

DANBURY COMMISSION ON AGING
Minutes of January 13, 2009
Elmwood Hall, Danbury Senior Center

Present: Helen Miller, James Derwin, Charlotte Barrows, Arlene Strucky, Ronald Haberman, Mary Mazucco
Absent: Jay Geib, Sharon Kelly
Staff: Susan Tomanio, Margaret Emerito, Fran Hendrickson

Helen called the meeting to order at 2:20 pm.

The minutes of the December 9, 2008 meeting were reviewed; Jim approved and Arlene seconded.

Municipal Agent Report: Marnie noted that she was not getting a lot of inquires on the energy assistance program. Stated that the assest restrictions maybe limiting the number of people who are eligible.

Senior Center Coordinator Report: The Holiday party was a huge success, \$700.00 was raised from the 115 baskets that will go to the Prime Times, Inc. The Ringing in the New Year sing along was cancelled because only 3 people signed up for it. The Ballroom Dance Party will continue on the forth Thursday of each month. The Cellmates will celebrate their 25th anniversary, a celebration is being planned. 5 Quilts of Valor have been sent to the Praxair Cancer Center at the Danbury Hospital. Fran is working with Mary Eddy, a quilting pattern designer, who will teach her long arm quilting. Fran attached a year long calendar of upcoming events for the senior center.

Financial Report and Director of Elderly Services Report: Susan reported that her department is on budget. She submitted her budget, awaiting approval from the city. Susan had given the Mayor her recommendation for the maintenance position and is waiting approval from him.

Senior Discount Program: There was discussion on different ways to contact businesses in the area to participate in the program. Contacting the Chamber of Commerce to attend one of their functions to get businesses to sign up was one of them. Ron and/or Jim to call to see if we can set up a table at the next Business to Business gathering which is January 28th at Molly Darcy's. Helen will put a call into her contact at the radio station to see if she can get something mentioned on the radio. Charlotte volunteered to draft a letter to the Editor for the paper asking businesses to participate.

Motion to adjourn at 3:56pm by Mary.

Respectfully submitted,
Mary V. Mazucco

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DANBURY TOWN CLERK
2009 MAR -3 P 1:27
BY: DL



CITY OF DANBURY
DANBURY, CONNECTICUT 06810
DEPARTMENT OF ELDERLY SERVICES
COMMISSION ON AGING

Danbury Senior Center
Elmwood Hall
10 Elmwood Place
(203) 797-4686

Municipal Agent
80 Main Street
(203) 796-1513

Susan M. Tomanio, LCSW
Report for Common Council/Commission on Aging
January 2009

Department of Elderly Services

400 incoming information calls handled

Elmwood Hall Senior Center

147 program offerings

Highlights: Stress Reduction, Elmwood Hall Red Hatters Luncheon, Trip to Foxwood's, Ballroom Dance Party, Addressing Climate Change in CT

Municipal Agent

220 office/phone appointments

Monthly Concerns: SAVE - City's Seniors Add Value Experience Program, CT. Prescription Program (ConnPACE), Low Income Subsidy Program for Medicare Part D, Elderly & Disabled Benefits information, area senior and disabled housing options, Medicare, Medicare Advantage Programs, Medicaid, Home Care Options, Respite Care Options, Medicare Rx Plans, Medicare Savings Plans

SeniorNet

Spring Semester Offerings: Computer Fundamentals, Introduction to PC, Email Made Easy, Using Word 2007, Google Workshop, Internet Shopping Workshop, Custom Classes

