire Safety, PO Box 809, Trenton, NJ 08625-0809, 609-633-6071.

Credit Cardholder' Bill of Rights

The Credit Card Accountability, Responsibility, and Disclosure (*CARD*) Act of 2009 took effect on Feb. 22, 2010. The Credit Cardholder' Bill of Rights protects consumers from predatory and unfair lending practices. This national law strengthens consumer protections for those who use credit cards. Credit card contract terms must be disclosed in language that consumers can see and understand so they can avoid unnecessary costs and manage their finances. The reform is a part of increasing consumer protections-protections against deceptive and complex rules, form sudden rate hikes to hidden fees. These rules are an

CONSUMER INFORMATION

Credit Cardholder' Bill of Rights, cont.

important step in consumer protections and will help create a more fair, transparent and simple consumer credit market.

For additional information contact the Jersey Department of Law and Public Safety, Division of Consumer Affairs, PO Box 45027, Newark, NJ 07101, telephone toll-free 1-800-242-5846 or 973-504-6200, www.NJConsumerAffairs.gov.

For more information about the *CARD* Act or to learn how and where to file a complaint about your card issuer, call toll-free at 1-888-851-1920 (TTY: 1 877-766-8533) or go to the web site of the Federal Reserve at www.FederalReserve.gov/creditcard.

Predatory Lending

Predatory Lending means any type of abusive lending practice where the lender benefits through unworthiness, deceit, misrepresentation, bad faith, or dishonesty. Predatory lending typically involves at least one, and perhaps all three, of the following elements:

- making unaffordable loans based on the assets of the borrower, rather than on the borrower's ability to repay an obligation ("asset-based lending")
- inducing a borrower to refinance a loan repeatedly in order to charge high points and fees each time the loan is refinanced ("loan flipping")
- engaging in fraud or deception to conceal the true nature of the loan obligation from an unsuspecting or unsophisticated borrower.

Be sure to review documents prior to signing them. If any of the loan terms differ from what was previously discussed or provided make sure you understand why any changes in terms and conditions have been made.

CONSUMER INFORMATION

Predatory Lending, cont.

It pays to shop around when looking for a mortgage loan. Different lenders will offer different terms, have different requirements, and offer varying levels of service. Be sure to work with a licensed lender.

For information on reverse mortgages see our companion publication **Federal**

Benefits for Older Persons.

If you think you may have been the victim of unfair practices, you can file a complaint with the New Jersey Department of Banking and Insurance (NJDOBI) by calling **1-800-446-7467**, or contact Legal Services of New Jersey (LSNJ) at **1-888-576-5529**. LSNJ provides free legal help to low-income homeowners who are victims of predatory mortgage lending. For additional information visit the Anti-Predatory Lending project website www.lsnjlaw.org.

New Jersey Predatory Annuities Prevention Law

The Predatory Annuities Prevention Law protects vulnerable consumers from predatory annuity sales. The senior population is very dependent on their investments, yet susceptible to disingenuous investment practices. The law seeks to protect seniors from dangerously risky annuities and deceptive practices that lead a vulnerable population to lose much of their hard-earned savings. This law makes clear that using a phony senior-specific designation that falsely implies some financial expertise in the investment needs of our elderly investors is against the law in New Jersey.”

Protecting residents from receiving bad advice from bogus advisors is essential. The predatory annuities prevention law provides certain requirements for marketing, information disclosure and product suitability. The law prohibits those who sell annuities from falsely representing their expertise on marketing material. Annuities salespersons are required to

CONSUMER INFORMATION

New Jersey Predatory Annuities Prevention Law, cont.

clearly outline the important facts of the purchase to the buyer, the investment objectives as well as contract terms.

For further information of Predatory Lending or Predatory Annuities Prevention Law, please contact New Jersey Department of Banking and Insurance, 20 West State Street, PO Box 325, Trenton, NJ 08625, call toll-free, 1-800-446-7467 or 609-292-7272, www.state.nj.us/dobi.

EDUCATION

Adult Basic Education

The New Jersey Department of Labor and Workforce Development provides funds for English basic skills instructional programs which are offered statewide free of charge. These programs are designed for persons who are the least educated and lacking the most basic educational skills. Adult basic education programs provide developmental reading, mathematics, and employability skills which are needed for productive employment and effective citizenship.

