

Acknowledgements

During the course of developing this Consumer Resource Guide, the Department of Elder Affairs (DOEA) collaborated with government agencies, non-profit organizations and professional associations, as well as other groups and individuals committed to issues affecting elders. Program-specific and aging related information was also gathered from the following sources:

- *Federal and state human services agencies*
- *Area agencies on aging*
- *Information Referral and Assistance resource officers*
- *Service providers*
- *Volunteers*
- *Program managers*
- *Health care professionals*
- *Family and professional caregivers*
- *Senior advocacy organizations*

We wish to express our appreciation to each of these groups for the invaluable information they provided. A special thanks is also extended to the hundreds of consumers we serve each day. Their questions and requests for assistance helped fashion the contents of this document.

Lastly, we want to thank those seniors who participated in our focus group discussions. Their comments, constructive suggestions and innovative ideas helped us to refine the format of this publication and forge its substance and content.

A Message from the Governor



Dear Friends,

Senior citizens play a vital role in Florida's rich heritage. They bring a wealth of life experience and vitality to all generations of Floridians. Every day, our state benefits from the wisdom and the contributions of the greatest generation.

In Florida, we are firmly committed to helping our seniors meet the challenges of aging with independence and dignity. This Consumer Resource Guide is an easy-to-read, self-help book that provides elders and their families with the tools to meet the most personal needs of every unique caregiving situation. The guide contains practical information to answer simple health questions, or to locate an organization or agency for additional assistance.

Florida seniors are instrumental in paving the way for future generations to live and thrive. For this reason, I encourage anyone concerned with the health and care of an older Floridian to use this resource guide and to honor this dynamic population with the utmost respect.

Sincerely,

Charlie Crist

Governor

A Message from the Secretary

It is my pleasure to introduce the Florida Department of Elder Affairs' Consumer Resource Guide. This resource guide is designed for elders, their caregivers, family members, and anyone who has a need to access services that benefit older Americans.

Florida has a rich history of being elder friendly. With a warm climate and even warmer hearts, we value the contributions elder Floridians have made throughout the state. As our elder population grows, we have a special responsibility to serve and respond to the needs of this dynamic and valuable group.

This guide is not intended to be all-inclusive, but rather a user-friendly general-reference resource. I encourage you to use it in concert with our toll-free Elder Helpline (1-800-963-5337). Together, these resources and services can help you get to know the many programs and services that are available for elders through Florida's aging services network.

Sincerely,



Douglas Beach, Secretary

Florida Department of Elder Affairs



Fifth Edition

CONSUMER RESOURCE GUIDE

Prepared by

The Florida Department of Elder Affairs

DISCLAIMER

This document has been prepared as a useful guide to assist you in finding the help and resources that you may need. Information provided in this Consumer Resource Guide is not intended, nor should it be used, to take the place of medical, legal or other professional advice. You should always consult with a doctor, attorney or other qualified professional for appropriate guidance. Directory listings of organizations included in this guide are done as a convenience for consumers and do not constitute an endorsement by the Department of Elder Affairs of their products or services.



1•800•96•
E L D E R

*Florida's Information &
Referral Service for Elders*

Table of Contents

Acknowledgements.....	ii
A Message from the Governor.....	iii
A Message from the Secretary	iv
Introduction	x
How to Use this Guide	xi
SECTION I - GETTING THE HELP YOU NEED.....	1
State and Federal Programs	2
Overview of Department of Elder Affairs Programs	4
Inter-Agency Programs/Services	14
Other Sources of Help	16
SECTION II - DISEASE PREVENTION & MEDICAL CARE.....	17
Adult Day Health Care	19
AIDS/HIV Prevention	20
Alzheimer’s Disease.....	21
Arthritis	24
Asthma/Bronchitis/Emphysema.....	25
Bladder Problems - Urinary Incontinence	27
Blood Screening Tests	28
Bone Density Scanning/Osteoporosis.....	29
Bowel Problems - Constipation.....	30
Colorectal Cancer Screening	31
Dehydration	32
Dementia	33
Dental Care.....	34
Diabetes Screening	35
Diet/Exercise	37
Eye Care - Cataracts	38
Eye Care - Glaucoma	39
Eye Care – Age-Related Macular Degeneration.....	40
Falls and Injury Prevention	41
Flu/Pneumonia.....	42
Food - Safety.....	43
Food - Nutrition.....	45
Foot Care - General.....	47
Foot Care – Diabetes Patients	48
Health Clinics	49
Health Rehabilitation Therapies	50
Hearing Problems	52
Heart Disease	54
High Blood Pressure (Hypertension)	55
Hormone Replacement Therapy	56
Immunizations/Vaccinations	57
Kidney (Renal) Problems	58

Consumer Resource Guide

Loneliness/Isolation/Depression	60
Mammograms	61
Medication Management	62
Parkinson’s Disease.....	63
Prescription Assistance	65
Prostate Screenings	68
Skin and Aging	69
Sleep Disorders.....	71
Stress Management	73
Strokes.....	75
Tuberculosis (TB)	76
Weight Management.....	77
SECTION III - CAREGIVER & CONSUMER SUPPORT	79
Adult Day Care	81
Assistance with Daily Activities.....	82
Basic Subsidy - Food Stamps	83
Basic Subsidy - Social Security	84
Caregiver Resources and Support.....	85
Chore/Homemaker Services.....	88
Companion/Escort Services	89
Consumer-Directed Care Plus	90
Discount Programs for Seniors	91
Elder Helpline	92
Employment Opportunity	94
Hobbies/Leisure/Recreation	96
Meals - Congregate/Home Delivered	97
Medical Equipment/Assistive Devices	99
Older Americans Act Programs	101
Outreach Initiatives- Frail/Underserved	102
Publications, Newsletters and Brochures	103
Social Workers/Case Managers	105
Volunteerism	106
Youth Programs - Intergenerational Connections.....	107
SECTION IV - TRANSPORTATION	109
Driving Evaluation	110
Mature Driving Programs.....	111
Alternatives for Those Who Do Not Drive	114
Statewide Services.....	116
SECTION V - HOUSING & PROPERTY RIGHTS	119
Adult FamilyCareHomes.....	120
Affordable Housing	121
Assisted Living Facilities.....	123
Continuing Care Retirement Communities.....	124
Energy Assistance Programs.....	126
Eviction Assistance	127

Homestead Tax Exemption.....	128
Home Repair/Modifications.....	129
Housing Options for Seniors.....	131
Landlord/Tenant Relationships	133
Nursing Homes	135
Property Taxes.....	136
Reverse Mortgages	137
Senior Apartment Complexes.....	139
Weatherization	140
SECTION VI - HEALTH INSURANCE PROGRAMS.....	141
Health Insurance and Counseling	142
Long-Term Care Planning	143
Medicare Basics	145
Medicare - How Medicare Works	147
Medicare - Health Plan Options	149
Medicare Savings Programs	152
Medicare - Health Screenings and Tests	153
Medicaid Basics	154
How Medicaid Works	156
Medicaid Waiver/SSI Related Programs.....	158
Uninsured Seniors	161
SECTION VII - ELDER RIGHTS/ABUSE & FRAUD	163
Abuse, Neglect and Exploitation.....	164
Advocacy/Ombudsman Services	166
Financial Fraud/Scams	169
Health Care Practitioner Complaints.....	174
Home Repair Fraud.....	175
Identity Theft	177
Legal Aid/Assistance Programs.....	179
Medicare Fraud	181
Statewide Public Guardianship Office	182
Triad.....	183
SECTION VIII - SAFETY & EMERGENCY SERVICES.....	185
Disaster/Hurricane Preparedness.....	186
Emergency Medical Care	192
Natural Gas Odors/Leaks.....	193
Heat Exhaustion/Emergencies	194
SECTION IX - LIFE PLANNING/END OF LIFE PREPARATIONS..	195
Life Planning Perspective	196
Estate Planning	198
Last Will and Testament	199
Trusts.....	200
Advance Directives	201
End of Life Preparations (Hospice Care).....	203
Bereavement and Final Arrangements	204

RESOURCE DIRECTORIES	207
Alachua County.....	211
Baker County	212
Bay County	213
Bradford County.....	214
Brevard County.....	215
Broward County	216
Calhoun County	218
Charlotte County.....	219
Citrus County	220
Clay County	221
Collier County	222
Columbia County.....	224
DeSoto County.....	225
Dixie County	226
Duval County	227
Escambia County.....	228
Flagler County.....	230
Franklin County	231
Gadsden County.....	232
Gilchrist County	233
Glades County	234
Gulf County	235
Hamilton County	236
Hardee County	237
Hendry County.....	238
Hernando County	239
Highlands County	240
Hillsborough County	241
Holmes County	243
Indian River County.....	244
Jackson County.....	245
Jefferson County.....	246
Lafayette County	247
Lake County.....	248
Lee County	250
Leon County	252
Levy County.....	254
Liberty County.....	255
Madison County	256
Manatee County.....	257
Marion County	259
Martin County	260

Miami-Dade County	261
Monroe County	262
Nassau County	263
Okaloosa County.....	264
Okeechobee County.....	265
Orange County	266
Osceola County	267
Palm Beach County.....	268
Pasco County	270
Pinellas County	271
Polk County.....	273
Putnam County	275
Santa Rosa County.....	276
Sarasota County	277
Seminole County.....	279
St. Johns County.....	280
St. Lucie County	281
Sumter County	282
Suwannee County.....	283
Taylor County	284
Union County.....	285
Volusia County	286
Wakulla County	288
Walton County	289
Washington County.....	290
National Organizations	292
Statewide Organizations	296
Long-Term Care Ombudsman District Councils	299
Quick Reference - Ombudsman District Councils by County.....	301
Memory Disorder Clinics.....	303
Better Business Bureaus	304
Senior Centers	305
County Emergency Management Directory.....	320
County Special Needs Registries.....	323

Introduction

Each day, the Florida Department of Elder Affairs (DOEA) receives hundreds of requests for information regarding services for elders. Most requests are made directly by elders using our toll-free Elder Helpline (1-800-96-ELDER or 1-800-963-5337). Inquiries are also received through the mail from family members, caregivers, physicians, caseworkers, legislators and various health and human service agencies.

Although not all-inclusive, this guide has been developed as a handy reference book and problem-solver for addressing everyday questions about programs for elders. In Florida, services for elders are provided primarily through a network of local providers managed by DOEA. The department's mission is to serve elders in every way possible by promoting programs that help preserve their self-sufficiency and self-determination.

To carry out its mission, the DOEA uses a network of 11 area agencies on aging (AAA) to provide a wide range of assistance programs. Each AAA is managed at the local level and is responsible for selecting the services and providers that assist elders within each county. AAAs are funded with federal, state and local resources. Some services are provided to people who meet eligibility criteria, such as a minimum age or having a disability. However, many services are provided to anyone who requests them. Services range from health risk screenings, in-home care and health insurance counseling to Meals on Wheels and housing.

By using this guide you will be better informed about choices and options available to you.

How to Use this Guide

This Consumer Resource Guide is about services for elders. Its purpose is to give you, the consumer, the information you need about services that are available. This document is written for individuals who may have little knowledge of program and service offerings and is made up of eight sections: one section for each of seven major topics, plus the introduction.

Each category discusses an area that may be of interest to older persons. The category groupings, based on the most frequently requested information during a three-year period, are as follows

- | Section # | Category |
|-----------|--|
| I. | Getting the Help You Need |
| II. | Disease Prevention and Medical Care |
| III. | Caregiver and Consumer Support |
| IV. | Transportation |
| V. | Housing and Property Rights |
| VI. | Health Insurance Programs |
| VII. | Elder Rights, Abuse and Fraud |
| VIII. | Safety and Emergency Services |
| IX. | Life Planning and End-of-Life Preparations |

There are several ways you can find the information you need. You can use the table of contents and look under category section headings, you can go directly to the section dividers and use the divider index or you can look up the subject in the alphabetical index in the back of the publication. For the name, address or telephone number of an agency or organization, simply look for it in the resource referral directory located in the back of this guide. For convenience, the referral directory sections are color coded by agency groupings. The groupings include county listings, regional, state and federal agency listings, and senior centers.

To get the most assistance out of this guide, we recommend studying it, keeping it near your telephone and treating it as a valuable companion. We encourage you to take advantage of the many resources made available through the Florida Department of Elder Affairs.

Additional information sources include federal agencies, other state agencies, area agencies, toll-free information lines, the state AARP unit and various social and human service organizations in your community.

Frequently Asked Question: “I used contact information in the guide, and the phone number listed is not in service, the Web site address doesn’t work or my letter comes back stamped ‘address unknown.’ What do I do now?”

The Florida Department of Elder Affairs makes every effort to ensure that Consumer Resource Guide contact information is correct and up to date; however some information changes beyond the department’s control will inevitably occur after publication. If you are unable to contact programs, services or resources using referral information in this guide, don’t give up! Please call the statewide toll-free Elder Helpline at (1-800-963-ELDER or 1-800-963-5337) call your local Elder Helpline under the county listings in this guide.

SECTION I - GETTING THE HELP YOU NEED



State and Federal Programs. 2
Overview of Department of Elder Affairs
Programs. 4
Inter-Agency Programs/Services 14
Other Sources of Help 16

GETTING THE HELP YOU
NEED

Information Sources

- Federal agencies
- DOEA
- Other state agencies
- Area agencies
- Elder Helpline
- County and community service agencies

State and Federal Programs

Thanks to advances in medical technology and public health, Americans are now living longer. In fact, the fastest growing population segment is people 85 years of age and older. At age 65, we can now expect to live 16-19 years longer. By 2030, seniors in the U.S. are expected to number 70 million, double the current number.

It is important to plan now for this population increase. Florida, the fourth largest state in the nation, with nearly one of every four residents age 60 or older, is especially impacted by this trend. In response to the growing need of services for elder Floridians, funding for programs that benefit elders has increased by over 100 percent the last five years.

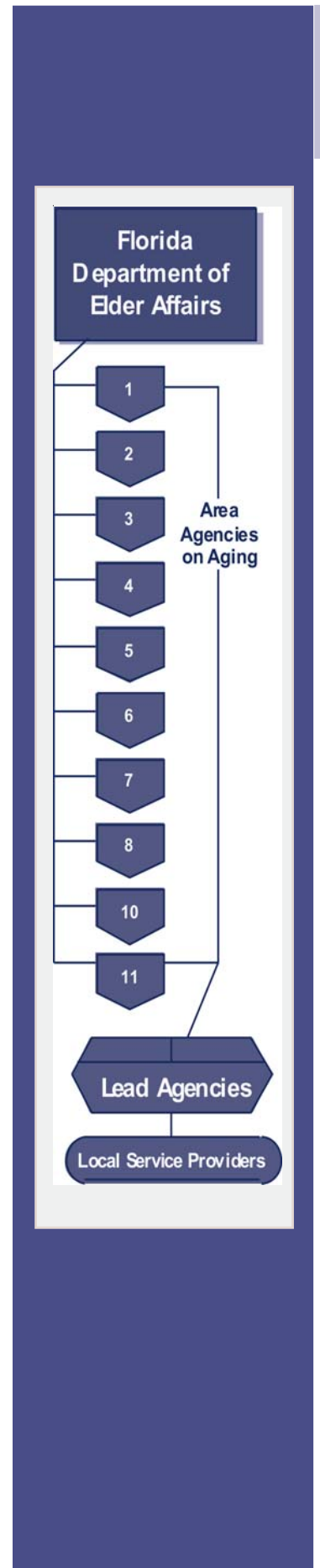
The federal government, through the Administration on Aging (AOA), works in partnership with a national network of 57 state units on Aging and 655 AAAs to assist in planning programs for the elderly. In Florida, the State Unit on Aging is the DOEA.

The AOA is the official federal agency dedicated to implement programs that provide supportive home and community-based services to older persons and their caregivers. These programs help a growing number of older persons maintain their independence and allow them to remain living in their homes for as long as possible.

Each year, the DOEA receives millions of dollars in federal funds from the Administration on Aging to contract with the AAAs. The local AAAs, in turn, deliver services to elders with the help of more than 1,100 service providers.

Since the aging process affects each of us differently, the vitality level of one person at age 85 could be the same as another at age 60. For this reason, the need for assistance can vary substantially from one elder to another. Needed services may be as simple as help with chores and house cleaning, or as demanding as 24-hour skilled nursing service. The more extensive the needs for care, the greater the costs of providing such care. The longer we stay healthy and independent, the greater our quality of life will be.

We can expect to lose some level of independence as we advance in age, even with the best of health. However, a minor loss of independence should not result in having to go to a nursing home. The premature placement of someone in a nursing home is an example of over subscribed care. Today, through various federal and state assistance programs, millions of seniors are able to remain in their homes and still receive a level of care that allows them to age in a more family and community oriented environment.



Overview of Department of Elder Affairs Programs

The Department of Elder Affairs administers a wide variety of assistance programs sponsored by both the federal government and the State of Florida.

Major program initiatives sponsored by the department include in-home and community-based services, *Communities for a Lifetime*, information advocacy and caregiver support, volunteer training, health and wellness promotion, and elder abuse and prevention. In addition, the department, through its “CARES” units, provides assessment services and counseling about alternatives for those considering a nursing home. A descriptive overview by program name is provided in this section for each of the DOEA major program initiatives. The programs are as follows:



Adult Care Food Program - A program funded by a grant from the United States Department of Agriculture (USDA) to provide reimbursement to eligible adult care centers, assisting them in providing nutritious meals to adult day care participants. Centers use this program to help maintain participants’ nutritional status, while keeping food costs down. Eligible facilities include licensed adult day care centers, mental health day treatment centers, rehabilitation programs and respite centers.

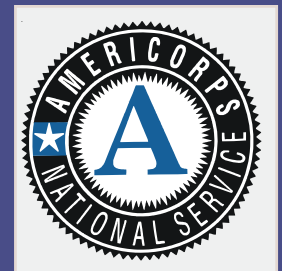
Adult Day Health Care Waiver - A program that provides for attendance to an adult day health care center for residents of Palm Beach or Lee counties. The program is best suited for clients who need supervision and/or assistance during the day, while a caregiver is working.

Alzheimer’s Disease Initiative (ADI) - A program that provides services for the special needs of individuals with Alzheimer’s disease and related memory disorders. Respite care (caregiver relief) services are provided in all 67 Florida counties. There are 13 memory disorder clinics in Florida providing medical diagnosis and treatment for patients. The clinics also provide training and education to caregivers.

Alzheimer’s Disease Waiver - A program that provides home and community-based services to individuals residing in Miami-Dade, Broward and Pinellas counties. The clients must be residing at home, with a capable caregiver and have a diagnosis of Alzheimer’s disease. The program focuses on supporting the caregiver, while delaying or preventing admission to a nursing home for the client.

AmeriCorps - A network of national service programs that use volunteers to meet critical needs in education, public safety, health and the environment. Current programs provide caregiver relief and companionship to homebound elders. Program members receive extensive service training, health insurance, a living allowance and, upon successful completion of the program, an education award.

Community Care for the Elderly (CCE) – This state-funded program provides community-based services to enable functionally impaired elders to live dignified and reasonably independent lives in their own homes, or in the homes of relatives or caregivers, for as long as possible. The CCE program prevents inappropriate or premature nursing-home placement through the provision of ongoing case management and other services such as adult day care, respite, home-delivered meals, personal care, consumable medical supplies, emergency alert response, light housekeeping, minor home repair and yard clean-up.





Communities for a Lifetime – A program that assists Florida’s communities in planning and implementing improvements that benefit the lives of all their residents, young and old. This initiative recognizes the diverse needs of residents and the unique contributions each individual can make to his or her community. Communities which participate use existing resources and state technical assistance to make crucial civic improvements in areas such as housing, health care, transportation, accessibility, business partnerships, education and to make efficient use of natural resources, volunteer opportunities and recreation.

Comprehensive Assessment and Review for Long-Term Care Services (CARES) – Performs pre-admission screening and counseling for nursing facility or alternative placement. Assesses clients for medical eligibility prior to placement in Medicaid-funded nursing facilities or community alternatives. Objectives of the CARES program include:

- Prevention of unnecessary or premature admission to a nursing facility,
- Effective coordination of individuals’ medical, social and psychological needs and resulting levels of care,
- Referral and assistance in obtaining in-home and community services to avoid nursing facility placement care, and
- Education of the public and health care providers about less costly alternatives to nursing facility placement.



Consumer Directed Care (CDC) - A demonstration project that permits consumers to manage their own care. The premise is that consumers or their caregivers are in the best position to make spending decisions about their service dollars.

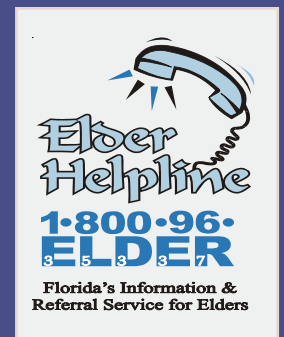
Consumers are given a budgeted cash allowance to purchase services from providers, neighbors and/or family members. Consultant and bookkeeping services are provided to assist consumers with managing their budget and expenditures.

Elder Farmers Market Nutrition Program - A program funded by a grant from the United States Department of Agriculture and a state vitamin settlement grant. This program supports good nutrition by providing low-income seniors with coupons to purchase fresh produce from participating farmers markets in Alachua, Bay, Jackson, Leon, Sumter and Union counties. This program operates from April 1 through July 31 of each year.

Elder Helpline - A statewide toll-free telephone information and referral assistance service that links callers to local resources. The Elder Helpline is a starting point for anyone seeking information about aging issues, looking for an aging services provider, or wanting to volunteer. Helpline information and referral specialists not only answer general inquiries but direct callers to the appropriate source to address their needs.

The Elder Helpline can be reached by calling toll free 1-800-96-ELDER or 1-800-963-5337.

Elder Update Newspaper - A bi-monthly newspaper published by the DOEA. The paper features topics and issues of special interest to elders, as well as guest articles from health experts, case managers and consumers. A subscription to the Elder Update is available free of charge to Florida residents by calling the Elder Helpline and providing your name and address.


 The logo for Consumer Directed Care (CDC) features the letters "CDC" in a bold, blue, sans-serif font, centered within a white rectangular box with a thin grey border.


 The logo for the Elder Update newspaper features the words "Elder Update" in a red, serif font, with a blue horizontal line underneath the text. The logo is set against a white background within a rectangular box.



Emergency Home Energy Assistance for the Elderly Program (EHEAEP) - A program that provides vendor

payments to assist low-income households. At least one person in the residence must be age 60 or older, and experiencing a home energy emergency, such as difficulty keeping on his or her utilities. The energy emergency could be the receipt of a pending shut off notice, lack of fuel or wood or an unusually high utility bill resulting from a severely hot summer or harsh winter.

Florida Injury Prevention Program for Seniors (FLIPS) -

A health and wellness promotion program designed to reduce the incidence of serious injuries among elders. The program focuses on three unintentional areas of injury that commonly occur with seniors: falls prevention and home safety, fire safety and poison prevention.

Health and Wellness Promotion – A multi-dimensional initiative that highlights a combination of health education, disease prevention and screening, and nutrition programs for elders. Specific program activities include:

- Medication management education;
- Osteoporosis education and screening;
- Diabetes education and screening; and
- Mobile health education and screening.

Home Care for the Elderly (HCE) - A state-funded program that provides subsidy payments to help caregivers maintain low-income elders in their own home, or in the home of a caregiver. The monthly basic subsidy payment is made to the caregiver for support and health maintenance and to assist with specialized health care needs. An eligible HCE participant must be at-risk for nursing home placement.

Intergenerational Connections – A program that brings together people of different generations in activities mutually beneficial to elders and youth. For example, elders serve as mentors and tutors to youth, and youth perform tasks such as home repairs, yard maintenance, shopping assistance, companionship and meal delivery to help frail elders remain in their homes.

Long-Term Care Community-Based Diversion Project - A program for elders who are age 65 or older and have Medicare A and B and Medicaid. This program coordinates the consumer's regular medical care with long-term care. A managed-care organization in selected counties provides services. This program is directed to individuals who would otherwise be served only in a nursing home.

Long-Term Care Ombudsman Council – A statewide system of councils that uses specially trained volunteers to identify, investigate and resolve complaints made by, or on behalf of, individuals living in nursing homes, assisted-living facilities or adult family-care homes.

Medicaid Waivers – Programs that provide a variety of home and community-based services to elders that are frail, functionally impaired and at risk of nursing home placement. The programs use Medicaid funds to help elders remain in the home or an assisted living facility (ALF). A professional case manager is assigned to each consumer. The case manager drafts a customized care and service plan for each consumer.



LTC



Medicaid
Waivers



Older Americans Act Programs - These programs are probably the ones that are the most familiar to you. They provide social activities for seniors, such as meals and recreational activities at senior centers and other congregate sites. Also, through these programs, local agencies deliver in-home services to frail elders — services such as Meals on Wheels, personal care, homemaking help and caregiver support. Local agencies also use Older Americans Act money to fund advocacy and health promotion activities that benefit all elders. The Senior Community Service Employment Program, another Older Americans Act program, provides part-time employment and job training for workers age 55 or older.



Respite for Elders Living in Everyday Families (RELIEF) - A state-funded program that provides in-home respite for homebound elders. Respite services allow the caregiver to leave the premises of homebound elders for a brief period of time. Respite services are provided by carefully selected, screened and trained volunteers.



Senior Community Service Employment Program (SCSEP) –The Senior Community Service Employment Program (SCSEP) is funded under Title V of the Older Americans Act (OAA) Amendments of 2000, Public Law 106-501. The purpose of SCSEP is to foster and promote useful part-time opportunities in community service activities for unemployed, low-income persons who are 55 or older and who have poor employment prospects; to foster individual economic self-sufficiency; and to increase the number of older persons who may enjoy the benefits of unsubsidized employment in both the public and private sectors.

Program participants may receive up to 20 hours a week of part-time employment in a community service assignment, job training and related educational opportunities.