Van Transportation Program

219 one way trips

CITY OF DANBURY

Senior Center

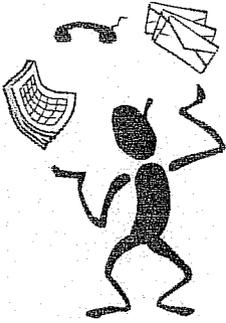
Statement of Condition

Expenditures - General Fund

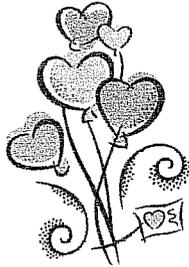
As of 01/31/09

| Description | Budget As Adopted | Budget As Amended | Current Month | YTD Actuals | Encumbrances Outstanding | Balance | % Balance |
|--------------------------------|----------------------|----------------------|------------------|----------------|-----------------------------|------------|-----------|
| 5002 Commission On Aging | | | | | | | |
| 5020 Salaries Regular | 198,807.00 | 198,807.00 | 13,489.49 | 104,580.79 | | 94,226.21 | 47.40 |
| 5030 Overtime Salaries | | 53.00 | | 52.50 | | .50 | .94 |
| 5040 Part-Time Salaries | 72,625.00 | 72,572.00 | 3,366.68 | 32,233.16 | | 40,338.84 | 55.58 |
| 5243 Worker's Comp Insurance | 2,055.00 | 2,055.00 | | 2,055.00 | | | |
| 5311 Professional Services | 11,280.00 | 11,280.00 | 840.00 | 4,945.00 | 3,495.00 | 2,840.00 | 25.18 |
| 5315 Communication Services | 660.00 | 660.00 | 50.66 | 345.71 | | 314.29 | 47.62 |
| 5318 Postage | 8,645.00 | 8,645.00 | | 5,695.00 | | 2,950.00 | 34.12 |
| 5319 Travel/Mileage | 1,515.00 | 1,515.00 | 16.38 | 186.33 | | 1,328.67 | 87.70 |
| 5323 Subscriptions-Memberships | 520.00 | 520.00 | 50.00 | 310.00 | | 210.00 | 40.38 |
| 5324 Printing & Binding | 8,700.00 | 8,700.00 | | 820.00 | 5,000.00 | 2,880.00 | 33.10 |
| 5325 Legal & Public Notices | 200.00 | 200.00 | | | | 200.00 | 100.00 |
| 5334 Outside Services | 500.00 | 500.00 | | | | 500.00 | 100.00 |
| 5507 Maintain Office Eq-Frntur | 1,520.00 | 1,520.00 | 20.82 | 203.51 | 446.49 | 870.00 | 57.24 |
| 5601 Office Supplies | 5,000.00 | 5,000.00 | 153.07 | 1,268.35 | 110.10 | 3,621.55 | 72.43 |
| 5002 Commission On Aging | 312,027.00 | 312,027.00 | 17,987.10 | 152,695.35 | 9,051.59 | 150,280.06 | 48.16 |

Commission on Aging Report



Danbury Senior Center Coordinators Report



February 10, 2009

"Loving is not just looking at each other, it's looking in the same direction."
Antoine de Saint-Exupéry, *Wind, Sand, and Stars*, 1939

***** WRAP UP *****

- January 15 ~ Abacus class continues with Morty Morrison, 10 a.m. This continues to go very well. They are getting into some more challenging problems now!
- January 21 ~ 1 - 3 p.m. ~ Foot Screenings with Dr. Richard Gosnay. Sign up requested.
- January 22 ~ Foxwoods Casino Trip - This was a great success with a full bus!
- January 22 ~ Ballroom Dance Party with DJ Al Song, 2 - 4:30 p.m. \$2.00 at the door - walk-in's welcome. Always a good time.
- January 20 ~ Elmwood Red Hatters Luncheon out at Plain Jane's ~ We had 15 of our Red Hat Sisters enjoying luncheon and laughter and good conversation.
- January 28 ~ 1 p.m. ~ CANCELLED DUE TO ICE STORM "Addressing Climate Change in CT," environmental protection talk with Laura McMillan-will reschedule.

***** TOMORROW *****

- "Operation Fuel - Elder Home Heating Assistance Program" 10 - 11:30 a.m., presented by Sara Swift of Operation Fuel. Overview of program and questions/answers.
- "Financial Retirement Strategies," 1 p.m., presented by Andrew Leshak, Crowe and Associates of Danbury.

***** COMING UP *****

- February 12 ~ Center is closed for Lincoln's Birthday *Thurs Day*
- February 13 ~ "Love Songs from My Heart." 1:30 - 3 p.m. Valentine Sing-a-long with the Cellmates and Friends. Memorial stories of loves past and present.
Refreshments
- February 16 ~ Center is Closed for President's Day *Monday*
- February 18 ~ 1 p.m. "Building and Perserving Assets" with Arif Boysan and Richard Harnett of of David Lerner Associates
- February 25 ~ 1 p.m. "Diabetes: Healthy Options and FREE Meter Day," presented by Will Dawson, CCS, (Chronic Care Solutions)
- March 17 ~ St Patrick's Party with the Cellmates and the Iris Gray Irish Dancers.
Signing up in early February.
- April 2 ~ The Cellmates 25th Anniversary Party and Open House - details to be announced. Lots of pictures, memories, a commemorative DVD, booklet and visits from alumni and past friends.

The AARP Safe Drivers Class

Dates for the new year are awaiting confirmation.

