

**DIRECTORY OF SENIOR  
SERVICES  
FOR  
HOPEWELL VALLEY  
RESIDENTS**



**2007**

## INTRODUCTION

This directory of services for senior citizens in Hopewell Valley was compiled by the Older Adult Ministry Committee of the Pennington Presbyterian Church. We have attempted to make this list as complete as possible based on the information available at present. Our Committee realizes most Senior Citizens are not aware of the various programs that are available to them by the Federal, State, County and Local governments. We have attempted to summarize these programs and given telephone numbers where further information can be obtained.

It is suggested that everyone who uses this information also have the following materials as well:

1. The most recent **Medicare and You** booklet.  
Available from the Federal Govt. 1-800-MEDICARE.
2. Guide to Benefits and Programs for Senior Citizens In New Jersey. Contact Sen. Shirley K. Turner, 1440 Pennington Rd., Trenton, NJ 08618 (609)530-3277.
3. Mercer County Directory of Services for Older Adults. Available from Mercer County Office on Aging. (877)222-3737.
4. E.A.S.E. Easy Access Single Entry. Information on community programs; such as, in-home services, housing and long-term care options. Available from Mercer County Office on Aging (877)222-3737.
5. Princeton Area Community Resources for the Mature Adult (609)924-7108.
6. Federal Programs for Senior Citizens.  
Contact Sen. Shirley K. Turner, 1440 Pennington Rd., Trenton, NJ 08618. (609)530-3277.

For additional assistance, please contact the Hopewell Valley Senior Services Coordinator at (609)737-0605, ext. 692.

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## **HEALTH INSURANCE AND MEDICAL**

### **FEDERAL**

#### **MEDICARE**

Medicare is available to 65 years and older persons eligible for or already receiving Social Security or Railroad Retirement benefits, persons of any age who have received Social Security disability benefits for at least 24 months, persons of any age who have kidney failure and government employees whose work is covered for Medicare purposes.

Call Medicare at 1-800-MEDICARE or online at [www.medicare.gov](http://www.medicare.gov).

#### **ORIGINAL MEDICARE**

Part A is Hospital Insurance.

Part B is Medical Insurance.

Original medicare recipients generally can visit any doctor, specialist or hospital accepting medicare payments. You must pay Part B premium which is usually deducted from your Social Security check. You pay Part A and Part B deductible before medicare pays. After that, medicare pays 80%, you pay the rest unless you have Medigap. (See below.)

**MEDIGAP** is private insurance to help pay your medicare sharing portion.

You must pay premium for medigap policy and also premium for Part B.

There is a limited time when you can buy the medigap policy of your choice. See most recent Medicare Handbook.

Medicare Part A pays for medically necessary care (1) inpatient hospital care, (2) some inpatient care in skilled nursing facility after hospital stay, (3) home health care, (4) hospice care. Part A is free for most persons. Check with Social Security regarding eligibility questions and surcharges for later enrollment of persons who have not worked long enough to qualify and for cases of aliens-benefit periods- check handbook for details of deductibles and co-insurance as amounts change annually.

Call Social Security 1-800-772-1213.

**SKILLED NURSING-** Medicare Part A can pay for medically necessary inpatient care in an approved facility after three days of hospital care and certain conditions must be met to qualify. (This is for 100 days only.) Call 1-800-641-2007 or (423)755-5955.

**HOME HEALTH CARE-** Medicare may pay for therapy, home health care and for “durable” medical equipment. Call (914)747-2643 or 1-800-633-4227.

**HOSPICE CARE** is for Medicare beneficiaries, who are certified terminally ill and continues for six months at which time the condition is re-evaluated. Call (914)747-2643 or 1-800-633-4227 for details.

### **MEDICARE SUPPLEMENTARY MEDICAL INSURANCE PROGRAM (PART B)**

Helps pay for doctors services, medical and surgical services, therapy, tests, ambulance and home health care when Part A does not pay. Premiums are charged and deductibles may be charged. Part B may pay for certain drugs, chiropractic care, glasses, footwear and certain preventive services like testing and vaccines. But there are non-covered services of Part A and Part B such as dental care, custodial care, cosmetic surgery, hearing aids, prescriptions, acupuncture, etc. See medical booklet for further information. Certain durable medical equipment is available by prescription such as oxygen, wheelchair and hospital beds through an approved supplier. Contact 1-866-238-9652. For claims call 1-800-842-2052.