English as a Second Language

The Department of Labor and Workforce Development also funds free English as a Second Language Programs. These programs are designed to improve the English language communications skills of persons whose native language is not English and who are limited English proficient. Instruction takes place in English and stresses the listening, speaking, reading and writing skills needed to function in an English-speaking environment.

EDUCATION

High School Diploma

There are various ways for adults to earn a high school diploma in NJ: a locally issued adult high school diploma by completing high school course requirements, a state-issued high school diploma through successful completion of the General Educational Development test (GED) exam; a state-issued high school diploma through completion of 30 college credits leading toward an undergraduate degree and the transfer of out-of-state GED scores to New Jersey. There are 27 GED Testing Centers located in 19 counties throughout the state.

For further information on the above programs, please contact the New Jersey Department of Labor and Workforce Development, Division of Workforce Readiness & Literacy at 609-943-5921.

College Programs and Services

Education Programs

Each public institution of higher education in NJ may, if they so choose, permit persons of the age of 65 or more years to enroll in regularly scheduled courses without the payment of any tuition charges, provided that available classroom space permits, and provided that tuition-paying students constitute the minimum number required for the course. The courses may be for either credit or non-credit. Registration fees may be required. The age requirement may vary from institution to institution.

For additional information, please contact the Registrar's Office of the public college you may be interested in attending.

Community Services

In addition to college courses, most of New Jersey's community colleges offer community service programs, many of which are geared toward the older adult.

EDUCATION

Community Services, cont.

For further information on community service programs, contact your local community college.

VOTING

Assistance at the Polls

Voters who are blind or disabled, or unable to read and write, are entitled to receive assistance at the polls. In any election any elderly or physically disabled voter assigned to an inaccessible polling place will, upon advance request of that voter, either be permitted to vote at the alternative, accessible polling place nearest to that voter's residence which has a common ballot or be provided with a civilian absentee ballot as an alternative means of casting a ballot on the day of election.

Persons desiring further information on assistance at the polls should contact their County Commissioner of Registration which is either the County Board of Elections or Superintendent of Elections.

Any questions regarding absentee ballots should be directed to their County Clerk or the Division of Elections, NJ Department of State, 225 West State Street, 3rd Floor, P.O. Box 304, Trenton, NJ 08625-0304, toll-free at **1-877-658-6837** or 609-292-3760, TTD/TYY **1-800-292-0039** and 24 Hour Assistance (toll-free) **1-877-NJVOTER (1-877-658-6837)**.

RECREATION, AMUSEMENT, ENTERTAINMENT

RECREATION

Beach Fees

The governing body of any municipality bordering on the Atlantic Ocean, tidal water bays or rivers, may, by ordinance, provide for reduced beach fees, or no beach fees, to persons 65 or more years of age and to persons receiving disability benefits under the federal Social Security Act. This is permissive legislation, not mandated. For further information, please contact the governing body of the municipality where the beach is located.

Parks

Senior Citizen Pass

New Jersey residents age 62 or older are entitled to a Senior Citizen Pass which allows the holder free entry and free parking at any park, forest, or historic site administered by the Division of Parks & Forestry. ***(This pass does not include overnight camping or other fees within the facilities)***. They will receive a \$2 per night reduction in campsite rates.

Applications for a Senior Citizen Pass should be made to Administrative Services, Division of Parks & Forestry, NJ Department of Environmental Protection, PO Box 404, Trenton, NJ 08625-0404, telephone 1-800-843-6420 or 609-984-0370. Proof of age must be submitted with the application.

Public Golf Courses

Public golf courses of counties/municipalities offering reduced rates to their resident senior citizens may offer the same reduced rates to non-resident senior citizens age 62 or older.

To determine whether a particular public golf course offers such reciprocity, please contact that golf course directly.

RECREATION, AMUSEMENT, ENTERTAINMENT

Licenses

Fishing

New Jersey residents of at least six months, ages 65 through 69, may obtain a fishing license at a reduced fee instead of the regular fee. If blind, there is no charge for a fishing license to New Jersey residents. **For residents over the age of 70 no license or trout stamps are required. A driver's license or other acceptable proof of age containing date of birth and physical description will function as the actual fishing license for those 70 or over.** For those who have never tried fishing, or have been away from the sport, or to advance from beginner to expert, free classes and programs are offered throughout the year including two Free Fishing Days in June.