** February 18 & 19 ~ Wednesday and Thursdays ~ 9 a.m. - 1 p.m.

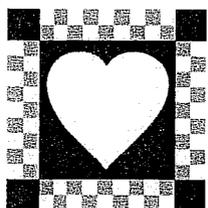
** March 18 & 19 " " "

NOTICE: In 2009, the cost is going up to \$12.00 for a two-session class for AARP members and \$14.00 for non-members. Completion may give the participant a discount on their insurance. Checks are payable to AARP Safe Drivers.

***** TRIPS *****

February 20 ~ Friday ~ The CT Flower Show. CANCELLED as no one signed up.

March 25 ~ Wednesday ~ Mohegan Sun Casino ~ \$29.00 per person includes PERKS in food coupon and bets



QUILTING & QUILTS OF VALOR UPDATES

** We gave 5 more quilts to RSVP which will go to Veterans at Castle Point Hospital. The quilters are working on a group of children's quilts to go to WIC (Women's Infants and Children) and to other children in need in the community. We have many yards of children's prints already donated and will concentrate of these for the late winter and spring.

MORE QUILTING NEWS:

One of our quilters moved down south. Gaynell Cooper, retired Home Ec teacher from Broadview Middle School, and slaes person at Fabric Tree next to the airport, and excellent quilter, joined our quilt group a few years ago. She lent her vast expertise freely and contributed many quilts to our Quilts of Valor program and for fund raising. We will miss her and thank her for all the support and education she has brought to our group.

Thank you all for your continuing support.

Respectfully Submitted,

Fran Hendrickson, Senior Center Coordinator, Elmwood Hall

Commission on Aging Report, Feb. 10th, 2009 Municipal Agent Report by Margaret Emerito

- **Rent Rebate Program: Many people are already calling. As former applicants come into the office for assistance in other areas, we are gathering their signatures and documentation.**
- **AARP Income Tax Program is a wonderful service. A stimulus program may be part of the stimulus package that the legislators are considering now so filing a return may be beneficial.**
- **I'm receiving many calls from people who are struggling with various problems such as:**
 - **loss of work**
 - **back property taxes owed with possible eviction as a result – never applied for property tax relief and gets our newsletter!!**
 - **a local nursing home patient's family member being treated poorly even after taking the proper legal steps to prevent the problem**
 - **current affordable housing being sold before other accommodations are found**
- **IRS emails – there is no such thing. IRS representatives say delete, don't open anything. It could lead to your personal information being accessible. If the IRS ever changes the policy of not using email, it will be publicized.**

ELDERLY BENEFITS SUMMARY & Discount Ideas (UPDATED 2/10/09)

City of Danbury MUNICIPAL AGENT, MARGARET EMERITO, 796-1513

If Internet, check out www.BenefitsCheckUp.org it includes info on programs.

- **COMCAST CABLE**, a 10% discount for Danbury residents that have cable's preferred basic or better service, must be at least 65 years old and have income at or below (Jan 1, 2009) \$25,100 (single) or \$33,800 (married). Call 800-266-2278 and ask for the Comcast Discount Form - may require ConnPACE participation or income proof.
- **ConnPACE, Connecticut Prescription Program:** Must be at least age 65 or Social Security Disabled, be a 6-month state resident, and meet the 2009 income maximums of \$25,100 for a single person or \$33,800 for a married applicant. There is a \$30 annual fee and up to a \$16.25 co-pay (currently for 120 doses or 30 day supply, which ever is greater). ConnPACE requires a participant be a member of a Medicare "D" Drug Plan which will be the primary coverage and ConnPACE will be secondary. ConnPACE will pay the Medicare D Plan's premium and will be in place during a deductible and during the gap in coverage if reached. When the Medicare D Plan is in place, the regulations for the D Plan are in effect, such as a co-pay under \$16.25 and a different dosage amount that is under 120 units. New applicants are welcome any time of year and if not a member of a Medicare D Plan, when one initially applies, one will be assigned by ConnPACE. Call ConnPACE at 800-423-5026.
- **ConnMAP, Connecticut Medicare Assignment Program:** Program provides a card that is proof of the following: the person participates in Medicare Part B, is a Connecticut resident for at least 6 months, and is under the 2007 income maximums of \$39,105 for a single person or \$52,635 for a married person. When these requirements are met then a participating healthcare provider must accept what Medicare approves as full payment, Medicare will pay 80% of that amount after the annual deductible is met. The participant will then owe 20% of the approved amount. If a person is a ConnPACE participant, that card proves a person meets all of the requirements and ConnMAP is not needed. For more information call 800-443-9946.
- **CT. Medicaid:** State healthcare payment resource for community and long term care needs. Age 65 or Social Security disabled, income: approximately \$851.61 a month and assets below \$1600, program pays Medicare premium plus deductibles and co-pays and long term care costs for community services and an appropriate facility. Also can cover some dental and eye glasses, and prescriptions in conjunction with Medicare D when eligible. If over income level, coverage is available after meeting a "spenddown" or deductible. DSS 207-8900.