### **MEDICARE + CHOICE PROGRAM PLANS**

Medicare allows beneficiaries to receive benefits through a number of options. Some have eligibility requirements. You may have out-of-pocket expenses. The changes should be reviewed carefully before changing from original Medicare. You are not required to change from Original Medicare. The options are summarized below.

These plans provide all Medicare benefits and often more. They provide a preset sum of money from Medicare monthly and provide most Medicare benefits through an approved list of doctors and hospitals. Generally you must get care through the plan or from the plan’s health professionals. For extra benefits you pay an extra

premium. If you receive unauthorized treatment, neither plan nor Medicare will pay. For further information call 1-800-633-4277.

### **Plan Options**

**HEALTH MAINTENANCE ORGANIZATION (HMO)**- A group of doctors, hospitals, etc. who treat plan members. Unauthorized services are not paid.

**PREFERRED PROVIDER ORGANIZATION (PPO)** - PPOs allow beneficiaries to use any doctors, hospitals, or providers who are paid on fee per service basis. The plan decides amount of reimbursement. If provider bills over what plan pays, you pay the difference.

**PROVIDER SPONSORED ORGANIZATION (PSO)**- These are owned by affiliated doctors, hospitals and providers. You must use these doctors, hospitals and providers

**RELIGIOUS-FRATERNAL PLANS (RFP)**- Enrollment usually restricted to group members.

**MEDICARE + CHOICE PRIVATE FEE PER SERVICE PLAN (PFFS)** – Medicare Plan offered by private insurance companies. Medicare pays a monthly preset amount of money to the private company on a pay per visit arrangement. You may see any doctor or hospital and even get benefits outside your service area—includes all services under Medicare A and B. You pay for any other services. You can be charged a premium above Medicare B premium. PFFS may let providers charge 15% greater than plan’s payment amount. You should question if your private fee for service plan allows balance billing to see how much you will have to pay. Here the insurance company, not Medicare, decides how much you pay for services.

### **MEDICARE + CHOICE MEDICAL SAVINGS ACCOUNT (MSA)**

**Part I** is a savings account to hold money to pay medical bills. This money will not be taxed if used for qualified medical expenses. It may earn interest or dividends.

**Part II** is a special health insurance policy with a high annual deductible. Medicare must approve your choice of policy for your MSA. You choose the financial institution which holds your account, and it must be registered with Medicare. You re-enroll every year. Medicare makes one deposit for each full year for you to pay for health care. Medicare pays the insurance company premium. You may or may not be able to choose your medical provider.

**MEDICARE PRESCRIPTION DRUG COVERAGE** is a prescription drug benefit, which started in 2006. It is available to any Medicare beneficiary, but the beneficiary must choose a plan and pay a premium. Financial assistance available through social security or state programs available to people with low or moderate incomes. For more information about Medicare Part D, go to [www.medicare.gov](http://www.medicare.gov) or call 1-800-MEDICARE.

**MEDICARE AS A SECOND PAYER**-Group health plans of employers with twenty or more employees must offer workers 65 or over the same health benefits offered to younger employees. You may accept or reject. If you reject offer, Medicare remains the primary payer. If you are denied coverage, etc. notify the carrier that handles your Medicare claims.

**APPEALS** -You may appeal Medicare decisions on payment of services (see notice on document received for claim). For information call Social Security 1-800-772-1213 or Mercer County Agency on Aging (609)984-3301. If you suspect fraud, call 1-800-792-8820.

**MEDICAID** is a federal medical assistance program that pays medical bills for certain individuals of any age with low-income and limited resources. In New Jersey, persons eligible for Supplemental Security Income (SSI) are also eligible for Medicaid, and automatically receive it. Persons 65+ or blind or disabled who plan to live in a non-institutional setting should contact Social Security to determine if they are eligible for (SSI). Persons seeking Medicaid assistance for institutional care should contact Mercer County Board of Social Services (Welfare Office) (609)989-4320 or (609)989-4451. Social Security Security Office 1-800-772-1213.

**GROUP HEALTH INSURANCE** -Continuing Coverage After Leaving Employment (COBRA). Employees covered by an employer-provided group health insurance policy for more than 20 persons, who leave that employer for any reason except gross misconduct, receive at least 18 months more coverage at group rates for themselves and families if they are not covered by another group policy and their employers policy is in effect.

Call Welfare Benefits, US Dept. of Labor, Washington, DC  
(202)219-8776.

**FEDERALLY QUALIFIED HEALTH CENTERS MEDICARE (FQHC)**

These centers provide preventive health care services at limited cost or no cost.