Senior Companion Program - A national service peer volunteer program that provides services to elders at risk of institutionalization due to chronic illnesses, disabilities or isolation. Senior Companion volunteers provide:

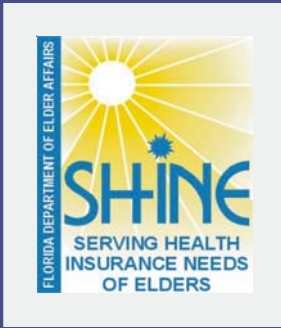
- Companionship and advocacy;
- Respite to caregivers of frail elders;
- Transportation to medical appointments, and
- Shopping assistance and meal preparation.

Senior companion volunteers meeting certain income restrictions receive annual medical examinations free, along with a stipend to help defray expenses.

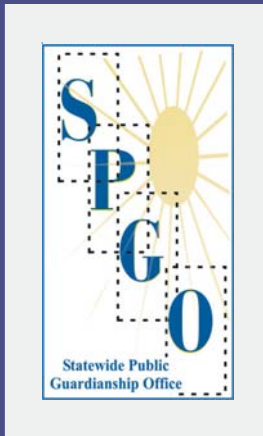
Senior Medicare/Medicaid Patrol Project (SMMPP) - A federally funded fraud awareness program that teaches Medicare and Medicaid beneficiaries, their families and caregivers how to become smarter healthcare consumers. According to the General Accounting Office, one out of every eight dollars spent on Medicare is lost to fraud, errors, and abuse. SMMPP utilizes retired professionals as volunteers to help combat Medicare/Medicaid fraud, errors and abuse by teaching beneficiaries how to identify and report healthcare fraud. The SMMPP targets four counties in the west central Florida region (Pasco, Pinellas, Hillsborough and Sarasota) as demonstration sites for recruiting, training and deploying volunteers. Additionally, a statewide, toll-free telephone number, 1-866-FL-SMMPP (1-866-357-6677), has been established for reporting suspected cases of fraud outside the four counties.



SMMPP
Senior Medicare and
Medicaid Patrol



Serving Health Insurance Needs of Elders (SHINE) – A federally funded program providing free insurance counseling and information about Medicare, Medicaid, other health insurance, long-term care planning and prescription assistance. SHINE uses a statewide network of trained volunteer counselors. Elders and their caregivers can contact a SHINE counselor in each of Florida’s 67 counties through the Florida Elder Helpline (1-800-96-ELDER or 1-800-963-5337).



Statewide Public Guardianship Office –The Statewide Public Guardianship Office is responsible for the registration and education of professional guardians in Florida and appoints the public guardians in the state. Current lists of both professional and public guardians can be found at <http://elderaffairs.state.fl.us>. Click on “Statewide Public Guardianship Office.”

Support Through Alzheimer’s Relief Systems (STARS) and

Beyond - A program funded by the Administration on Aging’s Alzheimer’s Disease Demonstration Grants to States to assist with increasing access to services for individuals with Alzheimer’s disease and related dementia, their caregivers and families residing in traditionally underserved rural, minority and culturally diverse communities. Program objectives include providing direct services (companionship, short-term care in health facilities, in-home respite and adult day, home health and personal care) to clients in Gadsden, Jefferson, Leon, Madison and Wakulla counties; providing wanderer registration and related services for dementia clients and their caregivers; and developing a prioritization system for improving services to dementia clients and caregivers. Additional program objectives that extend to Baker, Clay, Duval and Nassau counties include recruiting faith-based organizations and volunteers to conduct community-outreach activities; conducting community education presentations; establishing a task force of professionals and agencies serving dementia clients; and expanding 24 hours a day, seven days a week crisis-intervention, information and referral telephone services.

Sunshine for Seniors - Sunshine for Seniors counselors inform elder consumers of program eligibility criteria established by pharmaceutical companies and the drugs covered by those programs. This service enables Florida’s senior citizens to make informed choices about free or discount programs that best suit their prescription needs. In addition, Sunshine for Seniors counselors assist with program enrollment, information and application forms, if necessary.



Inter-Agency Programs/Services

Because of the size and structure of our state government, finding the right agency to help you with your specific needs can sometimes be a challenge. Like many states, Florida has a multifaceted social service system. This system often requires people seeking services to interact with one or more agencies within the state's human services network. Our helpline information and referral specialists can put you in touch with the right department or agency and can also advise you about what information you will need for the call.

The Department of Elder Affairs works with various state agencies that impact the delivery of services to elders. There are four state agencies that the department works with on a routine basis. These four agencies are the Department of Children and Families (DCF), the Agency for Health Care Administration (ACHA), the Florida Department of Health (DOH) and the Florida Department of Veterans Affairs (DVA). The following is an overview of these departments and their functions.

Department of Children and Families (DCF) – While serving as the principal advocacy and protection agency for Florida's children, DCF also administers the state's financial assistance programs. Programs that provide assistance to elders include determining the eligibility of food stamps, OSS (Optional State Supplementation) and Medicaid applicants. The Department of Children and Families also administers the Adult Protective Services program. This program provides state-mandated investigation of all allegations of abuse, neglect or exploitation. To apply for Medicaid or food stamps, or to report suspected abuse or neglect of an elder or disabled adult, please call the Department of Children and Families at (850) 487-1111.



Agency for Health Care Administration (AHCA) - As the state’s designated agency for regulating and licensing health care and skilled nursing facilities, AHCA is responsible for the state Medicaid program. Call AHCA at 1-888-419-3456 if you have questions about Medicaid. They also accept complaints on hospitals, nursing homes, assisted living facilities, home health agencies, adult day care facilities, or other specialized health care providers.

Department of Health (DOH) – The Florida Department of Health has oversight responsibility for the state’s public health system, which includes immunizations and disease control. DOH also licenses and regulates doctors, nurses, pharmacists, dentists and other medical professionals. The telephone number for your local county clinic can be found in the last section of this guide under “County Resources.” To report a complaint about a doctor or licensed health professional, call toll-free 1-888-419-3456.

Department of Veterans’ Affairs (DVA) – The Florida Department of Veterans’ Affairs has no jurisdiction over the U.S. Department of Veterans Affairs. However, this department’s service officers are able, in some cases, to assist Floridians in their attempts to procure their benefits or to assist in gaining access to them. The DVA is responsible for administering the Capital Asset Realignment for Enhanced Services, which realigns medical facilities and services to meet veteran’s needs and provide high quality care. If you have questions about benefits or the program, you may call (850) 487-1533.



Other Sources of Help

In addition to the information provided in this Consumer Resource Guide, there are many other information sources to assist you in getting the help you need. If you cannot find the information that you need in this guide, we suggest calling the Elder Helpline (1-800-96-ELDER or 1-800-963-5337) or your local area agency on aging. The numbers for the area agencies on aging serving each county are listed at the back in the Resource Referral Directory.

Also, most organizations use the Internet to provide additional information on programs and services. If you have access to the Internet, visit the Web site of the agency or organization in which you seek assistance. Web site addresses are included in the Resource Referral Directory in the back of this document.

SECTION II - DISEASE PREVENTION & MEDICAL CARE



Adult Day Health Care 19

AIDS/HIV Prevention 20

Alzheimer’s 21

Arthritis 24

Asthma/Bronchitis/Emphysema 25

Bladder Problems - Urinary Incontinence 27

Blood Screening Tests 28

Bone Density Scanning/Osteoporosis 29

Bowel Problems - Constipation 30

Colorectal Cancer Screening 31

Dehydration 32

Dementia 33

Dental Care 34

Diabetes Screening 35

Diet/Exercise 37

Eye Care - Cataracts 38

Eye Care - Glaucoma 39

DISEASE PREVENTION &
MEDICAL CARE

Eye Care - Age-Related Macular Degeneration . . .	40
Falls and Injury Prevention	41
Flu/Pneumonia	42
Food - Safety	43
Food - Nutrition	45
Foot Care - General	47
Foot Care - Diabetes Patients	48
Health Clinics	49
Health Rehabilitation Therapies	50
Hearing Problems	52
Heart Disease	54
High Blood Pressure (Hypertension)	55
Hormone Replacement Therapy	56
Immunizations/Vaccinations	57
Kidney (Renal) Problems	58
Loneliness/Isolation/Depression	60
Mammograms	61
Medication Management	62
Parkinson's Disease	63
Prescription Assistance	65
Prostate Screenings	67
Skin and Aging	68
Sleep Disorders	70
Stress Management	72
Strokes	74
Tuberculosis (TB)	75
Weight Management	76

Adult Day Health Care

Adult day health care programs are similar to adult day care programs, except that they also provide health care (medical) services in an outpatient setting.

Services under an adult day health care program are targeted to adults with physical and mental disabilities. The prescribed level of care is designed to restore and maintain the capacity of individuals to care for themselves while under professional supervision. The care facility's staff, in consultation with the individual's doctor or case manager, develops the plan of care. Services under the program are available four or more hours from Monday through Friday. Transportation is also provided to and from the facility.

Individuals recovering from heart failure, stroke, or traumatic incident, where rehabilitative therapy is required under a doctor's order, can be referred to an adult day health care facility. Skilled nursing services, as well as physical, speech and occupational therapy may be provided in an adult day healthcare environment. The Florida Agency for Health Care Administration (AHCA) is responsible for the licensure and regulation of adult day health care facilities.

Frequently Asked Question: "Are adult day health care services available on the holidays or weekends?"

No, adult day health care services are only available Monday through Friday.

For more information on this topic, contact your area agency on aging, or call toll-free 1-800-96-ELDER (1-800-963-5337).

Services Offered

- Social services
- Transportation
- Health education
- Nursing care
- Rehabilitative services
- Personal care and supervision
- Meals/nutrition counseling

For information on Medicare, Medicaid and other coverage for preventive services, see the separate section on Medicare and Medicaid.

AIDS/HIV Prevention

HIV, which stands for Human Immunodeficiency Virus, is a virus that destroys cells in the immune system. These cells (white blood cells) protect the body from diseases. AIDS, which stands for Acquired Immunodeficiency Syndrome, is the most advanced stage of HIV infection. With AIDS, the immune system is weakened to the point where the body has no defenses against life-threatening diseases, infections, and cancers.

Frequently Asked Question: "Why should I worry about AIDS or HIV?"

Elders age 50 and older account for about 11 percent of all known AIDS cases in the U.S. Elders may not recognize HIV symptoms in themselves, thinking that what they are experiencing is part of the aging process. While the number of AIDS cases reported annually among young persons is declining, the number of cases among elders has risen by 10 percent. In Florida, the percentage of people over age 50 with AIDS is above the national average.

According to the Centers for Disease Control and Prevention, sexually active older people are less likely than younger people to use condoms, since they do not perceive themselves as being at-risk for the disease. The denial and delay in treatment often results in infected persons age 50 and older dying sooner than other AIDS infected individuals, since the disease has progressed without treatment.

For more information on HIV and AIDS, you may call the Centers for Disease Control toll-free 1-800-342-2437, the Florida Department of Health at 1-850-245-4334 or the Elder Helpline toll-free 1-800-96-ELDER (1-800-963-5337).

You Are at Risk if You

- Are sexually active and not using a condom
- Are unaware of your partner's sexual and drug history
- Inject drugs and share needles or syringes or
- Had a blood transfusion from 1978 - 1985

Reasons for Rise in HIV/AIDS Among Elders

- Elders less knowledgeable of HIV/AIDS;
- Health care workers neglect of elder prevention education; and
- Elders unlikely to discuss sex/drug issues with doctors.

Alzheimer's Disease

Alzheimer's disease is a disease that causes changes in the brain. It develops progressively, beginning with mild memory problems and ends with serious mental damage. Alzheimer's disease is frequently referred to as the "victim's" disease, since it exacts such a heavy toll on family members and caregivers as the disease worsens.

Some change in memory is normal as a consequence of aging; however, Alzheimer's disease affects our ability to think, remember and talk. As the disease progresses, it impacts every aspect of a person's life. Alzheimer's disease is considered to be irreversible, since there is no known cure. The disease is the most common cause of dementia. Dementia is a medical condition that disrupts the way the brain works. Symptoms of dementia may include changes in personality, mood and behavior. Dementia may be caused by other factors and conditions, including a high fever, dehydration, vitamin deficiency, poor nutrition or adverse reaction to medicines. Some of these medical conditions may be treatable.

If you or a loved one are beginning to experience early stages of dementia, you should know that help is available. The Florida Alzheimer's Disease Initiative (ADI) provides a variety of supportive services for patients and caregivers. The state of Florida has also established 13 memory disorder clinics located in 12 cities throughout the state. These clinics provide medical diagnosis and treatments for Alzheimer's disease patients.

10 Warning Signs of Alzheimer's

- Memory loss
- Misplacing things
- Personality change
- Mood/behavior changes
- Loss of initiative
- Problems with familiar tasks
- Problems with language
- Disorientation to time and place
- Poor or decreased judgment
- Problems with abstract thinking

Nearly seven million Americans have Alzheimer’s disease. Most people with the disease are age 65 and older. Almost half of people over age 85 or older have Alzheimer’s disease. For more information, call the Alzheimer’s Association. You can reach them at (800) 272-3900 or find them on the Web at <http://www.alz.org>

Frequently Asked Question: “In what cities are the memory disorder clinics located, and how can I reach them?”

A complete listing of the names, locations and telephone numbers of the memory disorder clinics are as follows:

Florida’s Memory Disorder Clinics

<p>Boca Raton Florida Atlantic University (561) 297-0502</p>	<p>Orlando Orlando Regional Lucerne (407) 244-3281</p>
<p>Clearwater Mortan Plant Memory Disorder Clinic (727) 461- 8635</p>	<p>Pensacola West Florida Hospital (850) 494-6497</p>
<p>Fort Myers Lee Memorial Health Systems (239) 334-5634</p>	<p>Pompano Beach North Broward Memory Disorder Center (954) 786-7392</p>
<p>Gainesville University of Florida, Department of Neurology (352) 265-8408</p>	<p>Sarasota Sarasota Memorial Hospital (941) 917-7197</p>
<p>Jacksonville Mayo Clinic Jacksonville (904) 953-7103</p>	<p>Tallahassee Tallahassee Memorial Healthcare (850) 431-5001</p>
<p>Melbourne East Central Florida (321) 768-9575</p>	<p>Tampa University of South Florida (813) 974-3100</p>
<p>Miami University of Miami (305) 243 -4082 Mt.Sinai Medical Center and Miami Heart Institute The Wien Center (305) 674-2543</p>	<p>West Palm Beach St. Mary’s Memory Disorder Clinic (561) 882-6363</p>

See the Resource Referral Directory in the back of this guide for full addresses of Florida's memory disorder clinics. A number of public and private organizations provide information to assist caregivers and elders with memory disorders. For more information about Memory Disorder Clinics, contact the clinic nearest you, or call the Elder Helpline (1-800-96-ELDER or 1-800-963-5337).

Warning Signs of Arthritis

- Constant joint pain
- Difficulty moving or using joints
- Warmth and redness in joints
- Continuous swelling or stiffening of joints

What your doctor should know:

1. Where it hurts
2. When it hurts
3. When it began to hurt
4. If you have any swelling
5. What daily tasks are hard to do

Arthritis

Arthritis causes pain and loss of movement. It can affect joints in any part of the body. It is a chronic disease, which affects individuals over long periods of time. According to the Florida Arthritis Prevention and Education program, it is estimated that almost three million Floridians are living with some form of arthritis. The most common forms of arthritis are osteoarthritis and rheumatoid arthritis.

Osteoarthritis affects most of us as we grow older and involves the breakdown of cartilage and bones. This form of arthritis usually affects fingers and weight bearing joints, such as knees, feet, hips and back. Rheumatoid arthritis involves the inflammation of the joints. Left untreated, it can lead to damage to your cartilage and bones. Rheumatoid arthritis often affects the same joints on both sides of the body. Hands, wrists, feet, knees, ankles, shoulders, neck, jaw and elbows are the most common places where this type of arthritis can be found.

Frequently Asked Question: "What can I do to maintain my independence if I already have arthritis?"

Exercise helps reduce the pain and fatigue of many different kinds of arthritis and related diseases. Exercise helps keep you moving, working and independent.

For more information about arthritis, contact your area agency on aging (AAA). You may also contact your doctor, local health clinic or the Arthritis Foundation by calling 1-800-568-4045 or by visiting www.arthritis.org.

Asthma/Bronchitis/Emphysema

The American Lung Association estimates that there are two million adults age 65 and older who have been diagnosed with asthma in this country. Asthma and other breathing problems, such as bronchitis and emphysema, are common among older adults. While asthma can be successfully managed and treated, it is a serious disease that can be extremely dangerous.

Asthma is a chronic condition that occurs when the main air passages of your lungs (bronchial tubes) become inflamed. When you have asthma, your bronchial tubes are sensitive and may easily be affected by smoke, pollen, dust, air pollution and other allergies. Studies show that 25 percent of adults age 65 and older experience some form of wheezing, the most common symptom of asthma. Research also indicates that some people who experienced asthma during childhood may have a reoccurrence as they get older.

It can sometimes be difficult for doctors to determine whether a breathing problem is asthma or another lung disease. This is because lung diseases, like bronchitis and emphysema, have similar symptoms to asthma.

Bronchitis is an inflammation of the lining of the bronchial tubes. When these tubes are inflamed or infected, a smaller amount of air is able to flow to and from the lungs. Bronchitis differs from asthma in that its symptoms consist of a persistent cough that produces a heavy mucus or phlegm. Chronic bronchitis is defined as the presence of a mucus-producing cough most days of the month, at least three months out of the year, for at least two consecutive years where the cough cannot be linked to another medical condition.

Risk Factors for Asthma

- Smoking
- Family history
- Allergies
- Medications
- Environmental pollutants
- Exposure to occupational toxins

Common symptoms of asthma include: wheezing, coughing, shortness of breath and chest tightness.

When the delicate air sacs inside the lungs become damaged, the resulting condition is called emphysema. While there are many different causes of emphysema, including smoking, the disease results in similar symptoms and physical changes in the patient. The condition is irreversible, and the “holes” in the lungs created by the disease are permanent. The damaged tissues are unable to exchange oxygen for carbon dioxide, resulting in lower oxygen to the bloodstream and increasing shortness of breath. The lungs also lose much of their elasticity, which makes the patient unable to exhale without great difficulty. Symptoms can include shortness of breath, dizziness, wheezing, coughing and weight loss. Emphysema is treated mainly with surgery, anti-inflammatory drugs, bronchodilators and oxygen. It is a serious condition and should be treated by a qualified medical professional.

Frequently Asked Question: “I am a 65-year-old man with occasional symptoms of asthma. How do I know that this is asthma or something else?”

Diagnosing asthma can be difficult. Many people experience mild to very severe symptoms, which are often similar to those of other lung conditions. Early congestive heart failure and emphysema have been known to cause symptoms similar to those of asthma. See your doctor for a complete examination in order to rule out these and other possible conditions and be properly diagnosed.

For additional information about asthma, bronchitis or emphysema, contact your doctor, local health clinic or the American Lung Association 1-800-LUNG-USA or (1-800-586-4872).

Bladder Problems - Urinary Incontinence

Although urinary incontinence (the loss of bladder control) can happen to anyone, it is an unfortunate problem that mostly affects elders. If left untreated, urinary incontinence can become a major health problem that can lead to disability and dependency.

There are two common forms of incontinence in older adults: stress - related incontinence and urge incontinence. Stress - related incontinence happens during coughing, laughing, exercising or any activity that can put pressure on your bladder. This type of incontinence is common and can almost always be controlled.

Urge incontinence occurs when you can't hold your urine long enough to make it to a restroom. Although it can be found in healthy people, it is most often found in people who have diabetes, dementia, Parkinson's disease or those who have suffered a stroke. This form of incontinence can also serve as a warning sign of bladder cancer or an enlarged prostate in men.

Frequently Asked Question: "What can I do to get help if I suspect that I have an incontinence problem?"

The first step in treating incontinence is to see your doctor for a complete medical exam. You may be referred to an urologist, a doctor who specializes in diseases of the urinary tract.

For more information about urinary incontinence, contact your doctor or health care provider. You may also contact the National Association for Continence (1-800-252-3337).

Common Treatment Options

- Pelvic muscle exercises and bladder training
- Prescription medications
- Surgery to remove bladder blockages
- Implants to control bladder muscles

According to the National Institute on Aging, at least one out of every 10 people age 65 or older suffers from incontinence.

Blood Screening Tests

Prior to testing, be sure to follow fasting instructions (water only). Eating is generally not permitted for 12 hours prior to testing.

Blood screening tests are designed to help you monitor your own health. Test results from blood sample(s) you provide are analyzed to ensure that blood chemistry findings are within normal limits. Blood screening tests check your cholesterol level, kidney functions, glucose level (blood sugar), thyroid (PSH) and prostate (PSA). The tests are designed to detect abnormalities and diseases, including anemia, infections and diabetes. If your test results indicate that there is a problem, a doctor should schedule a follow-up visit to discuss the prognosis and treatment.

Screenings are typically conducted at convenient community-oriented locations such as health clinics, senior centers, community centers or churches. These screenings are generally free or require a small fee.

Frequently Asked Question: "Why should I attend health screenings when I feel great and have had no signs of illness?"

There is evidence that shows health screening programs play a significant role in disease prevention and longevity. Sometimes serious health problems exist with no notable signs. Many diseases associated with aging fall in this category and are labeled silent killers, since late detection and delayed treatment may be life threatening.

You may contact your area agency on aging to get more information on blood screening programs. Other contacts include your local health clinic, your doctor, pharmacists, and/or the Elder Helpline at 1-800-96-ELDER (1-800-963-5337).

Bone Density Scanning/Osteoporosis

Bone density scanning is a health-screening test that measures the strength of your bones. Proper diagnosis and early treatment can help reduce the risks of osteoporosis.

Osteoporosis is a thinning and weakening of the bones that takes place as we age. Bone is a living tissue, composed mainly of calcium and protein. As we get older our body absorbs more calcium from our bones. If more calcium is absorbed than is replaced, the density or mass of the bone weakens.

Consequently, our risk of fractures or breakage is increased.

Frequently Asked Question: "Why should I be concerned with osteoporosis?"

The loss of bone tends to occur mostly in the spine, lower forearm above the wrist and the upper thighbone. Spine fractures, wrist fractures, and hip fractures are common injuries in older persons and often result in the loss of independence. To reduce your risk of fractures in the home, install handrails where needed, keep electrical cords and obstacles out of your path and do not stand on unsteady surfaces. Moderate weight-bearing exercise, such as walking, and a diet rich in vitamin D and calcium help maintain bone health.

To schedule a bone density screening or get more information, contact your area agency on aging, or call the Elder Helpline at 1-800-96-ELDER (1-800-963-5337). Other information sources include the National Osteoporosis Foundation (1-202-223-2226), your doctor and local health clinic.

Factors that Attribute to Osteoporosis

- Age (65 or older)
- Race/ethnicity
- Heredity
- Diet and nutrition
- Gender

Nearly 700,000 spine fractures occur each year as a result of osteoporosis.

Bowel Problems - Constipation

Warning Signs of Constipation

- Fewer than three bowel movements weekly
- Frequent difficulty in passing stools
- Pain when passing stools

Fiber rich foods include: raw prunes, oatmeal, pears, peas, corn, broccoli, apples, bananas and dried beans.

While everyone becomes constipated at one time or another, research has indicated that older adults are more likely to experience recurrent constipation. Constipation is not a disease, but a condition defined as the infrequent or difficult passage of stool. It often develops as a symptom of a larger digestive problem.

The most common causes of constipation are: lack of proper hydration (water/fluids), eating poorly and overuse of laxatives. Medications, such as antacids, that contain aluminum or calcium, antihistamines and diuretics can also lead to constipation in some individuals. Adding fiber to the diet can help prevent constipation.

In older adults, constipation can occur after long periods of time in bed or because of intestinal problems. Your doctor can perform certain tests to determine if a problem like this is the cause of your constipation. Being regular is different for every person. There is no right number of daily or weekly bowel movements.

Frequently Asked Question: "What can I do if I suspect that I have a serious bowel problem?"

If you suspect that you may have a serious bowel problem, seek medical attention from a licensed health care provider in order to rule out more serious health problems.

For additional information on bowel problems, contact your doctor or the National Digestive Diseases Information Clearinghouse (1-800-891-5389).

Colorectal Cancer Screening

Colorectal cancer screening is a test administered by your doctor to detect the presence of polyps (tumors) on the inside wall of the colon or rectum. The colon, or large intestine, is at the end of the digestive system. In the U.S., the colon and rectum combined (colorectal) are the third most common site of new cancers.

Anyone can get colorectal cancer however, more than 90 percent of the cases occur after age 50. Men and women are equally affected by colon cancer. Colorectal cancer generally afflicts the older population, with the incidence peaking in the 60 plus age group. A polyp is a grape-like, abnormal growth that develops slowly over several years (three to ten years). The tumor will likely become cancerous if not removed. To prevent colon cancer, it's important to get screened and have any polyps found removed.

Frequently Asked Question: "Why should I worry about screening, since I have no symptoms?"

Screening is important, since the early stage of colorectal cancer frequently does not cause any symptoms. The only way to find polyps is through screenings. Health risks associated with contracting colorectal cancer can be reduced by eating a diet that is rich in fiber and calcium, avoiding foods that are high in fat (including fried foods) and exercising regularly.

Contact your area agency on aging to get more information on colorectal screening programs, or you may contact the American Cancer Society (1-800-227-2345). Other contacts include your doctor and/or local health clinic.

Colorectal Cancer Symptoms

- Rectal bleeding
- Blood in stool
- Stomach pain
- Frequent gas pain
- Constant fatigue
- Diarrhea or constipation
- Change in bowel habits
- Unknown source of weight loss

According to the American Cancer Society, 90% of colorectal cancer cases and deaths are thought to be preventable.