Other long term care payment resources are:

- * **Connecticut Homecare Program for Elders**, no income guidelines, asset guidelines. Call 1-800-445-5394.
 - * **Caregiver Respite Care Payment Resources**, call The Western Area Agency on Aging (W CAAA) 1-800-994-9422.
- **CT. State Supplement / Food Stamps:** low income and low assets for all ages. Various regions of the state have different guidelines. Call DSS at 207-8900.

- **CT. Renters' Tax Relief Program (A component of the CT. Property Tax Relief Program):** Is yearly 5/15 – 9/15, one yr. CT. residency, age 65 or older or Social Security disabled in rebate year, income limit for 2008 rebate (in 2009): \$30,500 for a single person or \$37,300 for a married couple. In Danbury call Elderly Services at 797-4686 after May 1st, for an appointment scheduled after May 15th. Other towns call Assessor Offices.

- **City of Danbury and CT. Property Tax Relief:**

For programs listed 1 through 4, applications are taken between 2/1 – 5/15 each year at the CITY OF DANBURY Assessor's Office (for details call 203-797-4556). All age or disability, residency, and income requirements are based on the previous year. The applications are filed every two years. The city's other programs listed below may have a different time frame for filing, please check with the Assessor's office.

1. State and/or city programs applicants must be at least age 65 or disabled under Social Security. If eligible, the programs are in effect for two years: Previous year income max:

1a. The State of Connecticut Program - single \$30,500, married \$37,300.

1b. City benefit income maximums: \$40,500 (single) & \$47,300 (married)

2. Veterans and/or spouses, including widowed spouses, apply by Oct. 1st (for the next year's tax bill), for up to a 10 % reduction off their property assessment. The previous year income maximums must be at or below \$55,500 for a single person and \$62,300 for a married couple.

3. CITY OF DANBURY Energy Credit: is a tax credit because of increased costs of energy. For a single applicant with income below \$53,200 the benefit is \$250, for a married couple with income below \$60,000, the benefit is \$350.

4. In Danbury there is a Tax Deferral Program with income limits that apply.

Income – single \$52,500 married \$59,200.

5. SAVE Program: Seniors Add Valuable Experience is a new program beginning in August of 2008. The program connects eligible seniors (single \$53,200, married \$60,000) with city departments or other non-profit agencies, for a 100 hour volunteer position. The benefit is a tax credit of \$600 on the next year's property tax bill. This \$600 credit may be counted as income by the IRS. Call The Volunteer Center for info at 797-1154.

6. The City of Danbury will provide a property tax credit "match" of up to \$500 to anyone (any age) that qualifies for the State of Connecticut Furnace Rebate Program. The city program requires the purchase of a new 84% energy efficient replacement furnace – apply at city hall before April 15, 2009. The credit will be applied to the 7/1/09 tax bill. Future years property taxes furnace replacement programs are being considered. In order to apply and to get more info call Danbury's Tax Assessor Office.

****At any time and for any age veteran, the Assessor's Office can process "The War-time Veteran Reduction Program" (with no income limits) offering a \$1500 reduction off the property assessment, either real or personal. A higher reduction may apply if there is a service-connected disability.

- **CT. Furnace Replacement Rebate Program:** For all ages that purchase a replacement furnace that is at least 84% efficient and meet the income guidelines. The IRS adjusted gross income maximum for 2008 varies from \$146,501 to \$190,500 depending on the filing status. The rebates range from \$50 - \$500 with the lower income applicants receiving the higher rebate. This program extends into 2017 but the annual income levels will change. For detailed information call the Furnace Replacement Program toll free: 1-866-940-4676. Or, consult the website at www.ct.gov/opm/furnacerebate.