Call Mercer County Area Agency on Aging (609)984-3301.

**STATE**

**MEDICAL AND PHARMACEUTICAL ASSISTANCE FOR THE AGED AND DISABLED (PAAD)**-Seniors who meet certain income requirements and do not have another drug plan, are eligible to participate in the State's drug reimbursement plan. To apply, a PAAD application form must be completed.

Contact Dept. of Health & Senior Services 1-800-792-9745.

**SENIOR GOLD PRESCRIPTION DISCOUNT PROGRAM**-This program makes available prescription coverage for seniors who do not qualify for the PAAD program., but there still is an income requirement. Seniors pay \$15 plus 50% of the remaining cost of drugs. When drug costs exceed \$2,000 a year (if single) and \$3,000 a year (married couples) the program pays 100% of drug costs after \$15 co-payment per prescription.

Contact Dept. of Health & Senior Services 1-800-792-9745.

**HEARING AID ASSISTANCE TO THE AGED & DISABLED (HAAAD)**-For seniors who meet the requirements for PAAD. They are entitled to receive up to \$100 toward the purchase of a hearing aid. Contact Dept. of Health & Senior Services 1-800-792-9745.

**N.J. MEDICAID PROGRAM**-Seniors who meet certain income and other requirements are entitled to Medicaid benefits. (See Federal program section). Note: There is also a Specified Low Income Medicare Beneficiary (SLMB) program which pays for Medicare Part B premium only. It has a slightly higher income requirement. Contact Dept. of Health & Senior Services 1-800-792-9745.

**MEDICALLY NEEDY PROGRAM**-This program is designed to assist certain seniors not eligible for Medicaid, to receive medical care and services. Included is long-term care and related pharmacy services for a resident in Medicaid participating nursing facilities. (Program offers basically the same service as Medicaid.) Contact Dept. of Human Services 1-800-356-1561.

**ALTERNATE FAMILY CARE**-This program is a community-based contractual arrangement where up to three persons receive room, board, personal care, and other supportive health and social services in the home of an unrelated individual who has been approved by a Sponsor Agency. Contact Dept. of Health & Senior Services 1-877-865-0877.

**COMMUNITY CARE PROGRAM FOR THE ELDERLY AND DISABLED (CCPED)**-This program is a Special Medicaid Waiver Program offering a variety of community-based services to help eligible individuals remain in the community rather than be cared for in a nursing facility. Contact Dept. of Health & Senior Services 1-877-865-0877.

**JERSEY ASSISTANCE FOR COMMUNITY CAREGIVING (JACC)**-This program provides a broad array of in-home services and support that enables a senior to remain at home (has income restrictions.) Call Dept. of Health & Senior Services 1-877-222-3737.

**ENHANCED COMMUNITY OPTIONS WAIVER (ECO)**.  
A Medicaid Waiver program that offers care alternatives for seniors other than nursing facilities. Call Dept. of Health & Senior Services 1-877-222-3737.

**RESPITE CARE PROGRAM**-This program provides respite services for family and caregivers experiencing fatigue and stress due to long-term caregivers of frail and elderly seniors. Services are temporary. Contact Dept. of Health & Senior Services (609)588-2902.

**ADULT DAY CARE FOR ALZHEIMER'S PATIENTS**-A program that provides specialized programs for progressive dementia diseases. The State provides 75% of participating day care center cost. Contact Senior Services 1-877-222-3737.

**COMMUNITY CHOICE INTERACTIVE**-This program selects short-term Medicaid Nursing Facility residents and provides them with choices in community-based alternatives to residing in a nursing facility. Contact Senior Services 1-877-856-0877.

**IN-HOME CAREGIVER EDUCATION & SUPPORT** -This program provides individual caregiver education/support to help them improve their ability and effectiveness as caregivers in the home. Contact NJEASE 1-877-222-3737.

**LONG-TERM CARE FACILITIES**-Persons in long-term care facilities who are on Medicaid are entitled to receive a monthly Personal Needs allowance. Contact County Board Social Services/Welfare Agency (609)588-2902.

**HOSPITAL RESPITE CARE PROGRAMS FOR SENIORS**-If a hospital has a 20% or more weekend vacancy rate, it may establish a program whereby empty hospital facilities may be used to provide shelter, food, recreation and supervision to seniors who depend mainly upon family members. Contact Senior Services (609)588-2902.