To apply for a license, write to the NJ Department of Environmental Protection, Division of Fish, Game & Wildlife, Marine Fisheries Administration, PO Box 400, Trenton, NJ 08625-0400. Proof of age must be submitted with the application. To obtain additional information about classes and programs please telephone 609-292-2965,

www.njfishandwildlife.com.

Clams, Oysters

New Jersey residents age 62 or older desiring to dig for clams or oysters may obtain a license for only a processing fee. Lifetime Resident Senior Clam Licenses sold prior to June 17, 2008, have been expanded to include all molluscan (shellfish) species, with the exception of conchs.

To apply for a license, write to the NJ Department of Environmental Protection, Division of Fish, Game & Wildlife, Marine Fisheries Administration, PO Box 400, Trenton, NJ 08625-0400 or telephone 609-984-5546. Proof of age should be submitted with the application.

RECREATION, AMUSEMENT, ENTERTAINMENT

Hunting

New Jersey residents age 65+ are entitled to a license to hunt with hounds, firearms or with bow and arrow for a reduced fee instead of the regular fee.

To obtain one or both types of hunting licenses, apply in writing to the Division of Fish, Game & Wildlife, NJ Department of Environmental Protection, PO Box 400, Trenton, NJ 08625-0400, telephone 609-292-2965. Proof of age should be submitted with the application.

Games of Chance - Raffles and Bingo

Senior citizen associations and clubs are permitted to operate games of chance consisting of bingo and raffles in those New Jersey municipalities where such games are legal. To conduct these games of chance, the senior citizen associations or clubs should first obtain a license from their municipal clerk. The maximum aggregate value of all prizes to be offered and given shall not exceed the limit prescribed as authorized by regulation from the control commission.

Further information on licenses for raffles and bingo is available from the NJ Legalized Games of Chance Control Commission, 31 Clinton St., P.O. Box 46000, Newark, NJ 07102, telephone 973-648-2710, or from your Municipal Clerk.

Office of Cable Television

The Office of Cable Television is responsible for ensuring cable service providers are in compliance with state and federal laws. The office regulates the technical operations, the quality of cable service and the basic rates charged. The office also investigates, resolves complaints, and ensures that safe and proper cable service is available to subscribers.

For information or to file a complaint, contact the New Jersey Board of Public Utilities, Office of Cable Television, Two Gateway Center, 8th Floor, Suite 801, Newark, NJ 07102,

RECREATION, AMUSEMENT, ENTERTAINMENT

Office of Cable Television, cont.

1-800-624-0331 or you may use the convenient on-line complaint form at

<http://www.state.nj.us/bpu/assistance/complaints/inquiry.html>.

Cable Television Discount

The cable television companies may, if they so choose, offer a discount rate for cable television reception to senior citizens age 62+ or disabled individuals meeting the income and residency eligibility requirements of the PAAD Program (see pages 5-6), if there is no more than one non-senior citizen/disabled person in the household.

For information about discounts contact your local cable provider.

Cable Television Rebate Program

The Cable TV Rebate Program has been temporarily suspended. Rebate checks will not be mailed as scheduled.

The cable television rebate program has been established for the purpose of refunding some basic cable charges of individuals enrolled in the Pharmaceutical Assistance to the Aged and Disabled (PAAD) program. To receive this annual rebate, you must (a) be enrolled in the PAAD program, and (b) subscribe to cable television service in a qualified municipality. Letters will be sent to those PAAD recipients living in eligible municipalities. Individuals who receive a letter should call into the automated telephone sign-up system as instructed.

SPECIAL PROGRAMS (NON-GOVERNMENTAL)

THESE PROGRAMS ARE PROVIDED AS A SERVICE BY THE PRIVATE SECTOR.

**ELIGIBILITY GUIDELINES ARE DETERMINED BY THE SPONSORING AGENCY, NOT BY
ANY STATE OR FEDERAL AGENCY**

SENIOR DENT

Sponsored by the NJ Dental Association, this agency affords eligible seniors the opportunity of obtaining comprehensive oral health treatment from participating dentists at a minimum courtesy discount of 15 percent. To qualify, persons must be 65 years of age or over and meet the guidelines of the PAAD program (see pages 5-6).