- **Energy Assistance:**

1. For all ages but for people age 60 or older or for a younger person who is disabled the income maximums are based on household members' income and assets. The income maximum for a one person household is \$29,272, for a two person household it is \$38,279. Household asset limits are \$10,000 for homeowners and \$7,000 for renters. At the time of application, a current heating bill and documentation of all current household income and proof of all assets must be presented. Also, household members photo IDs and Social Security cards will need to be presented. Apply at CACD, call 748-5422. Homebound visits are possible. Ask about other program options too.

2. Governor Rell is proposing a plan for Aid to Senior Citizens for a payment of \$500 made direct to the vendor for eligible seniors. If the plan is approved the guidelines include :

Age - be at least 65 as of Nov.1, 2008,

Household income at or below - \$48,787 for one person, \$63,798 two people
higher income maximums as household members increase

Household assets are \$10,000 for home owners and \$7,000 for renters, any funds above this level can be looked upon as income, but must then meet the guides for income

Exhaust all benefits under other assistance programs first

The applicant, or spouse, must be responsible for payment of the heating bill

This plan will be administrated through Operation Fuel, CACD will probably be the local contact.

3. ***Utility Programs for People Who Participate in Energy Assistance***

*Both CL&P and YankeeGas offer their heating customers who participate in an energy assistance program a Match Payment Program. To have the company match, or forgive, outstanding balances, the customer must contact the company and arrange a consistent monthly payment. The payments from the energy program and the payments made by the customer are matched by the company. The match of payments could reduce the 'balance due' only as low as a zero balance, not to a credit balance.

*CL&P also offer The NUSTART Program that helps customers maintain electric service.

* Both utility companies have a hardship program that allows for those customers that are registered and have the hardship status, not to be shut off during the winter months.

For more details, contact CL& P at 1-800-286-5844 and YankeeGas at 1-800-438-2278.

- **AT&T Lifeline:** for all DSS clients, CONNPACE & Energy Assistance participants, and others meeting the programs income limits. Call SNET / SBC 800-453-7638 or 800-540-7638. Bill must be in the applicant's name for a discount of up to \$9.25 monthly.

- **MEDICARE SAVINGS PROGRAMS – Help paying the premium and maybe other costs.**

Medicare Savings Programs: Call CT. Dept. of Social Services at 203-207-8900

- A. Qualified Medicare Beneficiary Program (QMB):** for all Medicare Part B enrollees, pays Medicare premium, deductibles and co-insurance, 1/1/08 income limits are \$1108 (single) and \$1649 (married), assets \$4,000 for a single person and \$6,000 married.
- B. Specified Low Income Medicare Beneficiary Program (SLMB) & SLMB Q1):**
 - a. SLMB - Medicare Part B enrollees,** pays Medicare Part B premium only. The 1/1/08 income limits are \$1281.40 (single) \$1882.40 (married), assets \$4,000 and \$6,000.
 - b. SLMB Q1-1,** the 1/1/08 income limits: \$1411.45 (single) \$2,057.45 (married), no asset limit but depends on funding availability.

- **Reverse Mortgage:** seniors age 62 and over, use equity in home for increased monthly income, various programs available. Call your town Social Service or Municipal Agent.
- **Senior Employment Training Program (Title 5):** minimum wage training jobs in non-profit agencies for low-income seniors call 203-730-0451 and leave a message at this part-time Office.
- **Senior Housing:** for people age 62 and over or in some buildings Social Security disabled younger people are eligible. For buildings located in other area towns, please call town Social Service staff or the town Municipal Agent.

- **SOCIAL SECURITY LOW INCOME SUBSIDY PROGRAM:**

Call WCAAA Choices Program, 800-994-9422.

Helps pay the costs of a Medicare Part D Plan.

Income and Asset Limits

| | | | | |
|----------|---------|----------------|----------|---------------|
| Single: | \$1,353 | monthly income | \$12,510 | asset maximum |
| Married: | \$1,821 | monthly income | \$25,010 | asset maximum |

SENIOR DISCOUNTS VARY - Age Requirements Vary – Always ASK.

NOTE: The Danbury Commission on Aging is working with the local Chamber of Commerce in starting a discount program and eventually printing a Senior Discount Resource Booklet that will be available later in the year.

Recreation: Connecticut Parks, Federal National Parks, local fishing and hunting, etc. Check restaurants, theatres, museums, concerts, art shows, etc. ASK!

Transportation: Buses, trains, planes, city sightseeing, etc. ASK!

Practical: retail and grocery stores (always or on special days), financial institutions, utility and oil companies, etc. ASK!

Check out www.seniordiscounts.com - fee to join, many linking sites, ages vary depending on discounts.