**NURSING HOMES-SELECTION/EVALUATION**- Seniors can order a booklet "Selecting a Long-Term Care Facility." A guide for New Jersey consumers which contains general information and location of Nursing homes. In addition, the Division maintains an efficiency profile on each nursing home, indicating the size, staff to patient ratio and the number of valid complaints about the facility, etc. Contact the Dept. of Health & Senior Services 1-800-367-6543.

**NURSING HOME PRE-ADMISSION SCREEN PROGRAM**

This program determines the needs of Medicaid-eligible seniors.  
Contact Dept. of Health & Senior Services (609)588-2613.

**“MEDICAID” BEDS.** Nursing homes are required to maintain a bed for a period of up to ten days for any “Medicaid” resident who is absent from the facility due to hospital admission or therapeutic leave, and the patient shall continue to be covered by Medicaid.

Contact Dept. of Health & Senior Services (609)588-2613.

**STATE HEALTH INSURANCE ASSISTANCE PROGRAM**

**(SHIP)**-A free program that assists Medicare enrollees with questions, problems and claim forms related to Medicare and other health insurance. SHIP is administered by Robert Wood Johnson University Hospital in Hamilton. (609)584-5900, Option #1.

**COUNTY**

**MERCER COUNTY GERIATRIC CENTER**-Long-term care facility in Mercer County, 2300 Hamilton Ave. Trenton, NJ 08619, Tel: (609)588-5800.

**MERCER COUNTY OFFICE ON AGING-EASE PROGRAM**-Caremanagement services for the Caregiver Assistance Program (CAP), the Jersey Assistance for Community Caregivers (JACC), the Community Care Program for the Aged and Disabled (CCPED) and the State Assisted Living waiver. Call toll-free: 877-222-3737 or (609)989-6661.

**LOCAL**

Assisted Living

**Stony Brook Assisted Living**, 143 W. Franklin Ave., Pennington, NJ (609)730-9922, Ext.13.

Caregiver Support

**Princeton Senior Resource Center**, Princeton, support groups, counseling & consultations, and resource center, 45 Stockton St., (609)924-7108.

**Senior Well Being Project (Greater Trenton Behavioral Healthcare)**, free education and support for caregivers, 1001 Spruce St., Suite 205 Trenton, (609) 396-4258 ext. 142.

Home Health Care

**Active Homecare Services**, (609)989-7299.

**Mercer Street Friends Home Health Care**, (609)396-1507.

**Princeton Homecare Services**, (609)497-4900.

**Senior Care Management**, (609)882-0322.

**Visiting Nurse Assoc. of Mercer County**, (609)695-3461.

Hopewell Valley Senior Services Coordinator-Information on local, state, and federal programs related to health, recreation, social services, and more for Hopewell Valley senior citizens and caregivers, (609)737-0605, ext. 692.

Hospice Care

**Hospice Link**, 1-800-331-1620.

Mental Health

**Carrier Clinic**, specialized mental health services for older adults, Belle Meade, call 1-800-933-3579 for Access Center.

**Contact of Mercer County**, 24 hour crisis and suicide hotline, (609)896-2120 or (609)585-2244.

**Linda Flower, LCSW**, Psychotherapist and Educator, 106 Straube Center Blvd, Pennington, (609)737-0233.

**Princeton House**, Senior Link Program, 741 Mount Lucas Rd., Princeton, (609)497-3343.

**Senior Well Being Project (Greater Trenton Behavioral Healthcare)**, 1001 Spruce St., Suite 205 Trenton, (609) 396-4258 ext. 142.

Rest Home

**Featherbed Lane Rest Home**, 23 Featherbd Ln., Hopewell, (609)466-9808.

## **HOUSING & UTILITIES PROGRAMS**

### **FEDERAL**

#### **HOUSING AND URBAN DEVELOPMENT (HUD).**

A number of programs are offered under HUD. These programs deal primarily with rental housing and rental assistance  
Contact HUD 1-800-699-9777.

#### **SECTION #8 HOUSING ASSISTANCE PROGRAM**

For low-income family persons. There are limits on income for qualifying. The program pays up to 70% of monthly rent, etc.  
Call 1-877-222-3737 for address and phone number of involved county.  
NJ Department of Community Affairs (609)633-6156.  
HUD 1-800-699-9777.

### **STATE**

**ADULT COMMUNITY REGULATIONS**– Information on Regulations for Adult Retirement Communities call (609)984-7574.  
For Continuing Care Communities call (609)633-3888, or  
NJ Dept. of Community and Urban Affairs (609)984-7574.