Consequences of Inadequate Water Intake

- Slowed thinking ability
- Headaches
- Loss of balance
- Kidney stones
- Impaired blood flow
- Dry skin, eyes, and mouth
- Forgetfulness

When you are active or out in hot weather, you should increase your intake of water.

Dehydration

Getting enough water is important to maintaining good health. Lack of water can lead to dehydration, which can be a serious health risk for elders. Dehydration is a condition that exists when the body is not getting enough liquids (water). The older you are, the harder it is to determine when you are thirsty.

Research has indicated that in some cases, drinking water can help prevent certain diseases like kidney stones, colon cancer and bladder cancer. Drinking water can help your kidneys and liver to function better by helping them to flush out toxins. It helps remove wastes in the body, as well as helps prevent constipation. Water can also help to regulate body temperature, cushion joints and carry nutrients and oxygen to your cells.

While drinking water is often your best option, you can also keep hydrated with milk, juices and soups. Watch your use of sodas, caffeinated beverages and alcohol. Caffeine use can cause dehydration, jitters, irritability, insomnia and elevated blood pressure.

Frequently Asked Question: "How can I tell if I am dehydrated?"

If your urine is dark yellow, or if you urinate less than four times a day, you probably need to increase your water intake. If your urine is pale yellow, you are probably drinking enough fluids.

For additional information on dehydration, contact your doctor, local health clinic or the American Dietetic Association (1-800-877-1600).

Dementia

Dementia is defined as a group of symptoms that involve the progressive impairment of all aspects of brain function. Dementia may be diagnosed when there is impairment of two or more brain functions like language, memory, emotional behavior and cognitive ability. Although this disease can affect people of all ages, dementia is most commonly associated with the elderly.

The onset of dementia usually occurs over a long period of time and there is a slow progression of symptoms throughout the course of this illness. One of the early signs of dementia is forgetfulness. Although people who suffer from dementia experience both short and long-term memory loss, research suggests that short-term memory is most affected.

Most of the disorders associated with dementia are degenerative, progressive and irreversible, however, some causes of dementia are treatable. Consult with your doctor if you are becoming disoriented, forgetful or having difficulty concentrating.

Frequently Asked Question: "When reminiscing with friends, I cannot always remember things from my childhood. Should I worry about my memory loss?"

Consider seeing your doctor if your memory worsens over time, you forget the names and faces of familiar people, or if family or friends show concern about you.

For additional information on programs about dementia, contact your area agency on aging or call the Elder Helpline at 1-800-96-ELDER (1-800-963-5337).

Symptoms of Dementia

- Progressive memory loss
- Disorientation
- Lack of concentration
- Difficulty communicating
- Personality changes

Keep your memory sharp by developing hobbies and staying involved in activities that will stimulate the mind and body.

To Prevent Gum Disease

- Brush twice daily with fluoride toothpaste
- Floss daily
- Visit your dentist regularly
- Maintain a healthy diet with well-balanced meals
- Limit use of tobacco products

Learn more about dental care through the American Dental Association (www.ada.org).

Dental Care

No matter how old you are, everyone needs to take care of their teeth, gums and mouth. Tooth decay is not just a problem for children. It can happen as long as you have natural teeth in your mouth. When your mouth is healthy, you can easily eat the foods you need for good nutrition.

Tooth decay can ruin enamel, which covers and protects your teeth. Decay develops when bacteria cling to your teeth and form a sticky, colorless, odorless film called plaque. Left untreated, plaque builds up and can lead to tooth decay and cavities. The onset of gum disease can also cause teeth to decay.

If you wear dentures (false teeth), it is important to keep them in good condition. In time, dentures may need to be replaced or readjusted because of changes that occur in the tissues of your mouth. When necessary, seek professional help to make adjustments to your dentures.

For additional information on dental care, contact your dentist or the American Dental Association (1-800-621-8099).

Diabetes Screening

Diabetes is a disorder of our metabolism (the way our bodies use digested food for growth and energy). When we eat, the pancreas is supposed to automatically produce the right amount of insulin to move glucose (sugar) from the blood into our cells. When the pancreas produces little or no insulin, or the cells do not respond to the insulin produced, a diabetic condition results.

There are three main types of diabetes: Type 1, Type 2 and Gestational diabetes, the most common form being Type 2 diabetes. Nearly 90-95 percent of people with the disease have Type 2 diabetes. This form of diabetes is most common in adults age 55 or older. The symptoms of Type 2 diabetes develop gradually, with some people experiencing no symptoms.

In uncontrolled diabetes, glucose and fats remain in the blood and, over time, damage vital organs and contribute to heart disease, as well as nerve, foot, eye and kidney damage. Type 2 diabetes is more common in older people and those who are overweight. It also occurs more often in African-Americans and Hispanic-Americans. Diabetes is expected to rise as the U.S. population ages.

Frequently Asked Question: "My mother is a 60-year-old Hispanic -American woman and is probably 30 pounds overweight. She has no major health problems, but is she at risk of becoming diabetic?"

Yes, she could be. Type 2 diabetes usually involves a slow onset of manifestations, with the person being unaware of the sickness until health care is sought for some other problem. As a result of higher risk factors associated with age and ethnicity, a diabetes screening is strongly recommended.

Diabetes Symptoms

- Excessive thirst
- Frequent urination
- Excessive hunger
- Weight loss
- Fatigue
- Changes in vision
- Slow healing cuts or infections
- Persistent itching of the skin

Medicare covers diabetes self-management training and diabetic nutritional therapy services.

It is estimated that, with appropriate screening, care, and patient education, up to 90% of diabetes-related blindness and over 50% of diabetes-related amputations could be prevented.

Older adults with Type 2 diabetes can manage the disease through diet, exercise, and weight reduction. These actions require people with disabilities to face life-long changes in their life-style and health status. Specific lifestyle changes include:

- Achieving an age-appropriate body weight;
- Avoiding foods high in saturated fat and cholesterol,
- Avoiding high-sodium foods,
- Avoiding high-sugar foods, and
- Increasing meal frequency with added snacks.

Research shows that by practicing certain preventive life style changes, many complications of diabetes can be delayed or prevented. Thanks to advances in medicine, diabetes can be successfully controlled. The role of the patient is essential in making a diabetes management plan succeed.

Diabetes is recognized as one of the leading causes of death and disability in the United States. Complications from diabetes often lead to blindness, heart and blood vessel disease, strokes, kidney failure, amputations and nerve damage. Persons with diabetes should wear an identification bracelet or necklace indicating that they are diabetic to ensure that, in case of an emergency, the proper medical treatment will be administered.

Contact your local area agency on aging to get more information on Diabetes Screening Programs. Other contacts include your doctor, local health clinic, the Elder Helpline at 1-800-96-ELDER (1-800-963-5337), the American Diabetes Association (1-800-342-2383), and the National Diabetes Information Clearinghouse (1-800-860-8747).

Diet/Exercise

Diet and exercise play a major role in health maintenance and disease prevention activities for elders. Research shows that maintaining a proper diet while engaging in moderate exercise can help prevent or delay the onset of chronic diseases associated with aging. There is a direct correlation between the level of physical activity and the occurrence rate of heart disease, high blood pressure, obesity, diabetes, osteoporosis and mental disorders, such as depression.

Always check with your doctor before starting an exercise program. Most seniors, regardless of age or condition, will do just fine in increasing their physical activity to a moderate level. Group exercises are good; however, you should always start with a program that gradually builds up endurance. This could be as little as five minutes at a time.

Frequently Asked Question: “When I was younger I was quite active physically. What kinds of exercise are appropriate for me now that I am older?”

There are four basic types of exercises that are helpful to older adults in gaining health benefits. They include: strength exercises, balance exercises, flexibility exercises and endurance exercises. Remember, more important than the amount of exercise you do, is the type and regularity of your exercise routine.

For more information, contact the Florida Department of Health (1-850-245-4330), AARP (1-888-687-2277) or the Elder Helpline at 1-800-96-ELDER (1-800-963-5337).

Healthy Eating Habits

- Eat a balanced diet
- Reduce salt, fat and sugar intake
- Substitute snacks with naturally sweet fruits
- Increase intake of calcium/fiber rich foods
- Eat five to seven fruits and vegetables per day

Safe Exercising Habits

- See your doctor before starting
- Don't overdo it, go slow at first
- Drink plenty of water
- Enjoy yourself, have fun

Risk Factors Contributing to Premature Cataracts

- Eye trauma
- Cigarette smoking
- Diabetes
- Heavy alcohol consumption
- Prolonged exposure to sunlight
- Exposure to heat or radiation

Eye Care - Cataracts

Cataracts are an eye disease that result in the clouding of the normally clear lens of the eye. It is a change within the lens of the eye, not a growth or film over the eye. Cataracts commonly affect distance vision and cause problems with glare (vision becomes faint, hazy or blurred). The most common type of cataract is related to aging. Almost all Americans age 65 or older have some degree of clouding of the lens.

The disease usually takes years to develop and may affect only one eye or both eyes at different rates. As cataracts mature, a person's visual acuity gradually declines, affecting both close and distant vision.

Surgical removal is the only treatment at this time for cataracts. This procedure is recommended only when cataracts begin to interfere with a person's life. Surgery involves the removal of the diseased natural lens and replacing them with a plastic substitute. The success rate for cataract surgery is very high and is usually done on an outpatient basis using a local anesthesia.

Frequently Asked Question: "What if I need cataract surgery on both eyes. Is the surgery done for both eyes at the same time?"

No, when both eyes have cataracts, the operation on the second eye is not done until later, after the first eye has healed.

For additional information on cataracts, see your doctor and consult with an eye specialist. You can also contact the Florida Department of Health (1-850-245-4330) or the Elder Helpline at 1-800-96-ELDER (1-800-963-5337).

Eye Care - Glaucoma

Glaucoma is an eye disease that gradually diminishes sight without warning and often without symptoms. The damage results from an increase in the pressure of fluid within the eye. The rise in pressure caused by fluid build-up leads to progressive damage to the optic nerve. Over time, glaucoma can lead to a gradual loss of peripheral vision.

Often called the “silent thief of vision,” since no advanced warning symptoms occur, glaucoma is a leading cause of blindness worldwide. Open-angled glaucoma is the most common form in adults, accounting for approximately 90 percent of all glaucoma. Open-angled glaucoma occurs when the eye’s drainage canals become clogged and do not properly drain. Early treatment with medicine and/or surgery can prevent or delay serious vision problems.

Frequently Asked Question: “How often should I have my eyes examined for glaucoma and other eye diseases?”

After age 60, you should have your eyes examined every one to two years. If you or someone you know has glaucoma, or are subject to the major risk factors, you can help prevent further damage from the disease through routine eye examinations.

Contact your area agency on aging to get more information on eye examination and screening programs. Other contacts include your doctor, local health clinic, the Elder Helpline 1-800-96-ELDER (1-800-963-5337) and the Glaucoma Research Foundation (1-800-826-6693).

Glaucoma Risk Factors

- Age 65 or older
- Diabetes
- Near-sightedness
- High blood pressure
- Family history of glaucoma
- Age 40 or older, and African-American

Glaucoma is the number one cause of blindness among African-Americans, and a leading cause of blindness worldwide.

Eye Care – Age-Related Macular Degeneration

Age-related macular degeneration (AMD) is a disease of the eye that causes the loss of the sharp, central vision needed for daily activities like reading, sewing, and driving. AMD is caused by problems with the blood vessels in the eye itself. There are two types of macular degeneration: wet and dry. Wet AMD is the most severe form of the disease and central vision loss can be quite rapid. Dry AMD occurs more frequently, and the onset of vision problems with dry AMD is much slower.

There is no pain associated with either type of AMD and the symptoms are similar: loss of central vision and/or blurred vision. The most common symptom of dry AMD is slightly blurred vision. You may find that you need more light for reading and other close tasks. Faces can become difficult to recognize. Dry AMD tends to affect both eyes, but vision can be lost in one eye while the other eye seems unaffected. An early symptom of wet AMD is that straight lines will appear wavy. If this occurs, contact your eye - care professional at once. You will need a comprehensive dilated eye exam as soon as possible.

Frequently Asked Question: “What are my chances of getting age-related macular degeneration?”

The risk of getting AMD increases with age. Some other factors that increase this risk include smoking, obesity, race (Caucasians are much more at risk), family history (those with a family member who has AMD are at a higher risk) and gender (women appear to be at greater risk than men).

If you would like to obtain more information about AMD, you may contact the National Eye Institute at: 31 Center Drive, MSC 2510, Bethesda, MD 20892-2510, or at (301) 496-5248.

Falls and Injury Prevention

Falls are a leading cause of injuries to persons age 65 years or older. It is estimated that 25 percent of people age 65 to 74 will fall each year. Over 30,000 senior Floridians are hospitalized annually for falls.

A fall can be a life-changing event that results in reduced mobility and independence and may require nursing home placement. As we grow older, our risk of falling increases; therefore, we need to make adjustments in our daily routine to reduce the risk of sustaining an injury. There are two categories of risk factors for falls: personal and environmental.

Personal factors are physiological in nature and include poor sense of balance, unsteady gait (walk), poor sight, medications and disabilities. Environmental risk factors include poor lighting, loose rugs and slippery surfaces. Only 30 percent of falls occur in the community, and a full 60 percent of falls occur within the home.

Frequently Asked Question: "Given the seriousness of injuries resulting from falls, are there programs available to reduce falls?"

To help address the incidence of falls, the Department of Elder Affairs has launched FLIPS (Florida Injury Prevention Program for Seniors), a health promotion and wellness program. FLIPS is a collaborative partnership with state, local and county agencies that addresses the critical issue of home safety.

To learn more, contact the FLIPS Coordinator at 1-850-414-2000 or call your area agency on aging.

Bone Areas Affected By Falls

- Femur
- Hip
- Knee
- Pelvis
- Wrist
- Arms

Approximately 40% of nursing home admissions are due to injuries sustained as a result of falls. Osteoporosis is one of the main causes of falls or broken bones.

If You Get the Flu

- Visit your doctor
- Take medications
- Drink plenty of liquids
- Rest
- Avoid alcohol and tobacco

According to the National Institute of Health, flu shots can reduce hospitalization by 70% among independent and active elders.

Flu/Pneumonia

In the United States, millions of people contract flu (influenza) and/or pneumonia each year. While flu and pneumonia usually tend to mildly affect children and young adults, these diseases can become life-threatening to older adults. Flu can be contagious disease and is caused by various forms of the flu virus. Pneumonia is a lung disease that can be caused by a variety of viruses and bacteria.

Both diseases are respiratory diseases that affect the nose, throat and lungs. Both diseases are also communicable easily spread from person to person through coughing, sneezing, or other close contact. Most people who get medical care for the flu will recover in usually one to two weeks. If left untreated, however, the flu can quickly lead to pneumonia and become life threatening, particularly to the elderly.

Outbreaks of the flu and pneumonia can be managed yearly by vaccination (see Immunizations/Vaccinations).

Frequently Asked Question: "I am on a fixed income. How can I afford preventive treatment for flu and pneumonia?"

Flu and pneumonia vaccines are covered by Medicare. Many private health insurance plans also pay for these services. Your community health department or clinic may also offer free or low-cost vaccinations for those who meet certain qualifications.

For additional information on flu/pneumonia programs in your area, contact your area agency on aging or call the Elder Helpline 1-800-96-ELDER (1-800-963-5337).

Food - Safety

As we age, our defense mechanism, or immune system, loses some of its ability to ward off infectious agents, like bacteria, viruses, parasites and fungi. Although the potential of contracting food-borne illnesses exists with everyone, older adults have a higher risk than most other age groups. The United States Department of Agriculture (USDA) and Food and Drug Administration (FDA) have established food safety guidelines to help elders reduce their risks for contracting food - borne illnesses.

A food borne illness is a disease that is carried or transmitted to people by food. Food-borne illnesses can occur from different types of bacteria, molds, fungi, viruses, chemicals or foreign objects that are in food. The danger zone for potentially hazardous foods, such as meats, is a temperature range of 41 degrees Fahrenheit and 140 degrees Fahrenheit (see food safety temperature gauge). This temperature range is ideal for microorganisms to grow.

Potentially hazardous foods that are served without further meat preparation include ham salad, chicken salad, egg salad, shrimp salad, tuna salad and potato salad. Perishable foods like ice cream, milk, yogurt, cheeses and raw unprocessed vegetables and fruits are also considered potentially hazardous. Meat and poultry products that are potentially hazardous include beef, fish, lamb, pork and eggs. Foods that contain raw ingredients can also be hazardous. It is recommended to keep potentially dangerous foods below 41 degrees Fahrenheit or above 140 degrees Fahrenheit.

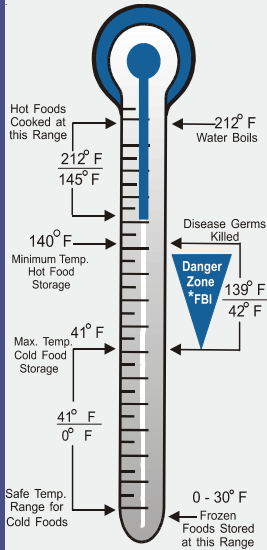
The symptoms of a food-borne illness are much like the symptoms of the flu and may include vomiting, diarrhea, stomach cramps, fever, headache, joint ache and dizziness.

Food Safety Tips

- Wash hands and surfaces often
- Wash all food before cooking
- Separate raw, cooked, and ready-to-eat foods
- Refrigerate perishable foods promptly
- Cook foods to a safe temperature
- When in doubt, throw it out

Using a cooking thermometer will ensure that foods you cook or cool are at the correct temperatures.

Food Safety Temperatures



It can take as little as a few minutes to several days to develop a food-borne illness and illnesses can last from several hours to several days, sometimes causing death. If you think you have contracted a food borne illness, contact your local health department and seek prompt medical attention. To help prevent injury or spread of the disease to others, you should retrace your most recent meals and try to isolate the time and eating activity that made you sick.

Frequently Asked Question: "What other resources are available for information on food handling and safety?"

The federal government sponsors several national food safety initiatives. To learn more about proper food handling and safety contact the U.S. Food and Drug Administration, the American Dietetic Association, and the Food Safety and Inspection Service.

For additional information on food safety, contact your doctor, local health clinic or call the FDA Consumer Food Information Line (1-888-723-3366).

Food - Nutrition

Older adults need the same nutrients as younger people, but in smaller amounts to account for changes in caloric needs. The American Dietetic Association recommends intake of 1,600 calories per day for the majority of older Americans to live healthy. This caloric intake contrasts sharply with the 2,000 - 2,500 calories per day for the average American. A well-balanced diet should include: protein, iron, calcium, zinc, vitamin A, vitamin C and other nutrients.

The American Dietetic Association recommends that seniors consume at least five ounces (two servings) of protein a day. To maintain bone mass and reduce the risks of osteoporosis, the association suggests that men and women age 50 or older consume 1,200 milligrams of calcium each day. The best sources of calcium are milk, cheese and yogurt. Vitamin D helps deposit calcium in bones and protects your bones against disease.

As we age, iron deficiency can become a problem if we are not careful, leading to anemia, weakness and poor health. Eating foods that are rich in vitamin C will help your body absorb iron. Vitamin A, which is found in dark green, yellow and orange vegetables, helps your eyes adjust to dim light and protects your skin. Zinc, from foods like meat, seafood and whole grains, helps your body fight infections and repair body tissue.

The ability to smell and taste may decline with age, making food less appetizing. To compensate for the loss of smell or taste, perk up flavors with herbs and spices. People with high blood pressure and certain types of heart disease may be advised by their doctor to reduce the amount of sodium (salt) in their diets. The American Heart Association recommends daily sodium intake not exceed 3,000 milligrams of sodium each day.

Nutrients and Food Sources

- Protein
 - Beans/Peas
 - Fish
 - Chicken
 - Cheese
- Iron
 - Liver/Beef
 - Dried Fruits
 - Salmon/Tuna
 - Dried Beans
- Calcium
 - Milk/
 - Buttermilk
 - Yogurt/Ice
 - Cream
 - Cheese
 - Sardines
- Zinc
 - Peanuts
 - Beef/Lamb
 - Legumes
 - Spinach
- Vitamin A
 - Carrots
 - Milk
 - (Fortified)
 - Butternut
 - Squash
 - Sweet
 - Potatoes
- Vitamin C
 - Citrus Fruits
 - Broccoli/
 - Turnips
 - Strawberries
 - Tomatoes

Health conditions should always be considered when planning your diet. Consult with a dietitian to learn more about beneficial foods for you.

Seniors who have tooth loss or mouth pain are at higher risk of having poor nutrition. Research indicates that people who wear poorly fitting dentures tend to chew 75 percent to 85 percent less efficiently than those with natural teeth. Be sure that your dentures are adjusted regularly to fit properly.

Some older adults have trouble digesting milk because their small intestine cannot produce lactase, the enzyme that breaks down the lactose found in milk. Lactose intolerance is a fairly common nutritional problem which can be managed with lactose-reduced or lactose-free food products and lactase enzyme tablets or droplets.

Frequently Asked Question: "Should I talk to my doctor about the herbal supplements and vitamins that I am currently taking?"

While taking vitamins may help you maintain a well balanced diet, it is crucial that you talk with your doctor about the kinds of dietary and herbal supplements that you are currently taking. Your physician should be able to help you determine what, if any, nutrients are missing from your diet. Most supplements are not regulated by the Food and Drug Administration and mixing them with prescription medications may be harmful to your health (see Medication Management).

For additional information on food and nutrition programs, contact your area agency on aging or call the Elder Helpline at 1-800-96-ELDER (1-800-963-5337).

Foot Care - General

Poor circulation, wearing improperly fitted shoes, and certain diseases can be hard on older feet. Foot problems can often be a sign of more serious medical conditions, such as diabetes, arthritis and circulatory disorders. Practicing good foot care is critical to maintaining healthy feet.

Corns, calluses and bunions are the most common foot problems experienced by older adults. Corns and calluses develop when the bony parts of your feet rub against your shoes. Sometimes something as simple as wearing a different pair of shoes can reduce pain caused by corns and calluses.

Bunions form when the joints in your big toe stop fitting together and become swollen and tender. Wearing shoes with plenty of room at the toe, taping your foot or wearing pads to cushion the bunion may help to reduce your pain. Anti-inflammatory drugs and cortisone shots to ease pain caused by bunions may also be prescribed.

Frequently Asked Question: "What can I do to prevent or reduce problems with my feet?"

Check your feet regularly, or have a family member check your feet for you. You can also help prevent foot problems by stretching, putting your feet up while sitting, avoiding shoes that don't fit right and walking to improve circulation.

For additional information on foot care, contact your doctor or the American Orthopedic Foot and Ankle Society (1-206-223-1120).

Tips for Getting a Proper Shoe Fit

- Measure feet before buying shoes
- Don't buy tight shoes, hoping they will fit later
- Before wearing outside, break shoes in at home

See a podiatrist or orthopedic surgeon if you have severe foot problems.

Daily Foot Care Procedures

- Wash feet daily in warm water
- Protect feet from exposure to temperature extremes
- Inspect feet daily for problems (use hand mirror)
- Moisturize feet after washing and drying (no lotion between toes)
- Always wear shoes or slippers
- Always wear socks or stockings
- Wear shoes that fit well
- Use only medicines prescribed by your doctor

Foot Care – Diabetes Patients

If you have diabetes, you must give special attention to your feet on a daily basis. The high blood sugar level associated with diabetes can result in both blood vessel and nerve damage. The presence of nerve damage and poor blood circulation is a dangerous combination for people with diabetes.

Nerve damage in the legs or feet may cause a diabetic not to feel pain, heat or cold. Poor blood circulation may cause sores not to heal and become infected. If a sore, cut or bruise to the foot is untreated and becomes infected, gangrene could set in and require that the foot be amputated.

Diabetes is the leading cause of amputation of the lower limbs. It is estimated that nearly half of the diabetes -related amputations could be prevented with effective foot care practices.

Frequently Asked Question: "I am diabetic and sometimes do not have any feeling in my feet. Should I get special shoes?"

See your doctor for footwear recommendations. To reduce your risk of serious medical complications, always seek immediate medical attention when you sustain cuts, bruises, blisters or any ailment to the foot. People with diabetes tend to underestimate pain and often ignore their foot condition. This neglect almost always results in more serious medical complications.

For additional information on foot care, contact your doctor or the American Orthopedic Foot and Ankle Society (1-206-223-1120).

Health Clinics

If you need medical care, have no insurance, and are unable to pay for needed services, you should go to your county health clinic. County health departments provide most of the public health services in Florida. Services are provided to all those living within a clinic's service area. Most individuals who use health clinics do not have a private physician.

A sliding scale is used during intake to determine your ability to pay. If your household income falls below the federal poverty level, or if you are unable to pay, there will be no charge for services. Public health clinics provide preventive and primary care, including physician care, medical tests and immunizations. Care is provided to benefit individuals, improve the collective health of the public and prevent and control the spread of disease. Prescription drugs may be available at some clinics. Dental screenings are offered on a limited basis at a few clinics as well.

Frequently Asked Question: "As an elder with limited means, where can I obtain health care services in my community?"

You may apply for health care services from a county health clinic by calling and scheduling an appointment. Clinics do not deny services for tuberculosis, sexually transmitted diseases or HIV/AIDS screening.

For information about public health units and clinics, you may call the Elder Helpline toll-free at 1-800-96-ELDER (1-800-963-5337) or consult your local telephone directory for the county health clinic nearest you.

Health Clinic Service Offerings

- Adult health care
- Nutrition education
- Tuberculosis testing/treatment
- Health lifestyle counseling
- AIDS/HIV screening

Services offered at clinics tend to vary with the needs of the surrounding community. Be sure to check what services are offered before visiting a clinic.