To obtain a list of participating dentists for your area, please contact the Division of Aging and Community Services at **1-800-792-8820** (toll-free within NJ) or 609-943-3437. Staff at this number will take your name, address and certain other information and forward it to the NJ Dental Association. The Dental Association will then forward you a list of participating dentists.

LISTS ARE NOT AVAILABLE OVER THE PHONE

The NJ Dental Association, One Dental Plaza, North Brunswick, NJ 08902, telephone 908-821-9400, sponsors this program.

SENIOR CITIZEN TELEPHONE DEPOSIT WAIVER PROGRAM

The Verizon Telephone Company has a program that enables residents of subsidized senior housing to obtain phone service. Verizon will waive the deposit fee (typically \$100) for elderly and other tenants living in subsidized senior housing. Those eligible must have a good credit record with the phone company and must be a new customer, i.e., the person has not been a phone customer recently. Individuals receiving the waiver will be responsible for

SPECIAL PROGRAMS (NON-GOVERNMENTAL)

SENIOR CITIZEN TELEPHONE DEPOSIT WAIVER PROGRAM, cont.

all other telephone costs, including purchase of a phone, installation costs and monthly service charges. In order to enable low-income people to afford phone service, Verizon offers three basic service plans, including two low-cost options. These plans will be discussed when the individual calls to apply for phone service.

To find out if you are eligible for the deposit waiver, please contact your County Board of Social Services/County Welfare Agency.

COMMUNICATIONS LIFELINE TELEPHONE SERVICE

Through the Verizon Telephone Company discounted residential telephone service is available for households that make less than three local calls per day which last five minutes or less, or that spend less than one and a half hours a week on local calls. To be eligible for this program you must receive benefits from one of the following programs: Temporary Assistance to Needy Families/Work First New Jersey (TANF/WFNJ), Lifeline Utility Credit/Tenants Lifeline Assistance, Pharmaceutical Assistance to the Aged and Disabled (PAAD), General Assistance (GA), Food Stamp Program, Supplemental Security Income (SSI)/Medicaid, Home Energy Assistance Program (HEAP) and you must not be dependent for Federal Income Tax purposes unless you are 60 years of age or older.

For eligibility and enrollment information call NJ SHARES at 1-888-337-3339.

LINKUP AMERICA TELEPHONE SERVICE

Verizon Communications makes residential telephone service more affordable by offering Link Up America Services for qualified, low-income customers. Link Up America provides a 50% discount on telephone connection charges for persons meeting the eligibility criteria for certain telephone service programs. Those persons receiving benefits from PAAD,

SPECIAL PROGRAMS (NON-GOVERNMENTAL)

LINKUP AMERICA TELEPHONE SERVICE, cont.

Lifeline Utility Credit, or Medicaid/SSI should call **1-800-792-9745** for details. Persons receiving benefits form HEAP or Food Stamps please contact your County Board of Social Services/County Welfare Agency.

For additional communication and eligibility information please call NJ SHARES at **1-888-337-3339.**

UTILITY SERVICES

If you are an elderly customer having financial problems paying your electric or gas bill, you should request the utility company to enroll you in a budget plan in accordance with your ability to pay. You are required to make good faith payments of all reasonable bills for service. A utility may not shut off residential service on Friday, Saturday, Sunday or a holiday or the day before a holiday, or if a valid medical emergency exists in your household.

RESIDENTIAL SERVICE CAN BE SHUT OFF AFTER PROPER NOTICE

The Winter Termination Program

The New Jersey Board of Public Utilities manages the Winter Termination Program whereby your residential gas or electric service shall not be discontinued during the period of November 15 through April 1 or later if extended by the BPU as long as you make good faith payments if you have the ability to do so.

If you have questions about your rights as a utility customer, please call New Jersey Natural Gas Company, toll-free, at **1-800-221-0051** or 1-908-938-7977. For unresolved issues, you may call the Board of Public Utilities at **1-800-624-0241.**

SPECIAL PROGRAMS (NON-GOVERNMENTAL)

Comfort Partners Program

The New Jersey Comfort Partners Program is a free energy saving and energy education program sponsored by the New Jersey Clean Energy Program. The program is designed to improve energy affordability for income eligible households through direct installation of free energy efficiency measures and education about steps everyone can take to save energy. Participants are asked to partner with the program to develop and carry out a household energy savings Action Plan.