**HEATING ASSISTANCE** - Provides temporary financial assistance to residents who need help in paying their energy bills. To be eligible you must have exhausted all other available resources and have made good faith payments toward paying your energy bills.  
“NEW JERSEY SHARES” 1-866-657-4273.

**HOMELESS** If you know someone who is homeless,  
Call NJ Department of Community Affairs (609)633-6204.

**HOUSING INFORMATION** For lists of subsidized housing or other lists of housing options for older persons,  
NJ Senior Citizen information 1-800-792-8820.  
<http://www.njhousing.gov>

#### **LOW-INCOME HOME ENERGY ASSISTANCE PROGRAM**

For conserving energy and increasing comfort for low-income households, call (609)984-3301.

**REVERSE MORTGAGE** Allows seniors to convert the equity in their homes into cash, financed by HUD.

Call NJ Housing and Mortgage Finance Agency 1-800-654-0873 or HUD 1-888-466-3487.

**SENIOR HOUSING LISTS**- Division of Senior Affairs will send seniors a list of Continuing Care Retirement Communities, Adult Retirement Communities, government subsidized housing, shared housing, house matching programs, housing options and reverse mortgages. Contact NJ Div. of Senior Affairs 1-800-792-8820.

**UTILITY ASSISTANCE** - LIFELINE is a utility assistance program that pays \$225 per year to seniors and disabled persons who meet the income requirements.

For info. call NJ Dept. of Health and Senior Services 1-800-792-9745.

**WATER AND SEWER UTILITIES** - By NJ law, municipal or county authority may establish rates or schedules which provide reduction or total abatement of charges pertaining to water and sewers for Seniors. Contact municipal or county Utilities or Sewage Authority.

## **COUNTY**

### **MERCER COUNTY AFFORDABLE HOUSING PROGRAM**

Financial and technical assistance (including access for persons with disabilities) available to low and moderate income families.

Call (609)989-6858.

## **LOCAL**

### **Affordable Housing**

**Hopewell Gardens**, 725 Denow Rd., Pennington 08534, (609)466-5764, \*includes wheelchair-accessible units

### **55+ Communities**

**Four Seasons**, 500 Denow Rd., Pennington 08534, (609)730-9050-  
**Pennington Point**, 1 Woolsey Court, Pennington 08534, (609)737-  
7480  
**Wellington Manor**, 1 Lexington Dr., Hopewell 08525, (609)737-5980

## **LEGAL**

### **FEDERAL**

**DISCRIMINATION** – The Age Discrimination in Employment Act (ADEA) protects most persons over 40 from discrimination in hiring, discharge, pay, promotions, fringe benefits (including health insurance, pension plans and other aspects of employment). Generally, older persons are protected if they work for an employer of twenty or more, or for a federal, state, or local government agency. The ADEA's broad ban against age discrimination prohibits an age limit except in rare circumstances where age has proven to be a Bona Fide occupational qualification. Charges for unlawful age discrimination must be filed with Equal Employment Opportunity Commission (EEOC) within 180 days of discrimination. State law may extend deadline. Also, try to file a timely charge under NJ Law in Newark, NJ 973-645-6383 also 1-800-699-4000.

You can also file a complaint with NJ Division of Civil Rights in Trenton, NJ, (609)292-4605.

### **STATE**

**LEGAL SERVICES PROVIDERS** – Some legal assistance is provided to seniors on matters pertaining to Elder Law. Contact county Agencies on Aging (609)984-3301.

**MONEY MANAGEMENT PROGRAM** – A bill paying service which provides guidance and non-intrusive bill paying assistance. Volunteers assist in budgeting, processing charge routine, bills, check writing, managing financial matters and/or reconciling bank accounts. Contact area Agencies on Aging. (609)984-3301.

**ADULT PROTECTIVE SERVICE PROGRAM** – This program helps residents 18 years or older who lack the capacity to understand their circumstances and cannot protect themselves. Trained workers help by making a personal visit and finding ways to reduce the risk of harm. Contact Department of Health and Senior Services, 1-800-792-8820 or 1-877-222-3737.

**RIGHTS OF GRANDPARENTS** – Under the law, grandparents have the right to visit with their grandchildren. Should their right be denied, they may make application before the Superior Court (the assistance of an attorney is recommended.) Also, a brochure on Grandparents Rights is available. Division of Senior Affairs, 1-800-792-8820.

**KINSHIP NAVIGATOR** –Information and referral about a wide range of resources is provided to Kinship caregivers. Helps “navigate” through the various governmental systems such as grandparenting, child care, educational issues and more.  
Contact Dept. of Human Services 1-877-816-3211.