Conditions Requiring Rehab Therapies

- Alzheimer's disease
- Arthritis
- Bladder problems
- Diabetes
- Fractures/broken bones
- Heart failure
- Osteoporosis
- Parkinson's disease
- Sleep disorders
- Stroke

Health Rehabilitation Therapies

Health rehabilitation therapies consist of a series of prescribed exercises, activities, treatments and/or trainings that are designed to restore a person's lost or impaired skills or body functions. Therapy treatments usually integrate the use of medical equipment and assistive devices to aid recovery.

Elders may require rehabilitative therapy as a result of injuries, debilitating illnesses or disease. Impairments resulting from strokes, heart attacks, falls/accidents or surgery would likely require intense rehabilitative therapy of some type. There are three principal types of therapies that are applied to help elders regain their independence and functionality: physical, occupational and speech.

Physical therapy - Emphasizes the strengthening of impaired muscle and skeletal functions. A physical therapist treatment plan for an elder with a bone fracture might include training related to crutch usage and weight shifting. For other injuries, a physical therapist might emphasize range-of-motion exercises or massages to promote strength and mobility. Physical therapy also teaches ways to control pain without medication.

Occupational therapy – Focuses on restoring or enhancing functioning abilities in a home, work or self-care environment through education and treatment techniques. An occupational therapist may assist a patient in adapting to changing abilities associated with cooking, grooming and other activities of daily living.

Elders are usually in need of occupational therapy during periods of mobility limitations. A common disease that restricts activities of daily living is arthritis. Elders with severe arthritis have difficulty performing simple tasks. The occupational therapist may reinforce relearning lost basic skills as well as learning new skills.

Speech therapy – Concentrates on the evaluation and treatment of individuals with voice, speech, language, swallowing or hearing disorders. Special attention is given to elders who are affected in their ability to communicate and/or consume food. The goal of the speech therapist is to assist a patient in functioning at his or her highest level. Speech therapists are generally used after an elder suffers a stroke or seizure. Often stroke victims must be retrained on how to speak, beginning with syllabic pronunciations.

Frequently Asked Question: "How effective are health rehabilitation therapies in aiding recovery?"

Studies have shown that people have the best chance of recovery when they are actively engaged in health rehabilitation therapy programs.

For additional information on rehabilitative therapies, contact your doctor, local health clinic or call the Elder Helpline at 1-800-96-ELDER (1-800-963-5337).

Common Signs of Hearing Problems

- Words are hard to hear over the telephone
- Certain sounds become annoying or heard too loudly
- Hissing noises or ringing sounds frequently heard
- Straining to hear conversations

Hearing Problems

According to the National Academy on Aging Society, approximately 43 percent of Americans who experience hearing loss are age 65 or older. Hearing loss can have a profound impact on an individual's emotional, physical and social well-being. Research has shown that people with hearing loss are more likely to have symptoms of depression, poorer health and withdraw from social activities.

The most common condition causing hearing loss in adults is presbycusis, a gradual, age-related reduction in the ability to hear high-pitched sounds. The second most common condition, noise-induced hearing loss, is caused by exposure to extremely loud sound over long periods of time.

Among agencies and nonprofit organizations serving persons who are deaf or hard-of-hearing is the Florida Telecommunications Relay, Inc. (FTRI). FTRI provides amplified telephones for citizens of Florida who are deaf, hard of hearing, deaf/blind and speech impaired, enabling them to communicate over the phone. FTRI loans their telephone equipment and ring-signaling devices to all qualified residents at no charge, for as long as they need them.

Frequently Asked Question: "Should I consider a hearing device to improve my hearing?"

If you are having trouble hearing, your doctor may suggest that you consider using a hearing aid which is a small device that is put in your ear to make hearing easier. While not required, it is strongly recommended that you take a hearing exam and consult with your doctor before purchasing any type of hearing device.

For additional information on hearing loss screening programs in your area, contact your local area agency on aging. Please refer to the County Organizations pages for those counties served by organizations that provide services to persons who are deaf or hard - of - hearing. For more information about FTRI services, please refer to the organization's Web site www.ftri.org, or call 1-800-222-3448 or 1-888-447-5620 (TTY).

Warning Signs of Heart Attack

- Pain in center of chest
- Pain spreading to shoulders, neck, or arms
- Shortness of Breath
- Nausea
- Lightheadedness
- Sweating

Not all warning signs occur in every heart attack. If some occur, don't wait. Get help quickly!

Heart Disease

Millions of older Americans are affected by heart disease each year in this country. The elderly are more likely to have coronary heart disease, which manifests as a heart attack or chest pain. Coronary heart disease is more debilitating than other types of heart disease. Heart attacks, strokes and high blood pressure are all cardiovascular diseases.

Coronary heart disease is caused by a narrowing of the coronary arteries, which leads to a decreased supply of blood and oxygen in the heart. A family history of heart attacks can increase your risks of heart disease. High blood pressure, high cholesterol and obesity are also risk factors for heart disease. Studies have suggested that diabetes can also be a risk factor for this disease. Lack of physical activity, as well as extensive alcohol and tobacco use also increase a person's risks of contracting heart disease.

Frequently Asked Question: "There is a history of heart disease in my family. How can I minimize my risks of chronic heart disease?"

Heart disease can be controlled and managed with certain lifestyle changes. Eating a balanced diet, getting moderate amounts of exercise, controlling stress and managing your blood pressure and cholesterol levels are key to reducing the risks of contracting heart disease.

For additional information on heart disease, contact your doctor, local health clinic or the American Heart Association (1-800-242-8721).

High Blood Pressure (Hypertension)

High blood pressure is a major health problem for many older Americans. If undiagnosed and untreated, high blood pressure can cause strokes, heart disease, and kidney failure. High blood pressure has often been called the silent killer because many people have it for years without knowing it.

Blood pressure is determined by the amount of blood your heart pumps and the amount of resistance to that blood as it is flowing in your arteries. Two numbers determine your blood pressure. The top number represents your systolic pressure (the amount of pressure present while the heart is beating) and the bottom number represents your diastolic pressure (the amount of pressure present while the heart rests between beats).

High blood pressure is usually discovered during a routine physical examination. Diagnosing high blood pressure involves measuring your blood pressure over a few weeks or months to see if your readings remain high. Have your doctor check your blood pressure during each visit.

Frequently Asked Question: "What constitutes a normal systolic and diastolic blood pressure reading?"

A systolic reading of less than 130 and a diastolic reading of less than 85 are considered normal. You can do a free self check of your blood pressure at most supermarkets and pharmacies.

For additional information on high blood pressure, contact your doctor, local health clinic or the American Heart Association (1-800-242-8721).

High Blood Pressure Risk Factors

- Age
- Family history
- Inactivity
- Stress
- Obesity
- Tobacco use
- Excessive alcohol use

To control and prevent high blood pressure, maintain a healthy weight, exercise, learn to manage stress and limit tobacco and alcohol use.

Hormone Replacement Therapy

Many postmenopausal women use Hormone Replacement Therapy (HRT) today. Prescribed to treat the symptoms of menopause, such as hot flashes, night sweats, sleeplessness and skin dryness, doctors may also prescribe hormones to prevent long-term conditions, such as osteoporosis. Most doctors now suggest that HRT should be prescribed at the lowest dose that works and for a short time, around five years.

Hormone replacement therapy can be estrogen by itself, or a combination of estrogen and progestin. The latest research into the use of combination therapy has shown that the overall risks, such as increased breast cancer risk, may exceed the benefits. Also, it has been concluded that women should not start or continue taking this type of HRT for the prevention of heart disease. The overall effects of using estrogen alone in postmenopausal women are less clear. The patient should discuss this, and all medication use, with her doctor. If you are taking HRT to reduce menopausal symptoms, be aware that there are other medications that can be used to treat these conditions. All medications carry risks and should be discussed with your doctor.

Frequently Asked Question: "How do I know if I am taking the combination hormone therapy or just estrogen?"

Ask your doctor or pharmacist about your prescription.

For more information, contact your doctor or the National Institute of Health at (301) 496-4000 or online at <http://www.nih.gov/>. You may also contact the FDA at 1-800-994-9662 or 1-888-220-5446 for the hearing impaired, or online at <http://www.4woman.gov>.

Immunizations/Vaccinations

Booster shots are not just for children. Adults also need to be immunized in order to protect themselves against serious infectious diseases. The Centers for Disease Control and Prevention (CDC) strongly encourages older adults to be immunized against certain infectious diseases such as influenza, pneumonia, tetanus, diphtheria, measles, mumps and rubella.

Influenza (flu) is usually a mild disease in healthy children, young adults and middle-aged people, but can be life-threatening to older adults. Pneumonia is a serious infection which affects the lungs. The CDC recommends that people age 65 and older get pneumonia vaccines at the same time that they receive their flu shots.

Frequently Asked Question: "What should I do if I can't remember how long it has been since my vaccine shots have been updated?"

It's helpful to keep a personal immunizations record with the types and dates of shots you've received. Your medical records should list the dates of your immunizations. Consult your health care provider in order to determine the amount of time that has passed since you have received your booster shots.

Contact your area agency on aging to get more information on immunization programs in your area. Other contacts include your doctor, your local health department and the Centers for Disease Control and Prevention (1-800-232-2522).

Ask your Doctor About Vaccines for

- Hepatitis A
- TD-tetanus and diphtheria
- Hepatitis B
- MMR-measles, mumps and rubella
- Chickenpox

Under the Social Security Act, Medicare covers both pneumonia and influenza vaccine services. Approval from your physician is not required.

Warning Signs of Kidney Problems

- Decreased urine output
- Unexplained weight loss
- Intestinal bleeding
- High blood pressure
- Abnormal urine tests

End stage kidney disease can be diagnosed by blood and urine tests.

Kidney (Renal) Problems

According to the National Kidney Foundation, approximately 20 million American adults have chronic kidney failure. Over time, chronic kidney failure can lead to congestive heart failure, weak bones, stomach ulcers and damage to the central nervous system. It is estimated that 90,000 Americans die each year as a result of kidney-related diseases.

The kidneys are sophisticated trash collectors. Their main function is to eliminate excess fluid and waste material from your blood. The kidneys also help control blood pressure. The waste and extra water become urine, which flows to your bladder where it is stored until you go to the restroom. When your kidneys lose this filtering ability, dangerous levels of fluid and waste accumulate in your body and cause kidney (renal) failure.

Chronic renal failure develops slowly with few symptoms present in its early stages. Acute kidney failure occurs when the kidneys suddenly stop filtering waste products from your blood. End-stage renal disease occurs when the kidneys are functioning at less than 10 percent capacity. People at end-stage renal disease must have dialysis treatments or a kidney transplant to stay alive. Dialysis is an artificial way of removing waste products and extra fluid from the body when your kidneys are no longer able to do so on their own.

Frequently Asked Question: "How prevalent is kidney failure among people in my age group, 60-plus?"

According to the U.S. Renal Data System, the elderly represent the fastest growing age group suffering from end-stage renal disease.

In older Americans, the primary causes of chronic renal failure are diabetes and high blood pressure, two of the leading chronic conditions affecting the elderly. To reduce your risks of kidney failure, control diabetes and high blood pressure, limit consumption of alcohol and monitor your use of over-the-counter pain medications.

For additional information on kidney diseases, contact your doctor, local health clinic or the National Kidney Foundation (1-800-622-9010).

Symptoms of Depression

- Ongoing sadness or anxiety
- Loss of interest in everyday activities
- Eating more or less than usual
- Crying often
- Excessive tiredness
- Problems sleeping
- Thoughts of death or suicide

According to the National Institute of Mental Health, 10% of American adults experience some form of depression each year.

Loneliness/Isolation/Depression

Feeling blue for a long period of time is not a normal part of aging. There are many reasons why depression is often missed or untreated in older adults. Unfortunately, there are also many reasons that seniors have feelings of depression, loneliness or isolation. Studies show the common causes of depression in seniors relate to the loss of a loved one and the onset of a serious illness.

How do you know when you need help? Sometimes depression can hide behind a smile. If you live alone and tend to feel better briefly when someone stops by to say hello, or during a visit to the doctor, you may be hiding your true feelings behind a smile. Consider seeking help if severe feelings of loneliness and isolation disappear during these times, but return within a few hours.

Be aware that some doctors may not fully understand aging and depression or related treatment options. Do not be afraid to seek help somewhere else, if your doctor does not appear to take your concerns about depression seriously.

Frequently Asked Question: "When should I worry about being depressed?"

Consider seeing your doctor if your feelings of loneliness and isolation worsen, do not improve after two weeks or if family or friends show concern about you.

For additional information on depression, contact your doctor, health care provider or the National Institute of Mental Health (1-301-443-4513).

Mammograms

As you get older, your risk for breast cancer increases. According to the American Cancer Society, three-fourths of all breast cancer cases occur in women age 50 or older. Cancer can be described as the uncontrolled growth and spread of abnormal cells in the body. Studies indicate that breast cancer is the second most common form of cancer in women after skin cancer.

A mammography is the most effective way to find breast cancer at its earliest stage. A mammogram consists of two x-rays of each breast. The amounts of radiation produced by mammograms are extremely low. The American Cancer Society recommends that all women age 40 and older have a mammogram conducted once a year.

Research has shown that when breast cancer is found early, the chances of successful treatment are significantly increased.

Frequently Asked Question: "What should I do if I cannot afford to pay for a mammogram?"

You can get help. Mammograms are covered under Medicare for those who qualify. Check with your doctor or health care provider to determine if low cost screenings are available.

For additional information on breast cancer programs, contact your local area agency on aging. To learn more about mammograms and treatment options contact your doctor, local health clinic or American Cancer Society (1-800-227-2345).

To Prevent Breast Cancer

- Monthly self-examinations
- Yearly physical examinations
- Educate family and friends

According to the American Cancer Society, more than 80% of breast cancers are diagnosed in women without prior family history of the disease.

Tips for Managing Medicines Safely

- Store medicines properly
- Read and follow directions carefully
- Do not share medications
- Keep medicines away from small children
- Keep emergency numbers posted near the phone

Learn more about the medicines you take and their potential side effects.

Medication Management

Americans age 65 and older take more medicine than any other age group in the country. Because seniors are more likely to have multiple diseases at the same time, many seniors often take different kinds of medication on a regular basis. It is important to learn how to properly manage medications in order to prevent further illness or death.

Over-the-counter medicines, like vitamins, herbal supplements, laxatives, antacids and cold medicines, should be taken carefully to avoid adverse reactions with prescription drugs. You should keep a list of all medicines that you take and review it with your doctor during each visit.

Check labels for directions on how to take your medicines regularly. Check for expiration dates and properly dispose of all expired medicines. Responsible medication management starts with letting your doctor know what-over-the-counter medicines you are taking. He or she will then tell you if it is safe to take those medicines together.

Frequently Asked Question: "Who can help me figure out the best way to manage my medications?"

Talking with your doctor, health care provider or pharmacist is one of the best ways to get help with managing your medications.

For additional information on medication management programs, contact your local area agency on aging or call the Elder Helpline at 1-800-96-ELDER (1-800-963-5337).

Parkinson's Disease

Nearly one million Americans currently live with Parkinson's disease. People with Parkinson's often experience trembling, muscle tightness, difficulty walking and problems with balance and coordination. While Parkinson's disease can affect people of different ages and ethnic backgrounds, it is most commonly diagnosed between the ages of 55 and 60. More than half of those living with Parkinson's disease in this country are age 65 or older.

Parkinson's disease is a debilitating disorder that affects the nerve cells (neurons) in the part of the brain that controls muscle movement. These nerve cells produce a neurotransmitter, dopamine, which is responsible for allowing the brain to generate signals for smooth, well-regulated motor muscle functions. In those diagnosed with Parkinson's disease, cells that produce dopamine have stopped replicating and have begun to die. Research indicates that as much as 80 percent of these cells have already been lost at the point of diagnosis in most people.

Although Parkinson's disease is progressive (symptoms tend to worsen over time) many people have long years of productive living after being diagnosed. There is currently no cure for Parkinson's disease; however, its effects can be controlled through prescription medicines, physical therapy and speech therapy. Parkinson's disease can be difficult to diagnose since no definitive tests exist for detection, particularly in the early stages.

If you have any of the common symptoms, you should contact your doctor to discuss treatment options for Parkinson's disease.

Symptoms of Parkinson's Disease

- Tremors
- Slowed motion
- Rigid muscles
- Impaired speech
- Loss of automatic movements

People with high or prolonged levels of exposure to herbicides and pesticides are three times more likely to develop Parkinson's Disease.

Frequently Asked Question: "What are some of the risk factors associated with Parkinson's disease?"

Age is one of the main risk factors for Parkinson's disease. Although the disease can affect adults as early as their late 20s, it usually develops during middle age or during the later years of life. Other risk factors for Parkinson's disease include: heredity, over exposure to pesticides and herbicides, reduced estrogen levels and a reduction of folic acid in the diet.

For additional information on programs on Parkinson's disease, contact your doctor, local health clinic or the National Parkinson Foundation (1-800-327-4545).

Prescription Assistance

Prescription drug medications are prescribed every day to millions of our nation's elderly. Many of these medications allow individuals to maintain a more independent lifestyle. However, many elders find their medication costs are not adequately covered by their health insurance plan. An elder's quality of life may depend on whether or not he or she takes medications on a regular basis.

Consumers can find help with the high cost of prescription medications by contacting the SHINE (Serving Health Insurance Needs of Elders) program or the Sunshine for Seniors program.

SHINE - SHINE volunteer counselors provide free counseling to review all possible prescription assistance available to eligible consumers. Programs and services available may include Medicare savings programs, state or federal assistance programs, pharmaceutical assistance programs (Sunshine for Seniors) or information on the new 2006 Medicare Prescription Drug Benefit. SHINE volunteer assistance is unbiased and consumer information is kept confidential.

Sunshine for Seniors – Created by Florida law, the Sunshine for Seniors program provides a one-stop prescription-assistance program designed to help eligible seniors age 60 and older take advantage of pharmaceutical patient-assistance programs. This program assists low-income elders in obtaining prescription drugs offered at reduced prices and, in some cases, at no cost to eligible individuals. SHINE counselors are trained in the Sunshine for Seniors program and will assist with program enrollment, information and application forms, if necessary.

Ways to Get Prescription Drug Assistance

- Discount drug cards (issued by pharmaceutical companies)
- Complementary free samples (provided by your doctor)
- State sponsored programs
- County health clinics
- Non-profit organizations

Medicare Prescription Drug Benefit – Starting January 1, 2006, the new Medicare Prescription Drug Benefit will be available to all Medicare consumers. This benefit, also referred to as Medicare Part D, is one of many changes brought about by the Medicare Modernization and Improvement Act of 2003. Three million Medicare consumers in Florida will have access to prescription drug benefits through Medicare. Enrollment in this benefit is voluntary and will provide at least two options to consumers: a Prescription Drug Plan (PDP) or a Medicare Advantage Plan with prescription drug coverage (MA-PD), including new Regional PPO (Preferred Provider Organization) plans. The initial enrollment period for this benefit is November 15, 2005, through May 15, 2006.

Frequently Asked Question: “Where can I go to get more information on prescription assistance programs?”

For more information about Sunshine for Seniors, Medicare Prescription Drug Benefit or other prescription assistance available to you, contact the SHINE program by dialing the Elder Helpline at 1-800-96-ELDER (1-800-964-5337).

Prostate Screenings

Research indicates that prostate problems are common in men age 50 and older. Not all men experience symptoms that would lead to the discovery of a prostate problem. Most problems are discovered through routine medical exams.

According to the American Cancer Society, prostate specific antigen (PSA) screenings combined with digital rectal exams are the best method for detecting prostate cancer in men. A PSA screening is a blood test to measure the protein made by the prostate. The higher the PSA level when tested, the more likely the presence of cancerous cells in the prostate.

Because other prostate problems can cause high PSA levels, this test should be followed by a digital rectal exam. During this exam the doctor will probe the prostate to feel for any irregular or abnormally firm areas that may be cancerous. This exam requires a minimum amount of time for completion and is not painful.

Frequently Asked Question: "When should I be tested for prostate cancer?"

Men in high-risk groups, African Americans and those with a family history of prostate cancer should be screened yearly after age 45. All men age 50 or older should be screened annually as well.

For additional information on prostate cancer screenings, contact your doctor, local health clinic or call the American Cancer Society (1-800-227-2345).

Warning Signs of Prostate Problems

- Frequent urination
- Blood in urine
- Painful or difficult urination
- Pain in lower back, hips, or upper thighs

According to the National Institute of Health, more than 80% of prostate cancer diagnoses occur in men age 65 and older.

Skin Cancer Risk Factors

- Fair complexions
- Excessive exposure to sun
- Family history
- Multiple atypical moles
- Severe sunburns as a child

The American Cancer Society recommends that people age 40 and older have a cancer related check-up, including a skin examination annually.

Skin and Aging

Prolonged exposure to sunlight takes a toll on our skin as we age. Over time the sun's ultraviolet (UV) rays break down elastic fibers in skin, making it harder for the skin to stay in place. Invariably, wrinkles form as a result of this process and the force of gravity.

Dry skin around the elbows, lower legs and forearms is a common problem for older adults. Low humidity (a lack of moisture in the air) contributes to dry or itchy skin. Dehydration, sun exposure and stress may also cause dry skin. Having dry or itchy skin can affect your sleep, cause you to be irritable or can be a sign of a disease. In some people, itchy skin is a side effect of diabetes and kidney disease.

Over exposure to UV rays from the sun can cause skin cancer. Research suggests that people who live in areas of the country that get high levels of UV radiation year round are more likely to get skin cancer. There are three common types of skin cancer: basal cell carcinomas, squamous cell carcinomas and melanoma.

Basal cell carcinomas are slow growing cancers that normally do not spread to other body parts. They account for more than 90 percent of all skin cancers in the U.S. Squamous cell carcinomas are not as common as basal carcinomas, but they tend to spread more often. Melanoma is the most dangerous form of skin cancer, often spreading to other organs in the body. Melanoma cancers can be fatal.

Both basal and squamous cell cancers are associated with areas of the body most frequently exposed to sun radiation. These areas include the face, neck, hands and arms. Skin cancer can appear anywhere, so make sure you see your doctor if you suspect a problem.

Frequently Asked Question: "I enjoy taking my grandchildren to the beach. How can I minimize my exposure to harmful UV rays?"

There are several things that you can do to minimize exposure to UV rays. Limiting your time in the sun, using sunscreen and wearing protective clothing will all help to protect your skin from the sun.

For additional information on skin cancer, contact your doctor, local health clinic or the National Cancer Institute (1-800-422-6237) or www.cancer.gov.

Signs of Insomnia

- Taking more than 30 minutes to fall asleep
- Awakenings several times a night
- Waking up early and not being able to fall back asleep
- Waking up tired

Common medical problems that can affect sleep: arthritis, cancer, incontinence, heart failure and menopause.

Sleep Disorders

Many older adults do not enjoy getting a good night's sleep on a regular basis. According to the National Sleep Foundation, older adults who suffer from chronic medical conditions are more likely to experience problems with falling asleep. Over time, not getting enough sleep can lead to serious health problems.

Sleep apnea, restless legs syndrome, periodic limb movement disorder and advanced sleep phase syndrome affect a majority of seniors. Sleep apnea is defined as an involuntary pause in breathing while sleeping. This is the most common sleeping disorder for older adults. Obstructive sleep apnea occurs when air cannot flow in or out of the mouth or nose. Central sleep apnea occurs when the brain sends the wrong signals and breathing muscles quit working.

The continuous movement of the legs while other parts of the body are resting is known as restless legs syndrome. Periodic limb movement disorder happens when jerky leg movements wake the sleeper off and on throughout the night. While leg movements are involuntary in both diseases, movements last longer with restless legs syndrome sufferers.

Advanced sleep phase syndrome is when the largest sleep time occurs earlier than desired, leaving the patient unable to stay awake in the early evening and unable to stay asleep in the very early morning. Some consequences from this disorder may include having to cut short social engagements due to the need for sleep and excessive drowsiness while driving at night.

Most sleeping disorders are treatable. Following a regular schedule (getting up and going to bed at the same time) can help regulate problems with falling asleep. Trying to sleep less during the day can also help make it easier for you to fall asleep at night. Watching what you eat by limiting caffeine, alcohol and tobacco use can also help improve your chances of sleeping as well.

Frequently Asked Question: "I have not been sleeping well for the past week. When should I consult with my doctor to find out if I might have a sleeping disorder?"

If your sleeping problems last more than two to three weeks, you should see your doctor. Your doctor may refer you to a sleep specialist if needed.

For additional information on sleeping disorders, contact your doctor, local health clinic or health care provider. Other sources of information include the National Sleep Foundation at 1-202-347-3471 and the American Sleep Apnea Association at 1-202-293-3650.

What You Can Do to Reduce Stress

- Talk to friends and family members
- Develop new hobbies and new interests
- Exercise frequently
- Learn to relax
- Treat yourself, do something you enjoy

Volunteering is a good way to relieve stress. You will gain a better perspective on your problems and make a difference at the same time.

Stress Management

Stress is an automatic physical reaction that you feel when faced with an unpleasant or threatening situation. While it is common knowledge that stress is a problem for teens, young adults and their parents, it is not as well understood that seniors also feel stress. Uncontrolled levels of stress can negatively affect seniors in many ways and complicate existing age-related diseases.

Even though stress can be hard to deal with, it is important to learn stress management in order to avoid health problems. Studies show that stress can contribute to high blood pressure, heart disease, headaches and digestive problems.

Major sources of stress in seniors include dealing with retirement, changes in living situations, financial worries, losing spouses and friends, losing independence, and fear of rejection or abandonment by loved ones. After the loss of a spouse, many seniors fear living alone. You may want to ask your local law enforcement officers to extend their patrol to your neighborhood if you feel unsafe in your home.

You can manage stress by keeping a positive attitude, increasing social activities and maintaining a healthy lifestyle with diet and exercise. It is also important to resolve issues quickly before they escalate into a traumatic event.

Seeking help is not a sign of weakness. Sources of help include spiritual leaders, doctors, professional counselors, senior services groups and health departments and clinics.