For information customers may call **1-866-NJSMART (1-866-657-6278)**. Program Oversight Provided by New Jersey Board of Public Utilities, 44 South Clinton Avenue, Post Office Box 350, Trenton, NJ 08625-0350.

H2O to Help Others Program

American Water's H2O Help to Others Program is designed to provide aid to New Jersey American Water's most economically challenged customers. To qualify for this program, the total monthly household income may not exceed 200 percent of the Federal Poverty Level and the client must show a good faith payment of \$100 on their account within 90 days of applying. Customers who qualify may receive a grant to help pay their water bill.

NJ SHARES administers the New Jersey American Water's Assistance Programs. Customers may call **1-877-652-9426 (1-877-NJAWH2O)** for more information or contact NJSHARES at **1-866-657-4273** or visit them at www.njshares.org.

Heating Oil Cost Assistance – NJCA Oil Group

New Jersey Citizen Action's Oil Group (NJCAOG) is comprised of thousands of heating oil consumers who have joined together to negotiate a lower price with local dealers. After joining, members are assigned a supplier. They then call that supplier and make arrangement for fuel delivery but at the Oil Group's discounted price. Generally, the prices

SPECIAL PROGRAMS (NON-GOVERNMENTAL)

members pay are 10–30% less than average retail prices. The annual membership fee for persons aged 60 and older is \$15.

For more information call New Jersey Citizen Action, toll-free, at **1-800-464-8465**, www.njcaoilgroup.com.

CITGO/Citizens Energy

Please Note: The CITGO Energy Oil Heat Program is no longer accepting new applications. For information on the status of this program, please call **1-877-JOE-4-OIL (1-877-563-4645)**.

For information on other energy assistance and energy efficiency programs available in New Jersey contact the New Jersey Board of Public Utilities at **1-800-624-0241**, www.bpu.state.nj.us/bpu/assistance/programs.

Underground Storage Tank Funding Program

The Underground Storage Tank Program provides loans and grants to eligible applicants to help finance project costs for the closure and replacement of a non-leaking residential underground storage tank (UST).

If you are interested in taking advantage of this program, please contact the New Jersey Economic Development Authority (EDA), Customer Support Administrator at 609-777-4898 or email Tanks@njeda.com.

Appendix

Area Agencies on Aging

NJ EASE NATIONWIDE TOLL-FREE 1-877-222-3737

ATLANTIC COUNTY DIVISION OF INTERGENERATIONAL SERVICES 609-645-7700

X4700

Shoreview Building, Office 222, 101 South Shore Road, Northfield 08225

BERGEN COUNTY DIVISION OF SENIOR SERVICES 201-336-7400

One Bergen County Plaza, 2nd Floor, Hackensack 07601-7000

BURLINGTON COUNTY OFFICE ON AGING 609-265-5069

County Office Building, 49 Rancocas Road, PO Box 6000, Mt. Holly 08060

CAMDEN COUNTY DIVISION OF SENIOR & DISABLED SERVICES 856-858-3220

Parkview on the Terrace, 700 Browning Road, Suite 11, West Collingswood 08107

CAPE MAY COUNTY DEPARTMENT OF AGING 609-886-2784/2785

Social Services Building, 4005 Route 9, South, Rio Grande 08242

CUMBERLAND COUNTY OFFICE ON AGING and DISABLED 856-453-2220/2222

Administration Building, 800 East Commerce Street, Bridgeton 08302

ESSEX COUNTY DIVISION OF SENIOR SERVICES 973-395-8375

50 South Clinton Street, 3rd Floor, Suite 3200, East Orange 07018

GLOUCESTER COUNTY DIVISION OF SENIOR SERVICES 856-384-6900

115 Budd Boulevard, Woodbury, NJ 080968

HUDSON COUNTY OFFICE ON AGING 201-369-4313

595 County Avenue, Building 2, Secaucus 07094

HUNTERDON COUNTY DIVISION OF SENIOR, DISABILITIES and VETERANS SERVICES

908-788-1361/1362/1363, 4 Gaunt Place, Bldg. 1, P.O. Box 2900, Flemington 08822-2900

AREA AGENCIES ON AGING, cont.