**CRIMINAL INJURIES COMPENSATION ACT** – Seniors who are victims of violent crimes who have suffered personal injuries, may be entitled to compensation.  
Contact Victims of Crime Compensation Board, 1-800-242-0804.

**DOMESTIC VIOLENCE-HOTLINE** – Information and referrals in areas of concern for women.  
Dept. of Community Affairs Hotline (24/7), 1-800-572-7233.

**MEDICAID QUALIFIED APPLICANTS** – The law prohibits discrimination against Medicaid qualified applicants and patients by skilled nursing homes/intermediate care facilities. (If they accept Medicaid applicants, they must accept them when the facility is below the Statewide Occupancy Level.)  
Contact Dept. of Human Services 1-800-356-1561,

**MANDATORY RETIREMENT/EMPLOYMENT ACT** – Contact the Division of Civil Rights for rules and regulations pertaining to employment and retirement of seniors.  
Contact Office of Civil Rights, (609)292-4605.

**OMBUDSMAN FOR THE INSTITUTIONALIZED ELDERLY**  
The Ombudsman Office is a State agency to promote and protect the rights, health, safety and welfare of elderly institutionalized patients.  
Contact Ombudsman’s Office 1-877-582-6995.

**REPORTS OF ABUSE** – Ombudsman’s Office should be notified when the rights of a patient have been grossly violated, has not received

proper care, has been physically, verbally, or emotionally abused, or financially exploited. In the case of acute care in hospital, call Dept. of Health and Senior Services 1-800-792-9770.  
Contact Ombudsmans' Office 1-877-582-6995.

**RESPONSIBILITIES TO NURSING HOME RESIDENTS** –

A fiduciary must notify a nursing home 90 days prior to the exhaustion of funds. Should the resident encounter a problem remaining in the nursing home the Ombudsman should be contacted – 1-877-582-6995.

**OFFICE OF THE PUBLIC GUARDIAN FOR ELDERLY**

**ADULTS** –When a Senior has been adjudicated incompetent by the Superior Court of New Jersey, a public guardian may be appointed. Contact Office of the Public Guardian for Elderly Adults (609)943-3519.

**CONSUMER FACTS FOR SENIORS** – Two publications can be helpful: “New Jersey Division of Consumer Affairs Facts for New Jersey’s Older Citizens” offers advice and information to help Seniors make informed decisions. “Consumer Alerts” educates consumers on fraud.

Obtain copies from Division of Consumer Affairs 1-877-746-7850.

**FIRE AND BURN SAFETY FOR SENIOR CITIZENS** – A booklet “Fire and Burn Safety” for Senior Citizens” focuses on providing fire prevention.

Obtain a copy from Dept. of Community Affairs (609)633-6071.

**NEW JERSEY STATE BAR FOUNDATION** –Provides a free booklet called, “Law Points for Senior Citizens.” Available by 1-800-FREE-LAW.

**COUNTY**

Mercer County Legal Referral Service (609)585-6200

Mercer County Legal Services Project for Elderly (609)695-6249

Mercer County Prosecutor’s Office (609)989-6272

Young Lawyers Committee – Mercer County Bar Association  
(609)585-6200

**LOCAL**

Thomas Begley, Jr. and III, Lawrenceville, (609)844-7578

Butrym, Cassavell & Hammett, Pennington, (609)737-9300

Herbert Hinkle and Linda Robinson, Lawrenceville, (609)895-1118

Steven Friedman, Lawrenceville, (609)896-9060

## **LIBRARIES**

### **FEDERAL**

None.

### **STATE**

New Jersey State Library, 185 West State Street, Trenton, NJ  
609-292-6220.

### **COUNTY**

Mercer County Library, Hopewell Twp. Branch, 245 Pennington-  
Titusville Rd., Pennington (609)737-2610.

### **LOCAL**

Hopewell Public Library, 13 E. Broad St., Hopewell (609)466-1625.  
Pennington Borough Library, 30 Main St., Pennington (609)737-0404.

## **NUTRITION**

### **FEDERAL**

See food stamps under State.

### **STATE**

Food stamps are administered by NJ Dept. of Human Services.  
For HOTLINE call 1-800-792-9772.

### **COUNTY**

#### **HOME DELIVERED MEALS EXPANSION PROGRAM**

At least one hot meal per day is served to Seniors who are homebound due to illness, incapacitated or are in isolation. (Under certain circumstances, a meal may also be provided to the spouse.)  
Contact Mercer County 1-800-989-6662.