Frequently Asked Question: "I take four different medications, and I worry if I will be able to continue to afford them. What can I do?"

There are several resources that you may be able to use to help you cover the cost of your prescription drugs. Programs such as Medicare, Medicaid, and Medicare's new prescription drug benefit, Medicare Part D, will help seniors that meet certain eligibility criteria cover the cost of their medicines (see sections on prescription assistance, Medicare and Medicaid).

For additional information on stress management programs in your area, contact your area agency on aging or call the Elder Helpline at 1-800-96-ELDER (1-800-963-5337).

Strokes

Warning Signs of Strokes

- Sudden numbness of face, arms, or legs
- Sudden severe headache
- Sudden trouble seeing
- Sudden trouble speaking

Risk factors for strokes include age, family history, race, and gender. Having high blood pressure, diabetes, and heart disease are also risk factors.

Strokes are the third-leading cause of death and the number one cause of adult disability in the U.S. A stroke can be defined as an attack to the brain that occurs when blood circulation to the brain fails. Approximately 750,000 Americans experience a stroke each year. Your risk of stroke increases as you get older.

There are three main types of strokes: thrombotic, embolic and hemorrhagic. Thrombotic strokes occur when fatty deposits build up in the arteries that carry blood to the brain. Embolic strokes occur when blood clots form in other parts of the body, travel through the bloodstream and block arteries carrying oxygen to the brain. Hemorrhagic strokes occur when arteries that carry oxygen to the brain break or burst.

A stroke is a medical emergency that should be treated immediately. Treatment during the first few hours after stroke symptoms appear can significantly improve rates of recovery. Stroke rehabilitation can include physical, occupational and speech therapies (see “Health Rehabilitation Therapies”).

Frequently Asked Question: “What can I do to prevent a stroke?”

You can reduce your risk for stroke by controlling your blood pressure, exercising, maintaining a healthy diet, controlling diabetes, and limiting alcohol and tobacco use.

For additional information on strokes, contact your doctor, local health clinic or the National Stroke Association (1-800-787-6537).

Tuberculosis (TB)

Tuberculosis is a chronic bacterial infection that can attack your lungs, central nervous system, muscles, bones and lymph nodes. After a continuous period of decline, incidences of tuberculosis have begun to rise, and today, nearly 30 percent of all newly diagnosed tuberculosis cases are found in people age 65 and older.

Research indicates that nearly 90 percent of elders diagnosed with tuberculosis today could have had the bacteria in an inactive form for many years before being diagnosed. Seniors are at higher risk for reactivation of tuberculosis due to weakness in the immune system associated with aging.

Seniors in resident homes and nursing homes are also at risk for acquiring tuberculosis because of group living conditions. Skin tests, chest x-ray, and sputum cultures are used to detect tuberculosis.

Frequently Asked Question: "What can be done to prevent or treat tuberculosis?"

Vaccination shots have been developed to prevent the spread of tuberculosis. Prescription drugs are the best way to treat tuberculosis. Successful treatment requires people to take up to four different medications for a period of six to 12 months.

For additional information on tuberculosis, contact your doctor or local health clinic. Other resources include the Centers for Disease Control and Prevention (1-800-311-3435).

Warning Signs of Tuberculosis

- Mild coughing
- Slight fever
- Lack of appetite or weight loss
- Fatigue
- Night sweats

More than 16,000 new cases of tuberculosis were reported in 2000, according to the Centers for Disease Control and Prevention.

Factors for Weight Gain

- High fat diet
- Inactivity
- Genetics
- Tobacco use
- Illness
- Medications

Losing as little as 10-20 pounds can significantly help to improve health.

Weight Management

As we get older, the muscle mass in our bodies decreases and fat begins to account for a greater percentage of our weight. Lower muscle mass causes a decrease in your metabolism. Our metabolism naturally slows with age as well. A slower metabolism means that the amount of calories that older adults need to survive should be reduced to maintain weight.

Research indicates that seniors who do not reduce their caloric intake as they age will more than likely gain weight. Too much weight gain can cause a person to become overweight or obese. The more overweight we are, the greater our risk for developing serious diseases such as high blood pressure, diabetes, heart disease, stroke and some forms of cancer.

Weight is largely determined by how well a person is able to balance their intake of calories from food with the amount of energy they use everyday. If a person consumes more calories than they burn, they are likely to gain weight. Eating a well-balanced diet and exercising are enough for most people to achieve and maintain a healthy body weight. You should always seek the advice of your doctor before starting any diet or exercise program.

Doctors and health care professionals use weight tables and formulas to provide you with a guideline of how much you should weigh. The body mass index (BMI) is a mathematical formula that describes relative weight for height [weight in pounds, divided by height in inches, divided by height in inches] multiplied by 703.

Frequently Asked Question: “When discussing weight management, I hear a lot about BMI (body mass index). How are they related?”

A person with a healthy weight should have a BMI value of 18.5 to 24.9. Individuals with BMI values of 18.5 and lower are considered underweight and those with BMI values of 25 to 29.9 are considered overweight. A person with a BMI of 30 or greater is considered to be obese.

For example, a 68-year-old man who is 5'9", weighing 150 pounds would have a BMI of 22.15 and would therefore be considered at a healthy weight [150 pounds, 69 inches, $69 \text{ inches} \times 703 = 22.15$].

A 60-year-old woman who is 5'4", weighing 160 pounds would have a BMI of 27.5 and would therefore be considered overweight [160 pounds, 64 inches, $64 \text{ inches} \times 703 = 27.5$].

For additional information on weight management programs for seniors, contact your area agency on aging or call the Elder Helpline at 1-800-96-ELDER (1-800-963-5337).



SECTION III - CAREGIVER & CONSUMER SUPPORT



Adult Day Care	81
Assistance With Daily Activities	82
Basic Subsidy - Food Stamps	83
Basic Subsidy - Social Security	84
Caregiver Resources and Support	85
Chore/Homemaker Services	88
Companion/Escort Services	89
Consumer-Directed Care Plus	90
Discount Programs for Seniors	91
Elder Helpline	92
Employment Opportunity	94
Hobbies/Leisure/Recreation	96
Meals - Congregate/Home Delivered	97
Medical Equipment/Assistive Devices	99
Older Americans Act Programs	101
Outreach Initiatives- Frail/Underserved	102
Publications, Newsletters and Brochures	103

CAREGIVER & CONSUMER SUPPORT

Social Workers/Case Managers	105
Volunteerism	106
Youth Programs - Intergenerational Connections	107

Adult Day Care

Adult day care is a structured activity program designed to offer a safe environment for frail or disabled elders who are unable to remain at home alone during the day.

By law, adult day care facilities must be licensed by the state. Florida's Agency for Healthcare Administration (AHCA) has regulatory and licensure responsibility for adult day care facilities in Florida. All employees working at adult day care facilities are required to undergo a criminal background check. Adult day care services are traditionally offered by centers five days a week during daytime hours. Consumers are either dropped off at the facility by a loved one or picked up through special transportation arrangements.

Adult day care programs are structured to allow elders to socialize with others and remain as independent as possible. These programs also allow caregivers to receive respite on a regular basis.

Frequently Asked Question: "What can I do to ensure my grandfather's safety now that he is unable to be left alone during the day?"

The Department of Elder Affairs administers several federal and state sponsored programs that provide subsidized benefits to eligible recipients (60 years of age or older) in need of adult day care services.

Contact your area agency on aging for more information on Adult Day Care Services or call the Elder Helpline at 1-800-96-ELDER (1-800-963-5337).

Core Services

- Supervision
- Meals (at least one)
- Arts and crafts
- Leisure-time activities

Optional Services

- Health or social services
- Occupational therapy
- Speech therapy
- Physical therapy

ADL Activities

- Bathing
- Shaving
- Dressing
- Grooming
- Eating/drinking
- Meal preparations
- Toileting
- House cleaning
- Shopping

Before calling: list the daily tasks for which you need help. You should be prepared to schedule an ADL assessment.

Assistance with Daily Activities

As we age, everyday tasks – things we often take for granted – can become more difficult. If you or someone you know are one of the millions of older Americans who need help with everyday activities, such as basic hygiene and personal care, don't be afraid to ask.

Everyday tasks, often referred to as activities of daily living (ADLs), include bathing, shaving, dressing, brushing your teeth, combing your hair, cooking, eating, drinking, cleaning your home, taking medication and shopping. It is not unusual that some seniors need help with one or more of these tasks. A little assistance now may prevent the need for more intensive help in the future, thus preserving your independence.

Family members, friends, professional caregivers, in-home nurses, and/or volunteers may provide assistance with ADLs.

Frequently Asked Question: "What is the significance of an ADL assessment, and how is it used?"

Government officials, health care professionals and others use ADL assessments as a measure to determine the type and level of assistance you may need.

To schedule an ADL assessment, or to get more information about assistance programs for help with activities of daily living, contact your area agency on aging or call the Elder Helpline at 1-800-96- ELDER (1-800-963-5337). Other sources of information may include your doctor and local health clinic.

Basic Subsidy – Food Stamps

If you are living on a fixed income and are facing difficulties in meeting your nutritional needs, you can apply for food stamps. Although some elderly people rely on food stamps, they represent only a small portion of total food stamp households. This situation suggests that many needy elders are not using the food stamp program to meet their nutrition needs. Historically, low-income elderly have the lowest participation rates among eligible food stamp recipients. To apply for food stamps you must file an application with the Department of Children and Families. If you are unable to go to the food stamp office, you may request that your application be completed through a telephone interview. Remember the food stamp program is not a welfare program, but rather a nutrition assistance program.

After submitting your application, you or another member of your household will be interviewed. If your application is approved, and you are determined to be eligible, a food stamp identification card will be sent by mail within 30 days. In 1998, Florida switched to a debit card system instead of a monthly allowance of stamps.

Frequently Asked Question: “Since I own my home, will I run the risk of losing it to the government if I accept food stamps?”

No, the home and its lot are not counted as a resource in the Food Stamp program; you will not be required to sign away your home.

Contact the Department of Children and Families (1-850-487-4382) for more information on the Food Stamp program.

Reasons Elders Give for not Pursuing Food Stamps

- Lack of information
- Paperwork hassle
- Perceived lack of need
- Low expected benefits
- Stigma of receiving benefits

Households can receive food stamps and still receive home-delivered meals.

Who is Eligible to Collect Social Security?

- Workers age 65 (67 if born after 1960)
- Blind or disabled and at least 62 years old
- Worked and paid into system at least 40 quarters (10 yrs)
- Workers age 62 (early retirement means less benefits)
- Dependent or survivor of retired worker

To be eligible for Social Security, a person must have worked in “covered employment” for a sufficient number of years.

Basic Subsidy – Social Security

Social Security benefits are payable for retirement or disability to individuals who have a qualifying work history, and to their spouses and dependents, and/or survivors.

Full Social Security benefits are payable at age 65, with a lesser benefit amount payable at age 62. Persons who are at least 62 years of age, and/or blind or disabled, who have worked for a certain number of years in which Social Security taxes were paid, are entitled to benefits. These benefits are also entitled to spouses, dependents, and survivors of such persons.

Social Security provides monthly assistance benefits. The benefit level is based upon your average monthly income (adjusted for inflation) for which Social Security taxes were paid. Benefit payees receiving Social Security also receive Medicare Insurance Coverage. If you have little or no income and only a few assets, you may be eligible for cash benefits through the Supplemental Security Income (SSI) program. SSI is designed to assure a minimum level of income for persons in need who are age 65 or older, blind, or disabled.

Frequently Asked Question: “Can I keep a job after I start collecting Social Security?”

After your 65th birthday, you can earn any amount of money without losing benefits.

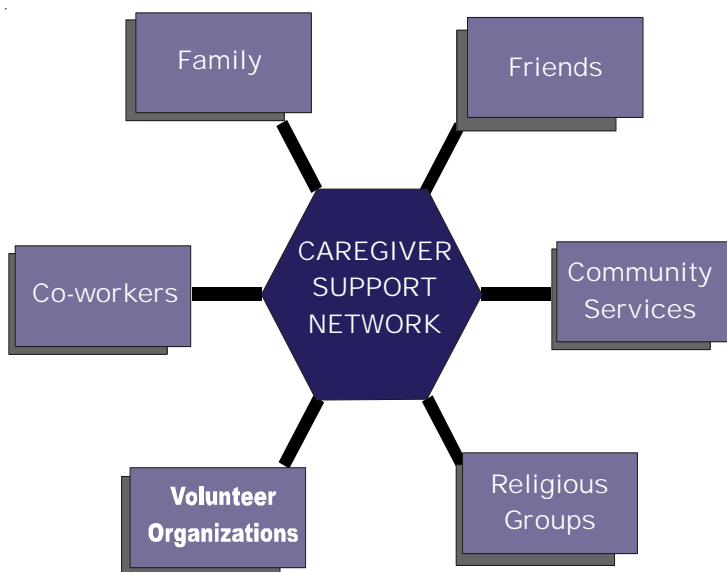
For additional information, contact your local Social Security office.

Caregiver Resources and Support

A caregiver is defined as someone who provides paid or unpaid assistance to another person age 50 or older, according to AARP.

With busy lifestyles, caregiving poses special challenges for today’s families. In spite of these challenges, family and friends account for approximately three-fifths of the care giving needs of elders. Roughly 47 percent of caregivers are employed, with one in five of them eventually quitting their jobs. Among family members, adult children comprise the largest group of family caregivers, representing 42 percent, followed by spouses at 25 percent. Most caregivers are not paid and, therefore, provide caregiving services out of their love, respect and commitment to the care recipient.

Caregiver Support Network - If you are a caregiver, or are about to become one, it is a good idea to list potential sources of support that you can call upon. Caregiver support resources may include family members, friends, church members, neighbors and others. Don’t be afraid to ask for help, particularly from those you trust and know you can depend on.



Symptoms of Caregiver Stress

- Denial/anger
- Irritability and anxiety
- Social withdrawal
- Depression and loneliness
- Inattentive/lack of concentration
- Health problems

Caregiving can be very demanding. Studies show that up to 58% of caregivers exhibit symptoms of clinical depression. Build a caregiver support network that works for you and ask – who can help with what?

After identifying the individuals that will make up your support network or team, begin matching each person with a specific caregiver task. If you are one of several adult children caring for an older parent, ask your siblings to share some of the responsibilities. It may be more practical to designate a family member as the primary care provider, with other members providing backup and financial assistance. To effectively use your support network, you may find the list of caregiver activities below helpful:

Caregiving Activities:

<p>Personal Care -feeding, toileting, bathing, dressing -incontinence and skin care</p>	<p>Shopping -groceries, clothing -medications /supplies /equipment</p>
<p>Physical Care -assistance with mobility -medications and treatments</p>	<p>Outdoor Work -cutting grass, pruning hedges and trees</p>
<p>Special Needs -home modifications -assistive devices</p>	<p>Driving -to appointments -other places /settings</p>
<p>Coordinating Care -medical appointments -community support services</p>	<p>Financial -banking, paying bills -financial support</p>
<p>Household Work -meal preparation /cleaning up -house cleaning / laundry -house repairs /maintenance</p>	<p>Legal -assistance with arranging will(s) -power of attorney</p>

Frequently Asked Question: "Which caregiver activities can I handle myself and which ones should I ask for some assistance with?"

The above category summaries are useful for following prescribed care plans and dividing up caregiving responsibilities.

The Florida Department of Elder Affairs administers several home and community-based caregiver/consumer assistance programs. Most of these programs are federally-funded and are target elders with limited resources who most in need of economic assistance.

If you are a caregiver and need help, chances are that assistance is available in your community. The Department of Elder Affairs, through its network of area agencies and service providers, sponsors several caregiver support initiatives. These services are provided in selected counties throughout the state and are designated for the most frail and needy elders.

For additional information on caregiver support programs, contact the area agency on aging nearest to you or call the Elder Helpline at 1-800-96 ELDER (1-800-963-5337).

Caregiver Support
Companion Resources
Provided Through
DOEA

- Chore services
- Companion services
- Respite services
- Congregate meals
- Home-delivered meals
- Transportation (to medical appointments)

Typical Chore/ Homemaker Services

- Preparing meals
- Seasonal cleaning
- Yard work
- Household repairs (not requiring license)
- Household maintenance

Homemakers must meet background-screening requirements in accordance with Chapter 400.512 and Chapter 59A-8.004 (10) and (11) of the Florida Statutes.

Chore/Homemaker Services

Chronic diseases, such as arthritis, can make it difficult for some seniors to handle certain routine chores around the house. There are several state and federally-funded programs available through the Department of Elder Affairs to help older adults with assistance in activities of daily living. These programs are designed to help elders stay independent and in their homes for as long as possible.

Chore and homemaker services are provided to eligible seniors in compliance with the regulations of the Agency for Health Care Administration, as mandated by Florida law. Homemaker services include housekeeping, laundry, clothing repair, minor home repairs and assistance with bill paying. Other homemaker services may include transportation, meal preparation and shopping assistance. Chore services may consist of any house or yard work needed to keep your home clean, sanitary and safe.

These services differ from companion and escort services in that they tend to be more intense and time consuming in nature. The service provider usually covers the cost of any necessary cleaning supplies, tools or equipment.

Frequently Asked Question: "How can I qualify for chore/homemaker services?"

Eligibility for services is determined by economic need. Contact your Area agency on aging for specific details to see if you qualify.

For additional information on chore or homemaker services, call the Elder Helpline at 1-800-96-ELDER (1-800-963-5337).

Companion/Escort Services

Often seniors can become isolated through no fault of their own. Companionship services are designed to help relieve the loneliness and isolation that some seniors may face on a daily basis. A companion can help seniors with reading, writing letters, travel to doctors' appointments, playing games and shopping. Other companion services may include casual cosmetic assistance, meal preparation, light housekeeping and other small tasks associated with daily living.

Escort services provide personal accompaniment and assistance to seniors who have physical or cognitive difficulties in using regular vehicular transportation. Assistance is provided to and from service providers, medical appointments or other important destinations. Escorts may also provide language interpretation to individuals with hearing or speech impairments or to elders who speak languages other than English.

Frequently Asked Question: "I am not sure that I will feel comfortable with someone that I do not know. How are companions and escorts selected?"

Companion services are provided in compliance with the regulations of Home Health Agencies as mandated by Florida law. All companions are trained and must pass criminal background screenings before they are allowed to assist elders in their homes. Many companions are seniors themselves and look forward to making new friends their age.

For additional information on companion or escort services, contact your area agency on aging or call the at Elder Helpline at 1-800-96-ELDER (1-800-963-5337).

Typical Consumer Services

- Assistance with meal preparation
- Laundry and shopping
- Transportation to and from doctor, therapist, dentist

Escort service vehicles are required to be equipped with walkers wheelchairs, and other assistive devices.

Who's Eligible for
Consumer Directed
Care?

- Consumers currently participating in the 1915 (c) Medicaid Waiver programs serving:
- Frail elders
- Adults with physical disabilities
- Adults and children with developmental disabilities
- Adults with brain/spinal cord injuries

Consumer-Directed Care Plus

For some time now, government officials and policy makers have explored new and more effective ways to deliver support services to consumers. The Consumer-Directed Care Plus (CDC+) program is a product of these efforts.

The CDC+ program allows home and community-based participants to manage their own care, with the help of a consultant, rather than relying on the services of a case manager. Consumers are given a budget, based on their waiver care plan costs, which they control and use to purchase the services/items they need. Services/items may be purchased from neighbors, family members, agencies or Medicaid service providers.

The consumer is able to select, hire, supervise and fire, if necessary, his/her own workers. Purchased services include activities such as bathing, transporting, feeding and other in-home tasks, along with other services which encourage community inclusion. The premise behind the program is that consumers or their representatives are in the best position to make spending decisions about their service dollars.

Frequently Asked Question: "If I am interested in the CDC+ project, but am not good with numbers, can someone help me with my budget?"

Yes, a consultant will train and monitor your use of CDC+ funds. A fiscal employer/agent will provide assistance with payment of employees and other tax matters.

NOTE: This program will not have open enrollment for all waiver recipients until an amendment is approved by the federal government.

For additional information, you may call the Elder Helpline at 1-800-96-ELDER, (1-800-963-5337) or contact the CDC program director at (1-866-232-3733).

Discount Programs for Seniors

Many companies have begun to recognize the immense buying power of seniors and offer senior discount programs. Most retail and service establishments, particularly those affiliated with larger national chains, offer some type of price discount to seniors. Discounts to seniors became popular after AARP used its marketing muscle to obtain standard discounts for its members. You must be at least age 50 to join AARP.

In Florida, golf courses, parks, hotels, restaurants and other facilities all offer discounts to persons age 65 and older. If you are age 55 or older, the best way to receive a discount is to ask. Some smaller businesses may not widely advertise their discount for seniors' policies. Remember that even though an establishment may not have a discount program for seniors, many offer membership discounts. Membership discounts vary from the American Automobile Association (AAA), SAMS Wholesale Club and military veterans, to credit unions.

Frequently Asked Question: "I get solicitations in the mail all the time. How can I tell if these offers are reputable?"

You should always check offers that sound too good to be true. Contact your local Better Business Bureau to check the business reputation.

You can also contact the Florida Division of Consumer Services (1-800-435-7352).

Discount Types and Categories

- Membership
- Seasonal
- Promotional
- Travel/tour groups
- Associations/clubs
- Tour groups

Caution: Do your homework before signing up for discounts and giveaways. Elders are frequently the targets of sophisticated schemes disguised as discount/savings programs.

Local Helplines for 10 Most Elderly Populated Counties

- Miami-Dade (305-670-4357)
- Broward (954-714-3464)
- Palm Beach (561-383-1112)
- Pinellas (727-217-8111)
- Hillsborough (1-800-336-2226)
- Lee (1-866-505-4888)
- Sarasota (1-866-505-4888)
- Orange (407-849-2356)
- Volusia (1-888-242-4464)
- Brevard (321-631-2747)

Elder Helpline

One of the many reasons that people are not able to access services is their inability to get the information needed to take advantage of programs offered. Studies have shown that this predicament is especially evident among home-bound elders, minorities, elders living in rural areas and elders that represent the oldest of the old. Too often, elders need assistance but have no idea of how to ask or whom to ask for help.

If you need assistance, but do not know where to start, call the Elder Helpline at 1-800-96-ELDER (1-800-963-5337). This helpline is Florida's toll-free resource that places valuable information into the hands of elders and their caregivers. The Elder Helpline gives callers immediate access to a statewide network of telephone information and referral (I&R) specialists. These specialists have been trained to know about specific service offerings available for elders in their respective planning service areas (PSAs).

Florida's 11 area agencies on aging and 54 lead agencies provide services to the state's 67 counties. If you are calling from outside the state and are seeking information about services for a parent or relative residing in Florida, you can call the local helpline directly for the county that your relative lives in. The telephone numbers of local Elder Helplines for all 67 counties are listed in the Resource Referral Directory located in the back of this guide. The referral directory also lists telephone numbers and addresses for all area agencies on aging and lead agencies.

According to a recent survey, the average age of helpline callers are 67, with women being 35 percent more likely to call than men.

Frequently Asked Question: “When I contacted the Department of Elder Affairs, I was told to call the Department of Children and Families (DCF). Aren’t all programs dealing with elders run by Elder Affairs?”

No, although the Department of Elder Affairs is the agency responsible for coordinating and planning services for elders, the Department of Elder Affairs routinely works with the Department of Children and Families (DCF), the Agency for Health Care Administration (AHCA), the Department of Health (DOH) and the Department of Veteran Affairs (DVA) on programs affecting elders (see “Inter-Agency Programs/ Services” section in “Getting the Help You Need”).

Call the Elder Helpline at 1-800-96-ELDER (1-800-963-5337) or contact your area agency on aging for information on services. Referrals to other state agencies will be provided as needed. Please refer to the “Resource Referral Directory” in the back of this guide for a complete listing of names, addresses and phone numbers of the agencies or organizations you wish to contact.

What SCSEP Offers

- Orientation
- Assessment
- Community Service Assignments
- Work Experience
- Wages/Benefits
- Training
- Unsubsidized employment

The SCSEP is the only federally-funded program designed specifically to help low-income seniors gain needed skills through community service assignments. The SCSEP has helped many older workers reenter the workforce.

Employment Opportunity

The Senior Community Service Employment Program (SCSEP), a program funded by the Older Americans Act, serves unemployed persons age 55 or older who have poor employment prospects. The program has two purposes: increasing participant's economic self-sufficiency and increasing the number of persons who may benefit from unsubsidized employment.

Program participants earn the minimum wage while they receive up to 20 hours a week of part-time employment in a community service assignment. They can also receive job training or related educational opportunities that will lead to placement in an unsubsidized job.

Since 1965, the Senior Community Service Employment Program has enabled economically disadvantaged persons age 55 and older to help themselves while helping others in communities throughout America. Public and private nonprofit community agencies benefit from the valuable experience, skills, work ethics and productivity that SCSEP participants bring to the work environment.

The program helps to address urgent employment needs that might otherwise go unmet. It also empowers participants to become self-sufficient, thus avoiding public assistance, as they provide essential community services and gain the necessary confidence and job skills for obtaining unsubsidized employment.

Currently, Florida has 3,548 SCSEP positions, which are administered through national sponsors and local providers.

To qualify for initial enrollment in the SCSEP, applicants must be unemployed and meet the eligibility criteria for age, income and residency:

- Applicants must be age 55 or older.

Applicants' individual income and family income cannot exceed the low-income standard as defined annually by the U.S. Department of Labor. A disabled person may be treated as a "family of one" for income eligibility purposes.

Upon initial enrollment, applicants must reside in the state in which the project is authorized.

Frequently Asked Question: "How can I get more information about SCSEP?"

Community service assignments are available at any number of locations including, schools, hospitals, senior citizen centers, day care centers, nutrition centers, conservation and beautification projects, restoration projects and many other sites.