MERCER COUNTY OFFICE ON AGING 609-989-6661/6662

640 South Broad Street, P.O. Box 8068, Trenton 08650

MIDDLESEX COUNTY DEPARTMENT OF SENIOR SERVICES 732-745-3295

John F. Kennedy Square, 5th Floor, New Brunswick 08901

MONMOUTH COUNTY DIVISION ON AGING, DISABILITIES & VETERANS INTERMENT

732-431-7450, 21 Main and Court Center, Freehold 07728

MORRIS COUNTY DIVISION ON AGING, DISABILITIES AND VETERANS 973-285-6848

340 West Hanover Avenue, Ground Floor, PO Box 900, Morristown 07963-0900

OCEAN COUNTY OFFICE OF SENIOR SERVICES 732-929-2091

1027 Hooper Avenue, Building #2, P.O. Box 2191, Toms River 08754-2191

PASSAIC COUNTY DEPARTMENT OF SENIOR, DISABILITIES & VETERANS' SERVICES

AFFAIRS 973-569-4060, 930 Riverview Drive, Suite 200, Totowa, NJ 07512

SALEM COUNTY OFFICE ON AGING 856-935-7510

98 Market Street, Salem 08079

SOMERSET COUNTY OFFICE ON AGING 908-704-6346

Somerset County Office Building, 27 Warren Street, Somerville 08876

SUSSEX COUNTY DIVISION OF SENIOR SERVICES 973-579-0555

Administrative Center, 1 Spring Street, 2nd Floor, Newton 07860

UNION COUNTY DIVISION ON AGING 908-527-4870/4872

County Administration Building, Elizabethtown Plaza, Elizabeth 07207

WARREN COUNTY DIVISION OF AGING AND DISABILITY SERVICES 908-475-6591

165 County Road, Suite 245, Route 519 South, Belvidere 07823-1949

**SUMMARY OF TOLL-FREE TELEPHONE NUMBERS USED IN
THIS PUBLICATION**

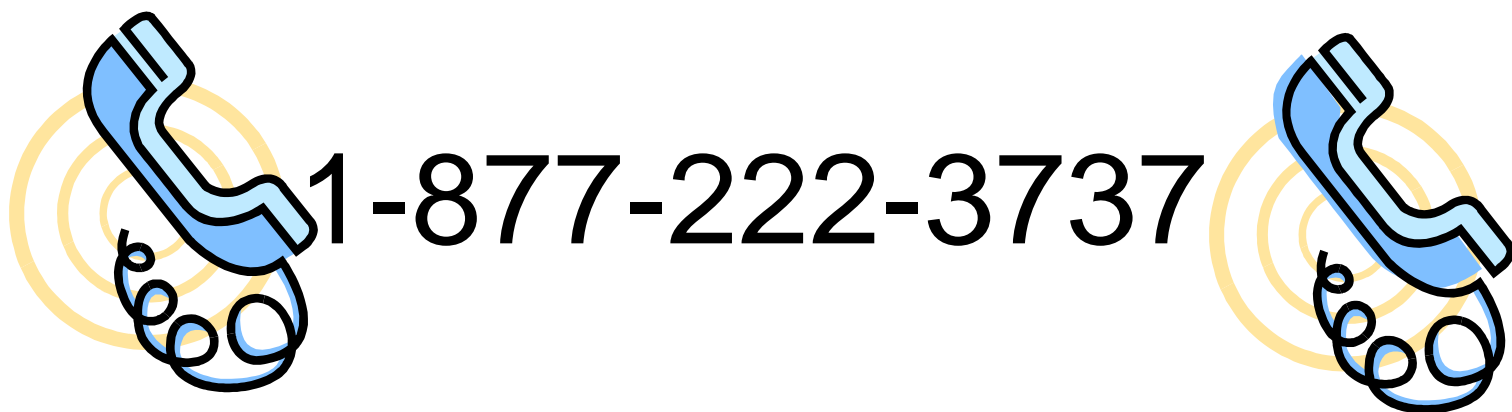
Alzheimer’s Adult Day Services Program.....	1-800-792-8820
Adult Protective Services.....	1-800-792-8820
Assaults Upon Institutionalized Elderly.....	1-877-582-6995
Bill of Rights.....	1-877-582-6995
Board of Public Utilities.....	1-800-624-0241
Comfort Partners.....	1-866-NJSMART
CITGO/Citizens Energy.....	1-877-JOE-4-OIL
	1-877-563-4645
.....	1-866-657-6278
Congregate Housing Services Program.....	1-800-792-8820
Division of Elections.....	1-877-658-6837
Crime Injuries Compensation.....	1-877-658-2221
Domestic Violence.....	1-800-572-7233
Environmental Protection Hotline.....	1-877-WARNDEP
	1-877-927-6337
Fresh Start Program.....	1-866-240-1347
Global Options for Long-Term Care (GO for LTC).....	1-877-222-3737
Grandparent Rights.....	1-800-792-8820
H2O Help to Others Program.....	1-877-NJAWH2O
	1-877-652-9426
Hearing Aid Assistance to the Aged & Disabled (HAAAD).....	1-800-792-9745
Heating Oil Assistance.....	1-800-464-8465
Homeland Security & Preparedness.....	1-866-4-SAFE-NJ
	1-866-472-3365
Identity Theft – Information & Assistance.....	1-800-242-5846
Jersey Assistance for Community Caregiving (JACC).....	1-877-222-3737
Kinship Navigator.....	1-877-816-3211
Legal Services of New Jersey (LSNJ) for Predatory Lending....	1-888-576-5529