Mercer County Nutrition Project for the elderly located at Hopewell Valley Senior Center, Reading Ave., Pennington. Transportation is available. Contact (609)737-3855.

### **LOCAL**

F.I.S.H. (Friends In Service Here), volunteer agency that delivers Meals-on-Wheels, (609)737-9123.

## **RECREATION**

### **FEDERAL**

**RECREATION** – There are several types of passes and passports for persons 62 years and older, or blind or permanently disabled. The pass entitles you to visit National Parks free.

Contact National Park Service (215)597-7018 for details.

### **STATE**

**BEACH FEES** – Any municipality bordering on the Atlantic Ocean, tidal water bays or rivers may provide reduced beach fees or no beach fees for Seniors. Governed by the municipality where the beach is located.

**SENIOR CITIZEN PASS** – Seniors 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. Contact Dept. of Environmental Protection 1-800-843-6420.

**PUBLIC GOLF COURSES** – Courses of counties and municipalities offering reduced rates to their resident seniors may offer the same reduced rates to non-resident seniors. Contact golf course directly.

### **LICENSES** –

**Fishing** - Seniors may obtain a fishing license at the reduced rate of \$12.50. (Over 70 no license is required.)

Contact Div. of Fish, Game and Wildlife (609)984-5546.

**Clams-Oysters** - Senior may obtain a license for only \$2 processing fee. Contact Div. of Fish, Game and Wildlife, (609)984-5546.

**Hunting** - Seniors can purchase a license to hunt with hounds and firearms for a reduced fee of \$15.50. A license for bow and arrow is the reduced fee of \$16.50. Contact NJ Dept. of Environmental Protection (609)292-2965.

**Amusement Game of Chance (Raffles & Bingo)** - Senior Citizens Associations and clubs are permitted to operate games of chance in municipalities where such games are legal. Must obtain a license from municipal clerk.

## **COUNTY**

Mercer County Park Commission, for general information or information regarding accessibility, call (609)989-6559.

## **LOCAL**

### Hopewell Valley Parks & Recreation Department

201 Washington Crossing-Pennington Rd., Titusville, NJ 08560

-Offers wide variety of programs and special events for seniors. Ask about “Senior Passport.”

-Contact Recreation Department (609)737-3753.

### Hopewell Valley YMCA

62 South Main St., Pennington, NJ 08534

-Offers specialized fitness and recreation programs for seniors, (609)737-3048.

### PEAC Fitness

1440 Lower Ferry Rd., Ewing, NJ 08618

-“Forever Young” program for people 50 and over, (609)883-2000.

## **TAX PROGRAMS**

### **FEDERAL**

**TAX BENEFITS** - Can exempt residence. When you sell your primary residence you may be eligible for a tax exclusion on part or all of the capital gain. See a tax advisor.  
Contact NJ Dept. of the Treasury 1-800-323-4400.

**TAXPAYER ADVOCATE** – For tax problems call 1-877-777-4778, IRS for tax counseling assistance. Volunteer assistance is available through County Area Agency,  
Contact (609)984-3301.

### **STATE**

**BE AWARE THESE PROGRAMS CAN BE CHANGED BY THE LEGISLATURE AT ANY TIME.**

**GROSS INCOME TAX** – For information and questions on NJ Income Tax, contact Div. of Taxation or NJ Dept. of Treasury 1-800-323-4400.

**PENSION AND RETIREMENT INCOME EXCLUSION.** Seniors may be able to exclude part of the pension and other retirement income. Contact Div. of Taxation for amount of exclusion and qualification. 1-800-323-4400.

**EXCLUSION OF GAIN ON SALE OF HOME** – Seniors may be entitled to an exclusion of up to \$250,000 if single, and \$500,000 if married couple on the sale of their primary residence. Must have lived in the house two out of five years.  
Contact 1-800-323-4400.

### **NEW JERSEY PROPERTY TAX DEDUCTION/CREDIT PROGRAM**

On State income tax, Senior claimants may receive a deduction from income of property taxes paid on principal residence or \$10,000. whichever is less. Contact Div. of Taxation 1-800-323-4400.

**NEW JERSEY HOMESTEAD PROPERTY TAX REBATE.**

Seniors are eligible for a Homestead rebate if they meet the income guidelines and have paid property taxes.

Contact Dept. of Treasury 1-800-323-4400.

**NEW JERSEY SAVER REBATE PROGRAM** – This rebate will provide direct property tax relief in the form of a rebate check to eligible homeowners. Contact Dept. of Treasury 1-877-658-2972.