For additional information on the Senior Community Service Employment Program, contact the Elder Helpline at 1-800-96-ELDER (1-800-963-5337), visit our Web site at <http://elderaffairs.state.fl.us/> or contact the Department of Elder Affairs SCSEP unit at (850) 414-2000.

**Popular Entertainment
in Florida**

- Amusement parks
- Beaches
- Cultural events/
festivals
- Historical places
(museums, forts,
landmarks)
- National/ state
parks
- Outdoor (camping,
boating, hunting,
fishing)
- Sporting events
(baseball, football,
basketball)

Over seven million cruise passengers pass through Florida's ports every year. The Port of Miami is the busiest cruise port in the world.

Hobbies/Leisure/Recreation

With more than 54,000 square miles of land, fairly mild year-round temperatures, and a richly diverse population, the Sunshine State is endowed with many great things to do and enjoy year round.

Retirement should be looked upon as a new beginning for seniors. Keeping busy and trying new activities allows you to write a new chapter in your life full of new and exciting things. Florida has a great deal to offer retirees regardless of income. If you enjoy the outdoors, consider gardening, camping, or boating. If you like traveling and seeing new things, consider visiting a theme/amusement park, a zoo, or an aquarium. If you are interested in the performing arts, consider participating in the community theater, taking in a play, or going to a concert.

Frequently Asked Question: "How can I enjoy what Florida has to offer on a limited budget?"

Plan events and leisure activities in advance and shop around for the best rates. You should also check local community calendars for activities. Many tourist activities and major entertainment attractions offer senior discounts (see "Senior Discount Programs" section).

For additional information on hobbies, leisure and recreational activities line contact "Visit Florida" by calling the state information line (1-850-488-1234), your area agency on aging or call the Elder Helpline at 1-800-96-ELDER (1-800-963-5337).

Meals - Congregate/Home Delivered

If you are a senior and are unable to prepare or secure your daily meals, the Department of Elder Affairs sponsors several programs to ensure that you are provided with nutritious meals. Eating at a congregate meal site or having your meals brought to your home are two ways in which the Department of Elder Affairs ensures that well-balanced meals are provided to Florida's seniors.

Eligible seniors are assigned to congregate meal sites within their communities and receive transportation to their assigned meal sites daily. Meals provided at congregate meal sites allow seniors the opportunity to socialize with their peers, participate in educational programs and take advantage of health screening opportunities while enjoying their food. Facilities used as congregate meal sites are required by law to be clean, have adequate lighting and ventilation, and be compliant with applicable food safety and hygiene regulations.

Nutritional meals may also be provided to seniors through Meals on Wheels, a home-delivery meal program designed to assist elders that are homebound. A hot lunch and a cold supper are delivered to program participants between 10:30 a.m. and 2:30 p.m., Monday through Friday. No meals are delivered on weekends or major holidays. All meals are individually packaged and stored in insulated food containers to ensure freshness and prevent the spread of food-borne illnesses.

Meals served at congregate meal sites, as well as those delivered to senior homes, are prepared and cooked daily. Registered and licensed dietitians develop menus months in advance. Menus are posted at the meal sites and delivered to homebound seniors regularly.

Benefits of Congregate and Home Delivered Meals

- Help maintain independence
- Improves physical health through nutritional meals
- Opportunity to socialize with others
- Improve morale of recipients
- Referrals to other community services

Home-delivered meal applicants are assessed to determine eligibility and other services needed to assist them in living as independently as possible.

Frequently Asked Question: "I suffer from high blood pressure and require a special diet. Do these programs offer special diets?"

Yes. Diet plans available include regular, diabetic and low fat/low cholesterol. All meals are low in sodium (salt).

For additional information on congregate meal sites or home delivered meals, contact your area agency on aging or call the Elder Helpline at 1-800-96-ELDER (1-800-963-5337).

Medical Equipment/Assistive Devices

Whether recovering from an injury or compensating for certain functional limitations associated with chronic disease, durable medical equipment and assistive technology devices can be lifesavers. Both are important resources in helping elders to live independently and remain in the comfort and convenience of their homes.

The two terms are often used interchangeably for insurance coverage purposes; however, they are considered to be two different product categories. Medicare and Medicaid cover most durable medical equipment used for elder care. Assistive technology devices are not as widely covered by insurance as are durable medical equipment products.

Durable Medical Equipment – Also known as home medical equipment, is special equipment prescribed by a doctor for home use. This equipment can provide therapeutic benefits or help elders perform tasks they would otherwise be unable to perform. Durable medical equipment as defined by Medicare and Medicaid is equipment that:

- Can stand repeated use;
- Serves a recognized medical purpose;
- Is not useful to someone without an injury;
- Is appropriate for home use; and
- Is prescribed by a doctor as medically necessary.

Assistive Technology Products - Also known as assistive devices are products or tools that people use to increase their independence and quality of life. In many instances these devices can be equally as useful as some durable medical equipment.

Common Durable Equipment Items

- Canes, crutches and walkers
- Hospital beds
- Traction equipment
- Commode chairs
- Wheelchairs
- Lift chairs
- Scooters

Common Assistive Device Products

- Reachers
- Magnifiers
- Telephones
- Larger buttons
- Ring amplifiers
- Flashing light ringers
- Medication organizers
- Grab bars/grips
- Bathchairs/stools
- Book holders
- Memory cue cards

Assistive devices are usually prescribed by an occupational therapist.

Assistive technology products can be either high-tech or low-tech and range in price from a few dollars to several hundred dollars. While low-tech assistive devices have no complex electronic components, they still meet the functional needs of the user. These devices can be effective tools in assisting elders face and overcome difficult challenges associated with their disability.

Frequently Asked Question: "My mother is a 70-year-old widow living alone. Is it possible to integrate assistive devices while modifying her home?"

Many assistive devices are incorporated into the home when repairs or modifications are made. The installation of grab bars or hand railings would be an application of assistive technology.

There are many types of assistive devices available to help elders. Some of the most common ones are designed for people with visual and hearing impairments. The full use and potential of assistive devices has yet to be realized.

For more information on durable medical equipment, contact you area agency on aging or call the Elder Helpline at 1-800-96-ELDER (1-800-963-5337). For additional information on assistive technology products contact the Florida Alliance for Assistive Services and Technology (FAAST) (1-850-487-3278).

Older Americans Act Programs

The Older Americans Act (OAA) of 1965, as amended, is the federal legislation that sets forth the federal government's master strategy for improving the lives of America's elderly (persons age 60 or older). The legislation provides federal funding to all 50 states (and some territories) to support programs that benefit older Americans. OAA authorizes funding under Title III and VII to support state units on aging. The Department of Elder Affairs serves as Florida's designated state unit on aging.

If you ever wonder who provides most of the programs serving elders, it is the Administration on Aging (AoA). The Older Americans Act established the Administration on Aging as the principal federal agency responsible for programs authorized under the act. AoA provides funding and assistance to state aging units to support community-based systems of comprehensive social services for the elderly. The act focuses on older persons with the greatest economic and social needs.

Frequently Asked Question: "When I contact my Area agency on aging for services, are they part of the service network created by the Older Americans Act?"

Yes, the area agencies on aging are an integral part of the service network created by the Older Americans Act. Most programs sponsored under the act are handled through Florida's 11 area agencies. Florida's area agencies enter into contracts with hundreds of service providers throughout the state.

For more information on the Older Americans Act, contact the Administration on Aging, U.S. Department of Health and Human Services (1-202-619-0257).

Programs/Services Funded under Older Americans Act

- Health/wellness nutrition education
- Congregate/Home delivered meals
- Chore/homemaker services
- Ombudsman program
- Elder abuse
- Medical transportation
- Case management
- Health screenings

The aim of OAA programs is to foster maximum independence of the elderly by providing a broad range of community-based services and protections.

Factors That May Contribute to Frailty

- Loneliness/isolation
- Absence of cooking skills
- Depression
- Economic concerns
- Lack of knowledge about assistance programs
- Fear of affordability of nutritious foods

86% of older Americans have at least one of the chronic diet-related diseases.

Outreach Initiatives- Frail/Underserved

Although our individual aging experiences may differ, aging occurs across a continuum, ranging from independence (typically younger than 80-85 years of age), to intervention, with a gradual transition into interdependence (typically older than 80-85 years of age). During the more independent years, health promotion efforts are focused on preventing or delaying the onset of chronic conditions and/or disease-related complications.

The Department of Elder Affairs (DOEA) recognizes differences among elders who are in need of care. Consequently, the department is particularly sensitive to the needs of elders that have been historically underserved. Persons in this group would include rural residents, minorities, low-income persons and persons assessed as the most frail and needy. In an effort to serve the most needy elders, the department works with individuals and families to determine both frailty levels and needed levels of care.

Frequently Asked Question: "Is there a relationship between chronic diseases and frailty level?"

Yes, elders with multiple chronic diseases are likely to be less independent, frailer and require more immediate, as well as, long-term care.

For additional information on outreach to frail and underserved populations, contact your area agency on aging or call the Elder Helpline at 1-800-96-ELDER (1-800-963-5337).

Publications, Newsletters and Brochures

The Department of Elder Affairs uses a variety of methods to disseminate and share information about programs and other significant issues of interest to elders. These include brochures, newsletters, informational packets, informational updates and a bi-monthly newspaper. These resources are designed to help you become an informed consumer. The more you know, the easier it will be to access programs and services you need.

Whether you need general information on programs or specific information on an issue that affects you personally, call the Elder Helpline at 1-800-96-ELDER (1-800-963-5337) for a listing of the department's publications. You may also access some publications from the Web site at

<http://elderaffairs.state.fl.us>.

Elder Update Newspaper – A popular and widely circulated bi-monthly newspaper published by the department's communications group. The Elder Update provides an effective forum to provide important information on programs and services. The paper features news stories and articles on a wide-range of topics and issues affecting elders. Stories have included articles on caregiver stress, hurricane and disaster preparedness, nutrition education, health risk and disease screening, Medicare and Medicaid, and elder rights, abuse and fraud. You may subscribe by calling the Elder Helpline or visiting the Department of Elder Affairs' Web site.

Newsletters – The Department of Elder Affairs periodically issues program newsletters highlighting program features and service offerings. Newsletters and fact sheets are often used to provide important information quickly to specific groups. The Consumer Directed Care (CDC) program issues a newsletter to program participants and new enrollees.

Brochures and Pamphlets – Brochures and pamphlets are readily available for most of the Department of Elder Affairs' major initiatives. If you need information on a specific program or issue, request that a brochure be sent to you by calling the Elder Helpline at 1-800-96-ELDER (1-800-963-5337).

Some currently available printed material includes the following:

- SHINE (Serving the Health Insurance Needs of Elders)
- CARES (Comprehensive Assessment Review and Evaluation)
- CDC (Consumer Directed Care)
- Elder Abuse
- FLIPS (Florida Injury Prevention Program for Seniors)
- Long-Term Care Ombudsman
- Senior Companion

Frequently Asked Question: "Once I sign up as a subscriber for the Elder Update, when will I get my first delivery?"

You should allow eight to 10 weeks to receive your first issue.

For more information on the Department of Elder Affairs' publications, newsletters, brochures and/or pamphlets, call the Elder Helpline at 1-800-96-ELDER (1-800-963-5337).

Social Workers/Case Managers

Case management is a service provided to seniors by trained case managers or social workers. Eligible seniors are provided with a series of service options, which include planning, arranging and coordinating appropriate community-based services. If you feel like you need help around the house, a social worker or case manager can be assigned to visit you in order to determine specific services available.

The case manager serves as the “gate keeper” in the community care service system with the knowledge and responsibility to link senior clients with needs to the most beneficial services and resources. Case managers and social workers are required to make every effort to link clients with every appropriate formal and/or informal support system available in their communities. Case managers coordinate services provided by various agencies and individuals.

Frequently Asked Question: “What can I expect to happen to me once I am assigned a case manager or social worker?”

An assigned case manager will conduct an interview with you and complete a comprehensive assessment of your situation. Once your assessment is complete, your case manager or social worker will develop a plan of action to help you obtain access to needed community resources.

Services Coordinated by Case Managers

- Trips to the doctor
- Home delivery of meals
- In-home medical care
- Caregiver support
- Respite

Increasingly, policy makers are beginning to explore alternative care options. The traditional case management model is being challenged by new initiatives such as Consumer Directed Care.

Volunteer Opportunities in Your Community

- Mentoring/ tutoring youth
- Charity work
- Community development programs
- Social service organizations
- Non-profit agencies
- Steering committees/ advisory boards

In 2001, mature Floridians volunteered the equivalent of 7.5 million workdays. The economic value of their contribution is estimated at over \$750 million.

Volunteerism

In the United States, volunteer programs for seniors have been on the rise over the last three decades in both the public and private sectors. There are thousands of programs specifically designed to provide seniors with opportunities to volunteer - through church and interfaith groups, health care institutions, and a broad range of cultural and social service organizations.

The Department of Elder Affairs supports senior volunteerism and recognizes the role that volunteering plays in helping elders actively age in place. If you are a senior interested in expanding your horizons, consider volunteering. The SHINE program, Long-Term Care Ombudsman program, Respite for Elders Living in Everyday Families (RELIEF), Senior Companions, mentoring and AmeriCorps are all senior volunteer programs sponsored by the Department of Elder Affairs.

Frequently Asked Question: "If I volunteer, what would be required of me?"

Volunteers do not receive pay, but may be reimbursed for some expenses associated with their work duties. Most agencies provide training as needed for their volunteers. At the training, specific expectations of the volunteers would be explained. Note: Some community organizations request that volunteers contribute a minimum number of service hours per week.

For additional information on volunteer opportunities in your community, contact your local your area agency on aging or call the Elder Helpline at 1-800-96-ELDER (1-800-963-5337).

Youth Programs - Intergenerational Connections

The Department of Elder Affairs supports the idea of each age group having a contribution to make to other age groups. Our elders give us a mature, historical perspective of who we are, where we are, where we came from, and how we got there. Our youth give us a childlike vision of the future and all that we can still be. Intergenerational programs give us the opportunity to bridge these vantage points, creating a strong sense of community and an appreciation for the contributions of each group.

The department's role is to develop and serve as a resource center, information warehouse and technical assistant for intergenerational programs within the State of Florida. The department works to ensure the cornerstones are in place on both the local and state level to reach this goal.

Frequently Asked Question: "What is meant by intergenerational programs?"

Intergenerational programs, by their very nature, address issues of family across the life cycle. Further, they foster a willingness to cross-disciplinary and cultural boundaries to solve problems. These programs are designed to create an atmosphere where elders and youth working and socializing together are the norms- not the exception.

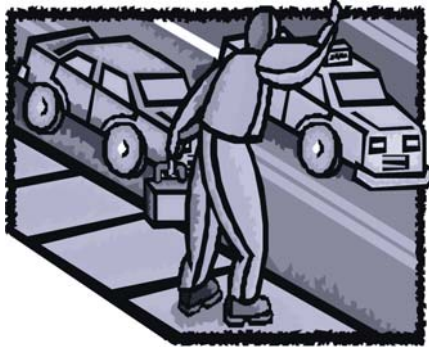
For additional information on intergenerational opportunities in your area, contact your area agency on aging or call the Elder Helpline at 1-800-96-ELDER (1-800-963-5337).

Benefits of Intergenerational Programs

- Improved relations between youth and elders
- Enhanced family relations
- Empowered communities
- Increased services to all age groups



SECTION IV - TRANSPORTATION



Driving Evaluation 110
Mature Driving Programs 111
Non-Driver Alternatives 114
Statewide Services 116

Age-Related Factors Affecting Driving

- Vision loss
- Hearing loss
- Slower reaction time
- Changes in physical strength
- Changes in physical stamina

Test your driving I.Q.
Answer 10 questions at
www.aarp.org.

Driving Evaluation

Driving on today's modern highways can be unnerving for even the most cautious driver. However, as we age we should pay close attention to our driving habits and reflexes to determine if we should curtail or change our driving activity.

Since driving is such a fundamental part of an individual's independence, the decision to alter, reduce, or surrender driving privileges can be very difficult. If you begin to feel uncomfortable with your driving abilities – vision and reaction time – then we recommend seeking a formal driving evaluation. It is not uncommon for certain age-related ailments like eye disease to affect your ability to drive safely.

By understanding and accepting that certain age-related physiological changes are inevitable, we can compensate for many of them and drive safer longer.

Frequently Asked Question: "I am age 75 and still drive short distances. Where can I get a driver evaluation, and what other transportation options are available for me?"

For more information on driver evaluation programs contact the Department of Highway Safety and Motor Vehicles (1-850-487-0867) or call (1-727-570-5151 ext. 234) (see section on transportation alternatives for non drivers).

For additional information on driving safety for seniors, you may contact AARP 55 Alive at 1-888-227-7669 or call the Elder Helpline at 1-800-96-ELDER (1-800-963-5337).

Mature Driving Programs

As we grow older many aging drivers find that their ability to drive has declined. Much of this loss of skill in driving may be attributed to physical and/or medical conditions brought on by aging or disability.

In many communities driving classes are offered which may refresh a mature driver's ability to drive defensively. Such programs are available throughout the state of Florida. Where there are such classes they are surely a worthwhile investment for those who need to renew and refine their driving skills, especially after years of driving by "habit" and carelessness.

These classes not only provide an opportunity to reinvigorate vital skills, but also further benefit seniors through multi-year discounts on auto insurance premiums by taking part in state-approved driving courses.

Among the programs available for those wishing to improve their skills and take advantage of auto insurance premiums are the following:

The AARP 55 Alive Driver Safety Program:

This is an eight-hour course offered by the AARP. It is a two day course and costs \$10.00. Classes may be found by calling the toll free number (1-888-227-7660).

Coaching the Mature Driver:

Sponsored by the U.S. National Safety Council. Training locations and costs may be found by calling (1-800-621-7619).

To find information on the Grand Driver Web site, visit:

www.floridagranddriver.com

**Top Reasons for
Crash Involvement
Among Drivers Age
70 and Older**

According to the Grand Driver Program, the most prominent reasons for crashes among drivers age 70 and older include the following:

- Failure to yield
- Carelessness
- Improper Turn
- Disregarding Signal
- Improper Lane Change

To find information on the Grand Driver Web site, visit:

www.floridagrاندdriver.com

The Louis and Anne Green Memory and Wellness Center

The Louis and Anne Green Memory and Wellness Center at Florida Atlantic University is a Florida Senior Safety Resource Center. It features comprehensive driving evaluations, mobility counseling, and community education regarding senior driving issues.

The driving evaluations are both in-office and on-road assessments. The in-office evaluation includes tests of vision, cognition, and physical skills. Mobility counseling examines the assessment results, recommendations regarding the advisability of driving cessation, and suggests driving alternatives when needed. From these beginnings, there are plans to broaden the scope of this program throughout Florida.

Grand Driver Program

The “Grand Driver” Program provides information about aging and driving, located in some areas throughout the state. Grand Driver urges drivers over 65 and their adult children to learn more about the effects of aging on our ability to drive and to talk about these issues. The program provides information on a variety of resources via its Web site and other means of public dissemination.

Driver Improvement Courses:

There are many driving improvement courses sponsored by the Department of Highway Safety and Motor Vehicles that are geared towards seniors. Many of these classes are being offered during the day to more easily accommodate elders who may avoid driving at night. Insurance premium discounts are also offered as a benefit of attending these classes.

Frequently Asked Question: "If I don't feel comfortable driving myself, what can I do to maintain my independence and safely get where I need to go?"

You can maintain your independence even though you no longer drive. Many cities have programs to assist elderly non-drivers meet their transportation needs (see section on transportation alternatives for non drivers).

For information about other mature driving programs, contact the Florida Department of Highway Safety and Motor Vehicles (1-850-487-0867).

Alternatives for Those Who Do Not Drive

Alternatives for Non-Drivers

- Public door-to-door service
- Private taxis and Dial-A-Ride services
- Church, civic, and volunteer groups
- Bus service (public transportation)
- Ride sharing

Dial-A-Ride services provide door-to-door services in many communities. Charges for these services are usually assessed on a low, per-mile fare basis.

Many older adults may have difficulty in finding transportation for social occasions, medical appointments, and other daily living issues. A decision to stop driving is not an easy one, but it need not mean that you must lose your independence. Many cities have public transportation, para-transit services, taxis, and Dial-A-Ride programs. (Para-transit service is a door-to-door transportation program administered by Florida's Transportation Disadvantaged program, and is available to seniors in every county.) This service includes pick-up and drop-off from your home to medical appointments, shopping amenities and other authorized destinations. Eligibility is determined before pick-up, and trips must be reserved at least one day in advance.

Public transportation frequently offers discounted senior rates, and often offers wheel chair accessibility. This may amount to low cost options for senior non-drivers. Your local transit authority will provide information regarding routes, fares, and schedules. Transportation is usually available in wheel-chair-lift vans or minibuses, usually grouping riders for trips. A minimum co-payment may be required.

Para-transit services vary from county to county. For information contact your case manager, or the Florida Commission for the Transportation Disadvantaged (1-800-983-2435).

Ridesharing:

Ridesharing consists of two or more people sharing rides in a common vehicle. Ridesharing can be done through carpooling or "vanpooling." You need not own a vehicle to participate. Contact family, friends and neighbors to explore ridesharing opportunities if they do not already exist in your community.

Alternatives:

Religious organizations, civic and other volunteer organizations often provide alternatives for providing low-cost or free transportation.

Information about driving alternatives in your community may be obtained through the Florida Commission for the Transportation Disadvantaged (1-800-983-2435), or call the Elder Helpline at 1-800-96-ELDER (1-800-963-5337).

Frequently Asked Question: "Since I do not like to bother family members every time I need to go somewhere, what other alternatives are available?"

Consider church, civic and other volunteer organizations in your community as alternatives for providing low-cost or free transportation.

For information about driving alternatives in your community, contact the Florida Commission for the Transportation Disadvantaged (1-800-983-2435), or call the Elder Helpline at 1-800-96-ELDER (1-800-963-5337)

Information Available
on the 511 Travel
Information System

- Traffic Reports & Drive-time Summaries on Highways
- Public Transportation Information
- Information on Airports
- Information on Ports

Statewide Services

The following types of information is provided statewide for travelers throughout the state of Florida and are constantly updated by the Florida Department of Transportation:

- Traffic Warnings and Updates
- Traveler Information:
- Highway Construction Information
- Traffic Information System
- Statewide 511 Travel Information

Road Rangers Service Patrol:

The Road Rangers Service Patrol has become one of the most effective elements of the incident management programs created by the Florida Department of Transportation. Funding for the statewide service patrol began in December 1999.

Benefits of the program have included:

- Reduction of accidents
- Reduction of incident duration by assisting the Florida Highway Patrol
- Assistance to disabled or stranded motorists
- Removal of road debris

The Road Rangers are roaming vehicles, which patrol congested areas and high incident locations of the urban freeway and have equipment to assist drivers (such as booster cables, jacks, sand, fire extinguishers, first aid kits, reflective cones, etc.).

Although each contractor has a different make of vehicle, all vehicles are white in color with the Road Rangers logo affixed to the rear and sides of the vehicle.

The service patrol drivers are uniformed and courteous. Most have, or are in training for, first aid and CPR.

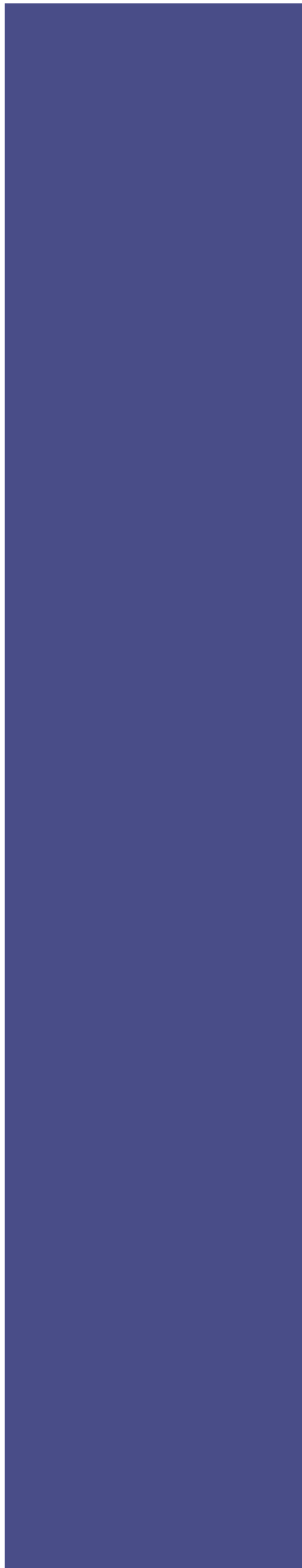
Each service patrol driver passes out a comment card to each stranded motorist assisted. These cards are to be mailed back to the department for evaluation. Response so far has been very positive and the program is considered to be a success. This program, along with the already established Motorist Aid Call Box System, has enhanced safety and provided a service to the motoring public.

The Road Ranger Service Patrol is funded by the Florida Department of Transportation and its partners, and is bid out to private contractors. This limited service is free.

Senior Safety Driving Centers

Florida is developing five senior safe driving centers throughout the state, administered by the Bureau of Highway Safety, which handles assessment, counseling, and transition to alternative transportation. A bill is currently being drafted in the Florida legislature to expand the program's functions.

To find alternative transportation in your area, to test your driving knowledge or to find national driving resource links, visit the Florida Senior Safety Resource Center's Web site at: <http://www.fssrc.php.ufl.edu/>



SECTION V - HOUSING & PROPERTY RIGHTS



Adult Family Care Homes	120
Affordable Housing	121
Assisted Living Facilities	123
Continuing Care Retirement Communities	124
Energy Assistance Programs	126
Eviction Assistance	127
Homestead Tax Exemption	128
Home Repair/Modifications	129
Housing Options for Seniors	131
Landlord/Tenant Relationship	133
Nursing Homes	135
Property Taxes	136
Reverse Mortgages	137
Senior Apartment Complexes	139
Weatherization	140

HOUSING & PROPERTY
RIGHTS

When Choosing A Home You Should

- Observe interactions between staff and residents
- Participate in mealtime and sample food served
- Determine rules and rights for residents
- Inquire about emergency procedures
- Ask to see the state licensing inspection survey

Seniors can become residents of adult family care homes only if they are able to perform activities of daily living with limited or no assistance.