SUMMARY OF TOLL-FREE TELEPHONE NUMBERS, cont

Medicaid.....	1-800-356-1561
Medically Needy.....	1-800-356-1561
Motor Vehicles.....	1-888-486-3339
New Jersey Citizen Action.....	1-800-464-8465
New Jersey Division of Aging and Community Service.....	1-800-792-8820
New Jersey Easy Access Single Entry.....	1-877-222-3737
New Jersey Gross Income Tax (Division of Taxation).....	1-877-225-1312
New Jersey Homestead Rebate Program.....	1-888-238-1233
New Jersey Natural Gas Co.....	1-800-221-0051
NJ Department of Military & Veterans Affairs.....	1-888-8NJ-VETS 1-888-865-8387
New Jersey Parks & Forestry.....	1-800-843-6420
New Jersey Predatory Annuities Prevention Law.....	1-800-446-7467
NJ Property Tax Deduction Program.....	1-888-238-1233
Nursing Home Facility Services.....	1-800-792-9770
Nursing Home Lists.....	1-800-367-6543
Ombudsperson for the Institutionalized Elderly.....	1-877-582-6995
PACE.....	1-877-222-3737 1-800-792-8820
Passaic County Meals on Wheels.....	1-800-223-0556
Personal Assistance Service Program.....	1-888-285-3036
Pet Ownership.....	1-800-792-8820
Pharmaceutical Assistance to the Aged and Disabled (PAAD).....	1-800-792-9745
Predatory Lending.....	1-800-446-7467
Rent Grace.....	1-800-792-8820
Responsibilities to Nursing Home Residents.....	1-877-582-6995
Reduced Fare Program.....	1-800-772-2287
Safe Housing and Transportation.....	1-800-792-8820
Selection/Evaluation.....	1-800-367-6543
Senior Citizen Park Pass.....	1-800-843-6420

SUMMARY OF TOLL-FREE TELEPHONE NUMBERS, cont

Senior Citizens/Disabled Property Tax Deduction.....	1-877-225-1312
Senior Dent.....	1-800-792-8820
Senior Housing.....	1-800-792-8820
Specified Low-Income Medicare Beneficiary (SLMB).....	1-800-792-9745
State Health Insurance Assistance Program (SHIP).....	1-800-792-8820
Universal Service Fund.....	1-866-240-1347
US Department of Veterans Affairs.....	1-877-222-8387
Utility Service-Residential.....	1-800-221-0051
VERIZON Information Line.....	1-800-409-8773
Victims of Crime Compensation.....	1-800-242-0804
Voting.....	1-877-NJVOTER 1-877-658-6837
Winter Termination.....	1-800-792-8820
Wellness and Family Support.....	1-800-792-8820



NOTE:

For information on federally funded programs
and services, please see companion publication
FEDERAL PROGRAMS FOR OLDER PERSONS