**SENIOR CITIZENS/DISABLED PROPERTY TAX**

**DEDUCTION.** If you are a property owner, you may be entitled to an annual property tax deduction of up to \$250. Your income can not exceed \$10,000 exclusive of Social Security.

Contact Dept. of Treasury (609)292-6400.

**HOMESTEAD PROPERTY TAX REIMBURSEMENT** – This program allows qualified senior homeowners to have their property taxes frozen. The claimant will be reimbursed for any increase for taxes paid over the base year amount (base year is the first year claimants meet eligibility requirement.) Call 1-800-882-6597.

**NEW JERSEY REALTY TRANSFER FEE (PARTIAL EXEMPTION)**

Senior may be entitled to partial exemption on NJ Realty transfer fee when you sell your primary residence. Contact local municipal tax assessor or Div. of Taxation (609)292-1793.

**TRANSFER OF PROPERTY** – Any property inherited from a spouse who died is not subject to inheritance tax. Also, no tax on transfer of property upon death of parents, grandparents, children, or grandchildren is payable. For brothers, sisters, daughter-in-law and sons-in-law, the first \$25,000 is exempt.

Contact Dept. of Treasury (609)292-5033.

**BANK ACCOUNTS** – Funds belonging to the decedent being held in a bank, may be transferred without prior clearance from Div. of Taxation to spouse, parents, grandparents, children or grandchildren. (Also, Safe Deposit Boxes are no longer inventoried by the NJ Div. of Taxation.) Contact Dept. of Treasury (609)292-5033.

**COUNTY**

Nothing available at this time.

**LOCAL**

AARP, tax assistance for seniors, (609)987-0744.

Municipal Tax Assessors

- Hopewell Borough, (609)737-9194.
- Hopewell Township, (609)737-0605.
- Pennington Borough, (609)737-0276.

## **TRANSPORTATION**

### **FEDERAL**

Amtrak, 1-800-USA-RAIL, [www.amtrak.com](http://www.amtrak.com)  
-Senior discount for passengers 62 and over

### **STATE**

Access Link, 1-800-955-2321  
-Curb-to-curb transportation for people with disabilities, comparable to local bus line.  
-Shadows Pennington to Trenton bus route.

New Jersey Transit, (973)378-6401  
-Reduced fare for senior citizens and people with disabilities.

### **COUNTY**

A&C Senior Transportation 609-419-4321.

ITNGreaterMercer (609)452-1491.  
-Transportation service for individuals 24/7.  
-Membership required. Fee for ride depends on distance.

T.R.A.D.E. (Transportation Resources to Aid the Disadvantaged and Elderly.)  
-Free transportation for elderly and disabled for medical appointments, shopping and other essential services.  
-Contact T.R.A.D.E. (609)530-1971,72,73.

### **LOCAL**

F.I.S.H. of Hopewell Valley (609)737-9123.

Pennington First Aid Squad (609)737-0470.  
-From hospital, nursing home (or like facility) to home.

St. James Church Samaritan Group (609)737-2488  
-for doctor's appointments only.

**FOR FEE SERVICES**

Medi-transport (609)586-7171- Medical transport only.

Senior Care Management (609)737-8398.

Twenty-four hour advance notice is required.

## **SPECIAL PROGRAMS (NON-GOVERNMENT)**

### **CEREBRAL PALSY OF NEW JERSEY, SENIOR PROGRAMS**

CP of NJ offers a program called “Senior Sense,” a series of trainings intended to increase awareness of the magnitude and seriousness of alcohol, prescription, and over-the-counter drug abuse among older adults. 1-888-322-1918, ext. 521.

### **SENIOR CITIZEN TELEPHONE DEPOSIT WAIVER PROGRAM** –

Verizon will waive the \$100 deposit fee for eligible seniors living in subsidized senior housing. Also, Verizon discounts telephone service for eligible seniors who make less than three local calls per day or spend less than 1 1/2 hours per week on local calls.

Contact Verizon 1-800-409-8773.

**UTILITY SERVICES** – If a senior is having trouble paying his electric or gas bill, utility companies will enroll you in a budget plan in accordance with your ability to pay.

Contact your utility company.

**SENIOR DENTAL PROGRAMS** - Eligible senior (must meet the requirement of the PADD program) can obtain comprehensive oral health treatment from a participating dentist at a minimum discount of 15%. To obtain a list of participating dentists, call NJ Senior Citizen Information and Referral Assistance at 1-800-792-8820.