Adult Family Care Homes

While the experience of living in your own home can never be replaced, adult family care homes provide full-time family-like living accommodations to seniors in private homes. If you or a loved one is no longer capable of living alone without assistance, you may want to consider an adult family care home as an alternative housing option.

Adult family care homes (AFCHs) provide residents with room, board and personal care. Private homeowners live onsite and provide their residents with housing, meals and personal services. The law requires that no more than five residents occupy a care facility at a time. The Agency for Health Care Administration (AHCA) licenses and inspects all adult family care homes in Florida.

Generally speaking, residency in an adult family-care home is paid for by private funds. Low-income elders may be eligible to receive payment support through the Optional State Supplementation program sponsored by the Department of Children and Families.

Frequently Asked Question: "Where can I get a list of available adult family care homes in my area?"

If you would like additional information on adult family care homes or would like to search for a licensed adult family care home, please visit the Web site at www.floridaaffordableassistedliving.org. If you do not have access to the Internet, you can contact the Agency for Health Care Administration at 1-888-419-3456.

Affordable Housing

Due to high demand, finding affordable housing for the elderly can be challenging in Florida. According to a recent Department of Housing and Urban Development (HUD) study, more than 7.4 million elderly Americans pay more than they can afford for their housing. It is estimated that 1.4 million low-income seniors pay more than 50 percent of their monthly incomes for housing, or live in substandard housing conditions.

A majority of seniors living in these households are on fixed incomes and do not receive housing assistance. Unfortunately, most low-income elders that seek help in finding affordable housing are faced with long waiting periods and delays. HUD administers federal aid to public housing agencies to provide eligible seniors with technical and professional assistance in securing affordable housing. There are over 100 public housing authorities located throughout Florida (see “Resource Referral Directory” at the back of this guide for the office nearest you).

Section 202 Rental Assistance - If you are on a fixed income and have limited resources, you may consider seeking assistance under HUD’s Section 202 program, Supportive Housing for the Elderly. If you meet certain income guidelines, you may qualify for a subsidized apartment unit, where your share of rent will not exceed 30 percent of your income.

Supportive Housing for the Elderly units are structured much like assisted living facilities for low-income seniors but do not provide personal care and services. Unlike assisted living facilities, these units are not licensed by the state.

Eligible seniors may rent an efficiency or one-bedroom unit with a small kitchen.

How Section 8 Works

- Applicant finds participating landlord
- Housing must comply with all codes/standards
- Housing must be HUD approved
- Applicant pays no more than 30% of their monthly income
- HUD pays remaining rent

HUD estimates that approximately 1.5 million American elders are currently living in federally-subsidized housing units.

Despite waiting lists and various other delays, seniors living with low incomes can get assistance in finding affordable housing to fit their lifestyle needs.

Housing Choice Voucher Program, (Section 8) - The Housing Choice Voucher program is a HUD-sponsored program designed to supplement the rental payments of low-income families and individuals who qualify. Rental assistance is provided through portable vouchers or through project-based programs. Vouchers were developed as a form of currency, which when used, allow eligible seniors to live and pay rent in pre-approved housing communities. Project-based Section 8 programs are designed to pay a portion of the resident's rent to the landlord upfront in order to lower the monthly payments that a resident is required to pay.

While Section 8 is not solely for elders, it does apply to elders with disabilities or who are age 62 and older and live with a caregiver. Seniors age 62 or older who are living alone may also qualify for Section 8 housing.

Frequently Asked Question: "How can I find out if I qualify for a affordable housing program?"

If you would like additional information regarding HUD-based rental housing programs, contact your local public housing authority or visit the HUD Web site at [www.hud-XE-\"HUD\".gov](http://www.hud-XE-\) (enter \"Florida\" in the box under \"Information by State\"). To find the public housing authority in your area, consult the resource referral directory at the back of this guide or call the Elder Helpline at 1-800-96-ELDER (1-800-963-5337).

Assisted Living Facilities

Assisted living facilities (ALFs) are residential communities designed to allow seniors to live as independently as possible in settings that are equipped with supportive, personal and health care services. If you or a loved one needs assistance with one or more of the activities of daily living (e.g. bathing, dressing, grooming, eating, etc.) but do not require full time medical care, an assisted living facility may be a viable option to consider.

In Florida, ALFs are licensed and regulated by the Agency for Health Care Administration (AHCA). Although Florida regulations set the minimum admission criteria for assisted living residency, facility administrators or owners ultimately determine admission qualifications for their residents. As a potential resident, your physical and mental health may be assessed in determining your eligibility. ALFs are not nursing homes and do not provide 24-hour nursing services.

You must be careful when choosing an ALF and should carefully review all contracts before signing. By law, your contract should include: 1) Services and accommodations to be provided; 2) Service rates or fees; 3) Residents' rights, duties and obligations; 4) A provision for a 45 day notification of rate increases; and 5) Whether or not the facility is affiliated with any religious organizations and, if so, its responsibility to the facility.

Frequently Asked Question: "Where can I get more information regarding assisted living residency?"

If you would like additional information on ALFs or would like to search for a licensed ALF, please visit the Web site at www.floridaaffordableassistedliving.org. If you do not have access to the Internet, you can contact the Agency for Health Care Administration at 1-888-419-3456.

Services Found In Most Assisted Living Facilities

- Assistance with activities of daily living (eating, bathing, dressing)
- Housekeeping
- Medication management
- Arrangements for medical care
- Arrangements for dental care
- Arrangements for mental health care

Florida's Long-Term Care Ombudsman program actively investigates complaints made by residents of assisted living facilities or their families.

Continuing Care Retirement Communities

Continuing Care Retirement Communities (CCRC), also called Life Care Communities, are residential properties that provide multiple levels of care to their residents. The continuum of care includes providing residents with private apartments, assisted living and skilled nursing care all in one location. CCRCs offer active seniors independent lifestyles in their own homes, while at the same time providing services (where necessary) that are found in an assisted living or skilled nursing facility.

Retirement communities such as these offer a variety of services to meet residents' comprehensive needs. Common services include: a maintained apartment or town home, cleaning and laundry services, congregate meals, security and grounds maintenance, as well as various recreational and social programs. Health care services are also provided to residents. Other services include personal care and help with daily activities, nursing care, rehabilitative services, respite and hospice care, as well as special care for Alzheimer's patients and seniors with other unique health care needs.

When deciding to choose a CCRC, there are many different types of contracts and fees to consider. Extensive contracts offer unlimited long-term nursing care for little or no increase in monthly fees. Modified contracts include coverage for a specific amount of health care, beyond which additional fees are incurred. Some communities may require their residents to purchase long-term care insurance. There are also communities that offer residents the option to purchase services on a month-to-month basis.

Monthly fees usually cover the cost of meals, scheduled transportation, housekeeping services, maintenance, health monitoring services, emergency and security services and most utilities.

Before selecting a CCRC, it is important that you understand the contract terms. It is also a good idea to visit someone who is a resident of the facility and ask about the quality of services offered. Also check out the reputation of the facility and obtain information on its financial stability.

Frequently Asked Question: “Whom should I call if I have a question or complaint regarding a continuing care retirement community facility?”

If your complaint is related to the continuing care agreement (contract) you signed with the facility, you should contact the Florida Department of Financial Services. If your complaint is related to concern about the facility’s safety and patient care, then you should contact the Agency for Health Care Administration at 1-888-419-3456.

For additional information on continuing care retirement communities, contact the Florida Department of Financial Services (1-800-342-2762).

Energy Assistance Programs

If you are on a fixed income and are experiencing a home energy emergency, you may be eligible for assistance from the Emergency Home Energy Assistance Program for the Elderly (EHEAEP).

EHEAEP is designed to assist low-income households (at least one resident must be age 60 or older) experiencing a heating or cooling home energy emergency. A home energy emergency may result from a delinquent utility bill, lack of fuel or wood or the receipt of a shut off notice. Payments for the purchase of blankets, portable heaters, fans, heating or cooling equipment repairs and reconnection fees are allowed.

Eligible participants household income must not exceed 150% of the poverty guidelines and certain allowable and unallowable sources of income. To apply for assistance, you must provide a proof of your identification (applicant only), the original delinquent utility bill, shut off notice proof of income for all household members. If you do not have original documents, verifiable copies are acceptable.

The Low-income Home Energy Assistance Program (LIHEAP) is another program that assists eligible low-income households in meeting the costs of home heating and cooling. This program can assist households in paying their home energy assistance, crisis assistance and weather related or supply shortage emergency assistance. Each category has its own unique eligibility requirements.

Frequently Asked Question: "My utilities have been disconnected. Can EHEAP pay the deposit to have them turned back on?"

Deposits to reconnect utilities are allowed to be paid in EHEAP. Contact your local area agency on aging or call the Elder Helpline at 1-800-96-ELDER (1-800-963-5337) for more information on additional eligibility requirements.

For more information on LIHEAP, the listings for all of Florida's Community Action Agencies are in the Resource Referral Directory, which is located at the back of this guide or visit www.floridacommunitydevelopment.org/liheap/index.cfm.

Information applicants must provide

- Original delinquent utility bill or shut off notice
- Proof of income for all household members
- Proof of identification (applicant only)

In addition to providing assistance with delinquent utility bills, EHEAP can provide blankets and/or space heaters in the winter or portable fans during the summer.

Eviction Assistance

In Florida, tenants may not be evicted without a court order. In order to be evicted for non-payment of rent, your landlord must first give you a written notice requesting that you either leave the premises or pay the rent owed. If after a specified amount of time (usually three days) the renter has not paid and has failed to leave, the landlord may file a lawsuit in county court.

Eviction assistance programs are available to seniors and families with children whose household incomes are below the federal poverty level. Information about eviction assistance programs in your area can be found by contacting your area agency on aging, community action agency or local legal aid office (see resource referral directory). Legal aid offices are nonprofit agencies that provide free legal assistance, including representation in court cases and administrative hearings, to eligible individuals.

Frequently Asked Question: "What can I do if eviction proceedings are filed against me?"

You should contact legal aid or a community service agency and ask for assistance. Be prepared to explain the circumstances leading up to being served with your eviction notice.

For additional information on eviction assistance programs in your community, contact the area agency on aging or call the Elder Helpline at 1-800-96-ELDER (1-800-963-5337).

Homestead Tax Exemption

If you are a homeowner in Florida, you are entitled to a \$25,000 homestead tax exemption. The exemption reduces the assessed value of the home, thereby lowering property taxes paid. To qualify, you must have legal or equitable title to the property and must reside on the property. Your application must be filed in person at your county property appraiser's office by submitting a completed application (form DR-501).

In addition, if you are age 65, Florida law also allows your county or municipality to award, at its discretion, an additional homestead exemption of up to \$25,000. The eligibility requirement for the additional exemption is that the permanent resident's household income cannot exceed \$20,000 annually. Since this additional homestead tax exemption is provided at the discretion of your local government, be sure to inquire whether the additional exemption is available where you live.

Frequently Asked Question: "As a Florida homeowner, will I automatically qualify for the homestead tax exemption?"

If you live in your home and have valid title, you are probably eligible for this exemption. Contact your county property appraiser's office for specific eligibility requirements.

For additional information about homestead tax exemptions, contact your area agency on aging or call the Elder Helpline at 1-800-96-ELDER (1-800-963-5337).

Home Repair/Modifications

According to the Administration on Aging (AOA), a large number of seniors tend to live in older homes that often need repairs and modifications. It is estimated that more than 60% of elderly Americans live in homes that are more than 20 years old. Investing in home repairs and modifications are a great way to allow seniors to live independently and safely remain in their homes.

Home repair/modification involves making changes to your home and installing assistive devices that help make it more functional for every day living. It can also include alterations to the physical structure of your home. In addition, modifications and repairs can help prevent falls and other serious accidents in the home. Research suggests that one-third to one-half of home accidents can be prevented by making modifications and repairs.

If you have:	Consider modifications:
Loss of Balance	Add handrails to stairs; install grab bars, nonskid strips or seats to tub area to avoid falls.
Hearing loss	Hearing aids, amplified headsets, extension bells or warning lights can be installed over the telephone. Emergency communication systems are available for persons with hearing impairments.
Poor eyesight	Increase wattage of light bulbs; add more sources of light, mark steps or stairs with contrasting colors, and clear floor space.

Many repairs and modifications are simple and inexpensive to complete. Financial assistance is available for most seniors whose homes require major repairs or modifications that should be completed by licensed professionals. Depending on your financial situation, you may be eligible for home equity conversion plans, reverse mortgages or low-income governmental assistance programs.

Frequently Asked Question: "The improvements that I need to make to my home are extensive. Will I have to move?"

Repairs are generally made on a gradual basis and are done in a way that should not interrupt your daily activities.

For additional information on home repairs or modification assistance programs, contact your local housing authority, area agency on aging, or call the Elder Helpline at 1-800-96-ELDER (1-800-963-5337).

Housing Options for Seniors

Active seniors are often labeled as “move down” buyers, since they frequently move down in the type and size of housing they purchase. By moving down in housing size and style, some seniors eliminate the responsibility and hassles of home ownership. A move down housing option could be an apartment or condominium. The decision to move or not to move out of the home can be an emotional and difficult one. Our personal attachments to our homes, neighborhoods, as well as our friends and families, are all reasons not to move. However, life changes, like retirement, chronic illness and/or the need for care, are very good reasons to consider finding a home more conducive to your needs.

Selection of the right housing option can be greatly influenced by your health, mobility, financial resources and lifestyle. Depending on your level of independence, and your continuum of care needs, any one of the following housing options may be appropriate for you:

- Adult Family Care Homes,
- Affordable Housing for Seniors,
- Assisted Living Facilities,
- Continuing Care Retirement Communities,
- Senior Apartment Complexes, or
- Nursing Homes.

The “continuum of care” encompasses the full range of supportive services needed to live as independently as possible, including housing and health care. The above housing options are defined on the next page; however, to get a full understanding of how each option works and the benefits associated with each housing type, you should refer to each housing type in other sections of this guide.

Adult Family Care Homes - Single family homes in which room and board, supervision and personal care services are provided to no more than five adult residents at a time.

Affordable Housing for Seniors - Subsidized housing options for low-income seniors that range from public housing apartment units and HUD senior living complexes, to reduced rental payments on apartments and homes.

Assisted Living Facilities - Group apartment communities that offer seniors assistance with non-medical aspects of daily living. Services offered range from meal preparation and housekeeping to shuttle and laundry services.

Continuing Care Retirement Communities - Private home communities that offer active seniors a variety of resources in which to socialize and enjoy their golden years. This option allows elders the opportunity to purchase services, amenities and future medical care, at the same time that their home in the community is purchased.

Senior Apartment Complexes - Private apartment communities, which provide limited communal services, such as activity programs, transportation services and evening meals to its residents. Owners of these housing complexes usually only rent to individuals that are 55 years old or older.

Nursing Homes - Long-term care facilities that provide 24-hour medical care, personal care, housekeeping and rehabilitative services to seniors who are suffering from chronic illnesses, recovering after major surgery or who are physically weak.

Frequently Asked Question: "How will I know which housing option is right for me?"

Selecting the right housing option is as much a personal decision as it is an economical one. Factors to consider when making your decision should include: proximity to family and friends, level of support required and access to health and recreational facilities.

For additional information on housing options for seniors, contact your area agency on aging, local housing authority, or call the Florida Housing Finance Corporation (1-850-488-4197).

Landlord/Tenant Relationships

Renting an apartment or condominium can be a viable housing option for seniors who are unwilling or no longer able to maintain a home. Renting is also an important option for those who cannot afford to purchase a home.

Landlord-tenant relationships start with a rental agreement. Studies have shown that many elders do not completely know their rights under their rental agreements. Unfortunately, it is not uncommon to hear about incidences where elders were forced to move when they did not have to do so.

The Fair Housing Act makes it illegal for landlords to refuse to rent to individuals on the basis of race, ethnicity, religion, sex or age. As a tenant, you should always read your rental agreement completely before signing it. If you do not understand a term, do not be afraid to ask someone to explain it to you or to seek legal advice. Do not feel pressured to sign something you do not understand. To minimize misunderstandings or misinterpretations, keep copies of rental payment receipts, your rental agreement and all written correspondence between you and the landlord.

The Americans with Disabilities Act requires landlords to make reasonable accommodations for people with disabilities. Talk to your landlord about providing elder friendly improvements (door knobs, grab bars in bath rooms, exterior lighting) to your rental unit. Before talking to your landlord, you should understand that, under current law, property-owners are not required to pay for certain improvements. Your landlord may ask you to contribute to the cost of requested improvements.

Landlords are required by law to comply with state and local building, housing and fire codes. If you suspect that your apartment is in violation of housing codes, you should first call your landlord and ask for repairs. If your problems are not addressed within a reasonable amount of time, a written request (sent by certified mail) for repairs should be sent to the property-owner. As a final alternative, consider contacting your local health department or building inspector and hiring an attorney.

Frequently Asked Question: "What should I do if my landlord is slow about making plumbing repairs?"

You should request in writing that the repairs be made immediately. Your letter should cite the original date of the request, the actions taken to date and your need for immediate action.

For additional information on landlord/tenant relationships, contact the Florida Department of Consumer Services (1-800-435-7352) or the Elder Helpline at 1-800-96-ELDER (1-800-963-5337).

Nursing Homes

Of all the available long-term housing options, nursing homes often evoke the strongest emotion for care recipients and caregivers. The decision to move into a nursing home means that family members have come to the realization that a loved one can no longer live alone without constant assistance. The two principal reasons for nursing home placement are rehabilitation and long-term care.

For the past two decades, there has been significant emphasis by state and federal policy makers to reduce nursing home placements. Studies continue to show that seniors are living longer, more active lives. Community-based care has become an effective alternative in providing quality in-home services to seniors. In situations where nursing home placement is the only feasible alternative, it is important to find the best living arrangements possible for you or your loved one.

Currently there are almost 1.5 million people in the U.S. living in nursing homes. These homes are staffed with trained professionals that provide 24-hour skilled nursing care. Services include the provision of room and board, medical care, rehabilitative therapies and assistance with activities of daily living. Special care units in some nursing homes provide services for persons with Alzheimer's disease, dementia and head injuries.

Frequently Asked Question: "I hear frightening stories about nursing homes. How can I be sure that my dad will be placed in a reputable facility?"

Florida law requires all nursing homes to be licensed and regulated by the Agency for Health Care Administration (AHCA). Before making a placement decision you should ask to see AHCA's inspection reports of the facility.

In addition to mandatory inspections by AHCA, Florida law requires the Long-Term Care Ombudsman Program to investigate board and care complaints. There are 17 Long-Term Care Ombudsman Councils located throughout Florida's 67 counties (see Long-Term Care Ombudsman section).

For more information regarding nursing homes, you should contact the Agency for Health Care Administration (AHCA) (1-888-419-3456), or visit their Web site at (http://www.fdhc.state.fl.us/Consumer_Resources/).

Property Taxes

Property taxes are assessed and collected by local municipalities. Property tax assessments represent a major source of funding for local governments, particularly for building and maintaining school facilities.

If you are a senior and are having a difficult time making your property tax payments, you should take advantage of every available tax exemption. Tax exemptions lower the assessed value of your home. In Florida, if you are a homeowner and live in that home as your primary residence, you are automatically eligible for a \$25,000 homestead tax exemption (see Homestead Exemption section). You should also check with the county clerk and inquire about additional property tax exemptions that may be offered by the county.

To avoid liens or foreclosure actions, you should always keep property taxes current. You may be able to work out a payment arrangement or tax reduction if you explain your financial situation. When negotiating a payment restructuring arrangement, make sure you take a trusted individual with you to help in the negotiation process.

Frequently Asked Question: "Am I eligible for a discount on property taxes if I am a senior?"

You may be eligible for a discount on your property taxes if you are a senior. Check with your county clerk to determine if this discount is available in your county.

For additional information on property taxes, contact your local property appraiser's office.

Reverse Mortgages

A reverse mortgage is a special type of home loan that lets a homeowner convert a portion of the equity in his or her home into cash. The equity built up over years of home mortgage payments can be paid to you. But, unlike a traditional home equity loan or second mortgage, no repayment is required until the borrower no longer uses the home as his or her principal residence. Elder homeowners can use reverse-mortgage payments to supplement social security, meet unexpected medical expenses, pay long-term care insurance premiums, make home improvements or meet other expenses. For these reasons, the popularity of reverse mortgages among elder consumers is increasing.

With a traditional second mortgage or a home equity line of credit, you must have sufficient income to qualify for the loan, and you are required to make monthly mortgage payments. The reverse mortgage is different in that it pays you, and is available regardless of your current income. The amount you can borrow depends on your age, the current interest rate, other loan fees and the appraised value of your home or FHA's mortgage limits for your area, whichever is less. You do not need to repay the loan as long as you continue to live in the house and keep your tax and insurance payments current.

When you sell your home or no longer use it for your primary residence, you or your estate will repay the cash you received from the reverse mortgage, plus interest and other fees, to the lender. The remaining equity in your home, if any, belongs to you or to your heirs.

HECM Borrower Requirements

- Age 62 years or older
- Own your property
- Occupy property as primary residence
- HECM counseling prior to obtaining loan

As with any loan transaction, it is essential to carefully research lenders and loan terms before entering into a reverse-mortgage loan agreement. It is important to select a safe plan that provides financial security. The U.S. Department of Housing and Urban Development (HUD) Home Equity Conversion Mortgage (HECM) is a FHA-insured private loan funded by a lending institution, such as a mortgage lender, bank, credit union or saving and loan institution, to eligible elder homeowners age 62 and older.

In researching reverse mortgages, HUD is an excellent source of information. The HUD Web site pages www.hud-xe.gov/buying/rvrsmort.cfm and www.hud.gov/offices/hsg/sfh/hecm/rmtopten.cfm provide general information about reverse mortgages and specifics concerning HECM FHA-insured reverse mortgages, including information on eligibility requirements. You can contact HUD at 1-202-708-1112 to obtain the name and telephone number of a HUD-approved counseling agency and a list of FHA-approved lenders in your area.

If you are interested in a reverse mortgage, beware of firms that charge fees for information, such as referrals to lenders. This service is available free from HUD. To report fraud or abuse in the reverse-mortgage program, call toll-free 1-800-358-6216.

Frequently Asked Question: "Should I use an estate planning service to find a reverse mortgage?"

HUD does not recommend using any service that charges a fee for referring a borrower to a lender. Before you agree to pay a fee for a simple referral, call (1-202-708-1112) for the name and location of a HUD-approved housing counseling agency near you.

Senior Apartment Complexes

Senior apartment complexes are designed for mature independent residents who want to enjoy living and socializing with their peers. Elders residing in senior complexes desire to live on their own, yet have the security and conveniences of community living.

A major advantage to living in an age exclusive housing complex is that they usually provide services that are not typically found in other apartment communities. Common services offered include laundry facilities, planned group activities, access to meals, and free or low cost local transportation. Senior apartments differ from retirement communities in that management tends to offer a more limited range of services.

Most senior housing complexes are privately owned and operate like all other apartment complexes, with the exception that they can legally restrict occupants to a certain age (usually 55 and older). Some senior apartments cater specifically to low-income seniors (See Affordable Housing).

Frequently Asked Question: "How can I find available senior housing in a new city if I am considering relocating?"

Call the Area agency on aging serving the community in which you plan to relocate, and ask for assistance. Many communities publish "Senior Living" guides that are available in apartment lobbies.

For additional information on senior apartment complexes, contact your local real estate agent, public housing authority, or call your area agency on aging.

Weatherization

Warm air leaking into your home during the summer and leaking out of your home during the winter can cause homeowners to have extremely high utility bills. The process of weatherization involves making modifications to homes that allow them to be more energy-efficient and safer to live in. Living in a home with high-energy consumption is a problem that affects many seniors who live in older homes.

Common energy efficiency modifications to a home can include: adding insulation to attics, ceilings, walls and floors; closing air leaks by caulking and/or weather stripping; replacing broken windows; and improving or replacing home heating systems. To determine whether or not your home may need weatherization modifications, you should consider having an energy audit conducted by a trained professional.

Low-income weatherization assistance programs are available to help homeowners that cannot afford to make needed energy conservation improvements to their homes. These programs are administered through 35 community action agencies located throughout the state. Services are available at no charge to households that have incomes less than 125 percent of the federal poverty guidelines. Weatherization assistance programs are available to homeowners and renters. In most cases, there is a waiting list to receive services; however, elderly and disabled applicants are usually given priority.

Once a home is scheduled for weatherization assistance, an energy audit is conducted. Services that are determined to be most cost-effective in improving energy efficiency are then provided to the client. Many agencies also administer emergency housing repair programs to eligible clients at no cost.

Frequently Asked Question: "My home is drafty during the winter and my utility bill is always high. How can I find out if I am eligible for weatherization assistance?"

You may apply for weatherization assistance by contacting your local weatherization agency.

Listings for all of Florida's Community Action Agencies are in the Resource Referral Directory, which is located at the back of this guide.

SECTION VI - HEALTH INSURANCE PROGRAMS



Health Insurance and Counseling	142
Long-Term Care Planning	143
Medicare Basics	145
Medicare - How Medicare Works	147
Medicare - Health Plan Options	149
Medicare Savings Programs	152
Medicare - Health Screenings and Tests	153
Medicaid Basics	154
How Medicaid Works	156
Medicaid Waiver/SSI Related Programs	158
Un-Insured Seniors	161

HEALTH INSURANCE
PROGRAMS

SHINE Volunteers
Can

- Inform you of your rights and options
- Review your Medicare insurance forms
- Interpret your health insurance coverage
- Provide educational presentations on Medicare related topics

In addition to Medicare counseling, SHINE volunteers offer information on Medicaid, long-term care planning, managed care programs, and prescription assistance.

Health Insurance and Counseling

Within the past two to three decades, health insurance, and the way we access it, has continued to evolve. As coverage options expand in a managed care and cost containment environment, understanding your options is of crucial importance. For seniors who have retired and now use Medicare as their primary source of insurance, this understanding takes on a special significance.

Medicare will not pay for all of the procedures you may need. Not only are there certain limitations of the types of services Medicare will pay, you may be surprised by the required co-payments and deductibles. To help you better understand how your Medicare health insurance works, the Department of Elder Affairs provides free health insurance counseling for seniors through the SHINE program.

The Department of Elder Affairs administers the SHINE (Serving the Health Insurance Needs of Elders) program through federal funding from the Centers for Medicare and Medicaid Services (CMS). SHINE volunteers offer free Medicare and health insurance counseling to Medicare beneficiaries and their families.

Frequently Asked Question: "My HMO has just notified me that they would no longer be providing services. What should I do?"

Contact your area agency on aging and ask for a SHINE counselor to learn more about health insurance providers and options available to you in your area.

For additional information on the SHINE program, contact your area agency on aging or call the Elder Helpline at 1-800-96-ELDER (1-800-963-5337).

Long-Term Care Planning

The phrase *long-term care* encompasses a range of medical, personal and social services that are available to individuals who suffer from prolonged illness, dementia or disability. These services are offered by a variety of providers, including home health care agencies, adult day care centers, assisted living facilities, continuing care retirement communities, traditional nursing homes and even family members.

Regardless of age, many individuals require periods of long-term care at some point during their lifetime, for instance, during a period of rehabilitation following a stroke or heart attack. The aging process may, however, increase the need for long-term care services with activities of daily living such as help with dressing or bathing.

The Department of Elder Affairs encourages individuals to plan ahead for long-term care needs by learning about long-term care options and discussing them with a family member, doctor, financial advisor or a close friend. Planning ahead enables consumers to choose the type of care they want and how to receive that care, time to talk with a doctor about future health issues and the care needed to maintain their independence, and to let family and loved ones know of their desires and concerns. Including family members in the planning process may be helpful in figuring costs and how to pay for long-term care needs.

Long-term care can be very expensive and could cause financial stress on families who are unprepared. A few options to pay for long-term care would include:

- Personal or family resources;
- Long-term care insurance;
- Assistance from federal or state programs;
- Home equity programs; or
- Family members.

Whether an individual is a younger or middle-aged person needing assistance due to a disability, catastrophic illness or accident; a caregiver whose parents or spouse suddenly needs assistance; a middle-aged person planning for retirement; or, an older individual seeking care, please take the time to review important information on long-term care.

Before making a final decision, collect information about different programs or facilities by visiting assisted living facilities, seniors centers, housing programs or nursing homes, and choose the one that best meets your needs.

For more information about long-term care planning and insurance, contact the SHINE (Serving Health Insurance Needs of Elders) program by calling the Elder Helpline at 1-800-96-ELDER (1-800-963-5337). SHINE provides free, unbiased counseling on long-term care planning, Medicare and other health insurance related issues.

Medicare Basics

Medicare is a nationwide health insurance program administered by the Social Security Administration for individuals age 65 and older and certain disabled people. Congress established the program in 1965.

In spite of popular misconceptions, Medicare is not a universal health insurance program for elders. The program is only available if you are age 65 years or older and have contributed to the Social Security System for a minimum of 10 years, or if you bought into Medicare. Although Medicare is a federal program, private insurance companies (intermediaries) actually administer it under the direction of the Centers for Medicare and Medicaid Services (CMS).

Medicare is neither a comprehensive health care plan, nor is it free of cost. In fact, Medicare only provides you with basic health insurance coverage. As a beneficiary, you are responsible for deductibles, insurance co-payments and payment of services not covered. Approximately 80 percent of doctors and limited-license practitioners in the U.S. participate in Medicare. To help control escalating medical costs, the program has established a national fee schedule for medical procedures performed. Medicare will only cover medically-necessary services for illnesses and injuries.

Frequently Asked Question: "Who determines if you are eligible for Medicare?"

The Social Security Administration is charged with making eligibility determinations. If you meet the age eligibility requirement, or are applying on the basis of a disability or end-stage renal (kidney) disease, then eligibility is a matter of verifying your identity and age.

You may file for Medicare benefits three months before age 65. If you are entitled to cash benefits (social security or railroad retirement), you will automatically be entitled to Medicare without submitting an additional application.

Who Qualifies for Medicare?

- People age 65 or older
- Certain disabled people younger than age 65
- People of any age with permanent kidney failure and
- People of any age with ALS (Lou Gehrig's Disease)

Approximately one million elders in the U.S. are not entitled to Medicare due to insufficient work history

For additional information on Medicare and related eligibility requirements, contact your area agency on aging and ask for a SHINE counselor. Other information sources include the Social Security Administration at 1-800-772-1213 or their Web site at www.ssa.gov. You may also visit the Medicare Web site at www.medicare.gov.

Medicare – How Medicare Works

Medicare was enacted to provide a safety net of health-care coverage for qualifying individuals. Medicare is comprised of two distinct parts. Part A provides hospital insurance protection and Part B provides medical insurance protection.

Medicare Part A pays for inpatient hospital care, post-hospital skilled nursing care, home health care and hospice care. If you receive services under Part A, chances are you will not have to pay anything other than the deductible, since you have already paid through Federal Insurance Contributions Act (FICA) payroll tax withholdings. If you need to go back to the hospital after 60 days or more from the last discharge date, another deductible will have to be paid. Medicare Part A covers up to 90 days of hospital services in each “benefit period,” and an additional 60 lifetime days.

Part B Medical Insurance covers doctors’ fees, lab fees, home health care services, hospital outpatient services and other medical services or items not covered under Part A. When you apply for Part A Medicare, you are automatically enrolled in Part B. You have the option to turn down Part B, however, by notifying the Social Security Administration. If you decide to turn down Part B, you may incur a penalty if you decide to accept Part B at a later date. Monthly premiums are automatically deducted from your Social Security check unless the Social Security Administration (SSA) has been informed otherwise.

There are two ways that Medicare beneficiaries can access services. The traditional fee-for-service delivery system where you visit a hospital/doctor of your choice and pay a fee for services rendered is one way to receive services. The other way to receive health care is to join a Medicare Advantage plan. These are private managed care organizations such as health maintenance organizations (HMOs) or preferred provider organizations (PPOs) who have a contract with Medicare.

Under both systems, Medicare coverage is the same; however, the delivery of benefits, the method of payment and the amount of out-of-pocket expenses are different. Most people currently use original Medicare. Fee-for-service users usually supplement their Medicare plans with Medigap insurance, or with retiree coverage from their employers or unions.

Services Covered Under Medicare Part A

- Inpatient hospitalization care
- Limited post-hospital skilled nursing care
- Home health care
- Hospice care

Medicare currently covers approximately 39 million people, or more than 14% of the total U.S. population.

Services Covered Under Medicare Part B

- Doctors' services
- Outpatient hospital care
- Occupational/physical/speech therapy
- Medical supplies/equipment
- Ambulance transportation (limited)
- Chiropractic services (limited)
- X-rays/lab tests

The number of people electing to receive Medicare benefits through Medicare Advantage plans, which generally require less out-of-pocket expense than Original Medicare, is on the rise. If you are approaching the eligibility age for Medicare, you should give careful consideration to Original Medicare and Medicare Advantage service delivery options. Your choice should be influenced by several factors including: any retiree coverage that you have from previous employment, your financial situation and future lifestyle and retirement plans.

Frequently Asked Question: "What are some advantages and disadvantages of joining a Medicare Advantage plan such as an HMO?"

A key advantage of belonging to an HMO is that many HMOs provide benefits beyond those Medicare will pay. These may include prescription drugs, dental care, eyeglasses and hearing aids. A possible disadvantage of belonging to an HMO is that most will limit your access to specialists and services within their networks. If you need to see a specialist, you are required to obtain a referral from your primary care physician. (See Medicare Health Plan Options section for more details).

For additional information on Medicare or HMO plans, contact a SHINE counselor by calling the Elder Helpline at 1-800-96-ELDER (1-800-963-5337).

Medicare – Health Plan Options

Since Medicare was designed to provide basic health insurance coverage to seniors, it does not pay all medical expenses. To fill gaps in coverage, beneficiaries are required to contribute through co-payments, deductibles and/or through the purchase of supplemental policies. Once you become eligible for Medicare, you must choose the type of plan that best meets your health care needs. Several health plan options are described below.

Original Medicare – Covers medical expenses up to 80 percent of approved services under Medicare Part B, leaving you to pay the remainder. Depending upon the nature of your illness, the remaining portion can be very costly. Because Medicare does not cover prescription drugs, you may want to consider other options, such as a managed care organization (HMO, PPO, PSO, etc.), an employers’ group plan or a Medicare Supplemental Insurance (or Medigap) policy.

Supplemental Insurance (Medigap) – Twelve different standard plans are offered by private insurers as supplemental policies to fill some of the “gaps” not covered by Medicare. Each standard plan covers specific costs and services not already covered under original Medicare. For example, Medigap insurance may help cover your copayment for skilled nursing care after 21 days and up to 100 days at \$114/day (2005). Plans may also cover the amount of your Part A and Part B deductibles, at-home recovery needs and other benefits. A few Medigap policies are available for people age 65 and younger that have Medicare due to a disability.

Managed Care Organizations (Medicare Advantage) – Several managed care options exist in Florida. You may choose from an HMO (health maintenance organization), a PPO (preferred provider organization), or a PSO (provider sponsored organization).

A brief description of each managed care option is described below:

- **Health Maintenance Organization (HMO)** – Enrollment in an HMO provides benefits not usually covered by Medicare (i.e., prescription drugs, dental and vision services). You must live within the plan’s service area and use their physicians, providers and facilities. A monthly premium is generally required in addition to

According to a 1999 survey, approximately 91% of Medicare beneficiaries purchase some type of supplementary coverage to compensate for services not covered by Medicare.

your Part B premium. You may also enroll in a Medicare HMO if you are disabled and have Medicare Parts A and B.

• **Preferred Provider Organization (PPO)** – A PPO provides care through networks of doctors and hospitals. You usually do not have to select a primary care physician and you can go directly to any doctor in the plan’s network. This year, regional PPOs will be available throughout the state. These PPOs are meant to help those Floridians in rural areas who have limited or no access to other healthcare options such as HMOs. The State of Florida makes up one region. Therefore, unlike in HMOs, patients can be anywhere in the state and use an in-network provider. You may receive care from some doctors and hospitals outside the plan’s network, but it will cost extra. Your out-of-pocket costs will more than likely be higher than in an HMO.

• **Provider Sponsored Organization (PSO)** - A Medicare PSO resembles an HMO, but is run by doctors and hospitals themselves, not by an insurance company.

Employer Group Plans – If you are currently enrolled in a group plan, you may want to check with your benefits administrator for continued coverage or supplemental options once Medicare becomes your primary insurance. On the other hand, if you are still working and plan to keep your employer’s group plan as your primary insurance carrier, you may want to delay signing up for Part B of Medicare until you retire. (NOTE: Upon retirement, seniors have an eight-month special enrollment period in which to sign up for Part B. However, if you are eligible but do not sign up for Medicare Part B during the special enrollment period, you will only be able to sign up during the general enrollment period that is held each year from January-March. The cost of your Part B may go up. In addition, when you sign up for Medicare Part B, you automatically begin your MEDIGAP open enrollment period, which, once started, cannot be changed or restarted).

Frequently Asked Question: “If I enroll during the general enrollment period, will Medicare coverage start immediately?”

No. If you enroll during the general enrollment period, your Medicare coverage will begin on July 1st of that year.

For assistance with information on Medicare choices, call your area agency on aging and ask for a SHINE counselor, or call the Elder Helpline at 1-800-96-ELDER (1-800-963-5337).

Medicare Savings Programs

There are state-administered programs available to help people with Medicare save money each year. Most state programs pay some or all of Medicare's premiums, deductibles and co-insurance for those with lower incomes who are entitled to Medicare.

In Florida, if you qualify for Part A of Medicare, your income is below a certain amount and your financial resources (bank accounts, stocks and bonds) account for not more than \$5,000, you may also qualify for assistance as a Qualified Medicare Beneficiary (QMB), a Special Low-Income Medicare Beneficiary (SLMB) or for the Qualifying Individual (QI-1) programs. (NOTE: Your "resources" do not include your home, car, furniture, life insurance up to \$2,500 or burial fund up to \$2,500. These savings programs are also known as limited assistance Medicaid programs).

Frequently Asked Question: "If I own more than one home, which home is exempt?"

The homestead exemption refers only to your personal residence.

If you think you may qualify for any of these savings programs, it's very important that you call, even if you are not sure. Contact your local Department of Children and Families (DCF) office listed in your local phone book, or call the Elder Helpline at 1-800-96-ELDER (1-800-963-5337) for DCF's number.

Medicare – Health Screenings and Tests

To help elders live a healthier life, Medicare covers several preventive health services, with certain limitations, including:

- “Welcome to Medicare” exam;
- Bone mass measurement tests (to help detect osteoporosis);
- Cardiovascular screenings;
- Colorectal cancer screening tests;
- Diabetes screenings;
- Diabetes self-management services;
- Glaucoma screening tests;
- Mammograms;
- Medical nutritional therapy services (for those w/ diabetes);
- Pap smears and pelvic exams;
- Prostate cancer screening tests; and
- Vaccinations (flu, pneumonia, and hepatitis B).

There are steps you can take to lower your risk of disease and illness. Talk to your doctor about your risk of developing these health problems and your need for these preventive services.

Frequently Asked Question: “Do I need to have a referral from my doctor to participate in health screenings and tests?”

In most cases, patients can request to have these screenings without a formal referral from a primary doctor. Refer to “Section II, Disease Prevention and Medical Care” for further information about the above health risk screening services.

For specific information on health screenings and tests covered by Medicare, call your area agency on aging or call the Elder Helpline at 1-800-96-ELDER (1-800-963-5337) and ask for a SHINE Counselor.

Who Qualifies for Medicaid?

- Persons in need of nursing home or custodial care who are age 65 or older, blind or disabled
- Those whose monthly income does not exceed an allowable amount
- Those whose countable assets do not exceed an allowable amount

Some assets are not included in determining your eligibility

Medicaid Basics

Because of their similar sounds, Medicare and Medicaid may be confusing to some people. Both programs serve people age 65 or older. In addition to seniors, Medicaid covers a range of categories, including persons who are disabled, parents with minor children, pregnant women, children and those who are medically needy.

Whereas Medicare is available to seniors regardless of income and resources, Medicaid is a need-based program and is only available to individuals who meet certain income and resource requirements. If your income is below the established Medicaid criteria, but your assets or resources are not, healthcare coverage will be provided to you, but only after you have “spent down” your countable assets. For Medicaid purposes, countable assets are those items that count toward the Medicaid asset limitation. Not all assets you own are included in the Medicaid eligibility determination. Non-countable assets are exempt for Medicaid eligibility purposes (see “How Medicaid Works” section for listing of exempt assets).

Medicaid is a jointly-funded federal and state health insurance program. While programs vary from state to state, most elderly and/or disabled persons with low incomes are covered under both Medicaid and Medicare programs. Medicaid is now the single largest public source of funding for long-term care. The program covers approximately 36 million people, including children, seniors, persons who are disabled and people who are eligible to receive federally assisted income maintenance payments.

If you are one of the millions of seniors who fall within this group, there are two ways in which Medicaid can help:

- 1) If you are covered by Medicare and meet the income and assets limits of the Supplemental Security Income program (SSI), Medicaid may pay your premiums, deductibles and co-payments under Medicare.
- 2) Medicaid pays for your long-term nursing home care if you qualify under stringent income and asset restrictions. If you have spent down your life savings on costly long-term care, Medicaid will cover you after you have exhausted your resources.

State Medicaid programs are required to pay for nursing home and home-health care for persons who qualify under federal and state criteria. Increasingly, through waiver programs, states are

using Medicaid funding to cover other types of care for Medicaid-eligible seniors. This includes care for seniors that is provided at home and/or in community-based settings.

The Medicaid programs that provide services to the aged and disabled are called SSI-related programs (SSI stands for Supplemental Security Income). These programs provide both full and limited benefits to seniors and individuals with disabilities. See the section on “Medicaid Waiver/SSI Programs” for more details.

Frequently Asked Question: “I am confused about the Medicaid assets eligibility testing. What is the difference between countable and non-countable assets?”

In determining eligibility under the asset criteria, a potential Medicaid recipient must be asset-poor; particularly as it relates to countable assets. Items classified as countable assets are included toward the Medicaid limitation asset amount. Non-countable assets can include your home (place of residence), personal effects and one automobile. Since these items are non-countable, they are excluded from the Medicaid test in determining Medicaid eligibility.

For more information on the Medicaid program, contact your local agency on aging and ask for a SHINE counselor, or call the Elder Helpline at 1-800-96-ELDER (1-800-963-5337).

Services Covered under Florida Medicaid

- Inpatient hospital
- Outpatient hospital
- Physician services
- Transplant services
- Laboratory and X-ray
- Skilled and intermediate nursing care
- Home health care
- State mental health hospital
- Rural health clinic
- County health department clinic services
- Dialysis center services
- Transportation

How Medicaid Works

Medicaid is a state and federal partnership that provides health insurance coverage for those most in need. The program improves the health of seniors by paying certain medical and health care costs of those who qualify. Without Medicaid, these individuals might otherwise go without health-care services.

In Florida, the Agency for Health Care Administration (AHCA) develops and carries out policies related to the Medicaid program. To determine current Medicaid financial eligibility requirements, contact the Florida Department of Children and Families (DCF). When applying for Medicaid, be prepared to provide information on your assets and income. You must also comply with other criteria. Florida, like most states, is a “spend down” state requiring that you first spend down your own assets and resources to pay for your health care (to a certain level) before you qualify for Medicaid.

If you or a loved one requires 24-hour skilled nursing care and want to receive Medicaid benefits, you must have a nursing home placement eligibility assessment. You should contact the Florida Department of Elder Affairs’ Comprehensive Assessment and Review for Long-Term Care Services (CARES) office regarding this Medicaid eligibility assessment.

Medicaid allows some flexibility to applicants in defining the assets that can be excluded under its non-countable assets provisions. These items are exempt and will not affect your eligibility to receive Medicaid benefits.

The items are as follows:

- Your home (principal residence) - regardless of value.
- Household belongings, furnishings, personal effects and jewelry (some states limit value).
- A burial account of up to \$2,500 (or \$1,500 for SSI recipients).
- Burial plots for the individual or members of the family.

- Prepaid non-cancelable burial contracts.
- Cash value of life insurance policies (face value cannot exceed \$2,500 or \$1,500 for SSI recipients).
- Term life insurance policies (no face value limitation).
- One automobile for use by individual and family.
- Company pension funds, certain Keogh funds and certain trust funds.
- Certain income-producing property that is “essential to their self-support.”
- Inaccessible assets of any value.

To get a better understanding of how Medicaid works and the various options available to help preserve your assets in case of a long-term illness, consult with an attorney specializing in elder law.

Frequently Asked Question: “If I have a question or complaint about a Medicaid provider, where should I go?”

You may contact the Agency for Health Care Administration (AHCA) to report a complaint or ask a question. In addition to policy development and administration, AHCA certifies Medicaid providers. If you have a complaint about your board and care at any long-term care facility, contact your local Long-Term Care Ombudsman Council (see “Resource Referral Directory”).

For more information on the Medicaid program, contact your local agency on aging, or call the Elder Helpline at 1-800-96-ELDER (1-800-963-5337).

Services Covered under Florida Medicaid

- Ambulatory surgical centers
- Podiatry
- Dental
- Visual services
- Hearing services
- Community mental health services
- Hospice
- Medical supplies and equipment
- Nurse services
- Chiropractic services
- Medicare premiums, deductibles and coinsurance
- Augmentative and communication systems

Limitations and exceptions apply to all services.

Waiver Programs under Medicaid to Assist Elders

- Aged/disabled adult waiver
- Assisted living for the elderly waiver
- Consumer directed care waiver
- Nursing home diversion (NHD) waiver
- Program of All-Inclusive Care for the Elderly (PACE)

Medicaid Waiver/SSI Related Programs

During the initial roll out of Medicaid, payment for long-term care services was directed primarily to nursing home care. As caregivers and service recipients began to request that resources available for institutional care be made available for home and community-based care, the government responded with waivers and SSI programs. Today, Medicaid funds can be used to provide care in a variety of home and community-based settings.

To be eligible for these programs, you must meet certain age and eligibility criteria. A brief summary of the various Medicaid Waiver and SSI related Medicaid programs are provided below:

Adult Day Health Care Waiver – Provides for attendance to an adult day health care center for residents of Palm Beach or Lee counties. This is the only service provided through this waiver. The program is best suited for clients who need supervision and or assistance during the day while a caregiver is working.

Aged/Disabled Adult Waiver Program – Provides home and community-based services for individuals in need of nursing home care that can remain at home with special services. Recipients make informed choices about home and community-based services in lieu of nursing facility care.

Alzheimer's Disease Waiver – Provides home and community based services to individuals residing in Miami-Dade, Broward and Pinellas counties. The clients must be residing at home with a capable caregiver and have a diagnosis of Alzheimer's disease. The program will focus on supporting the caregiver while delaying or preventing admission to a nursing home.

Assisted Living for the Elderly Waiver Program – Provides home and community-based services for recipients residing in qualified assisted living facilities (ALFs). Recipients make an informed choice of receiving home and community-based services in lieu of nursing facility care.

Channeling Waiver Program – Provides home and community-based services through a contractual agreement with an organized health care delivery system. This program is only available in Dade, Monroe and Broward counties.

Developmental Services Waiver Program – Provides services to individuals with developmental disabilities in order to enable them to remain at home in their communities.

Hospice Medicaid Program – Helps maintain a terminally ill individual at home for as long as possible by providing in-home care and avoiding institutionalization whenever possible. However, hospice is also available to individuals residing in a nursing facility.

Institutional Care Program (ICP) – Helps people in nursing facilities pay for the cost of their care. Unlike Medicare, Medicaid will pay for custodial care for an unlimited period of time.

Long-Term Care Community Diversion Project - A comprehensive Medicaid waiver program designed to allow individuals to remain at home or in the community. Participating organizations employ case managers to coordinate medical and long-term care services. The organizations also have flexibility allowing them to provide an enriched set of services including preventative health training, home health care, durable medical equipment, dental, prescription drugs, Medicare co-insurance and deductibles, pharmaceutical counseling, arranging and coordinating medical care, family training and comprehensive supportive assistive living services in residential facilities.

Medicaid for the Aged and Disabled (MEDS-AD) – Provides full Medicaid benefits to aged and disabled individuals who have incomes less than 88 percent of the federal poverty level and meet the asset limit. Note: Medicaid does not cover blind individuals, unless they have been declared disabled.

Medically Needy Program – Provides Medicaid for persons with high medical bills, whose income is too high to qualify for traditional Medicaid programs. Individuals qualify for the Medically Needy program on a month-to-month basis by contributing a monthly share of cost.

Optional State Supplementation (OSS) - A cash assistance program. Its purpose is to supplement a person's income to help pay for costs in an assisted living facility, mental health residential treatment facility and adult family care home. This is not a Medicaid program and eligibility requirements for OSS may differ from Medicaid. The payment is made directly to the client and is based on the client's income and the current OSS cost of care in the facility.

Program of All-Inclusive Care for the Elderly (PACE) – PACE is similar to the Long-Term Care Community Diversion Project in that it targets individuals who would otherwise qualify for Medicaid nursing-home placement and provides them with a comprehensive service package that permits them to continue living at home while receiving services, rather than being placed in a nursing home. PACE is unique, however, in several respects. It includes both Medicare and Medicaid services and features comprehensive social services that can be provided at an adult day health center, home and/or inpatient facilities. A team of doctors, nurses and other health professionals assess participant needs, develop care plans and deliver all services that are integrated into a complete health-care plan.

Project AIDS Care Waiver Program - Provides home and community-based services to individuals diagnosed with AIDS. Recipient makes an informed choice between hospital or nursing facility care and home and community-based services.

Qualified Medicare Beneficiary (OMB) – Pays the Medicare monthly premiums, deductibles and co-insurance within prescribed limits for people who meet the asset limit and whose income does not exceed 100 percent of the federal poverty level.

Qualifying Individuals I (OI 1) – Pays the Medicare Part B monthly premium for people who meet the asset requirements and have a gross monthly income of more than 120 percent, but less than 135 percent, of the federal poverty level. This program is limited by availability of capped federal-funding allocated to the state.

Specified Low-Income Medicare Beneficiary (SLMB) – Pays the Medicare Part B monthly premium for people who meet the asset requirements and have gross monthly incomes above 100 percent, but less than 120 percent, of the federal poverty level.

For additional information to help you better understand the Medicaid program, contact your area agency on aging and ask for a SHINE counselor, or call the Elder Helpline at 1-800-96-ELDER (1-800-963-5337).

Uninsured Seniors

Early retirement, the loss of a job, termination of employer-sponsored coverage or a reduction in work hours can all cause a cessation in health insurance coverage. For adults aged 50 to 64, who find themselves in such a predicament, the search for affordable replacement coverage can be riddled with many challenges.

Most insurers see older adults as higher risk, as they are likely to have more health problems, which can lead to higher medical bills. The following information may help you in your quest for affordable health insurance benefits:

COBRA – The Consolidated Omnibus Budget Reconciliation Act (COBRA) can be helpful in continuing group coverage temporarily. COBRA is designed for people who lose their jobs, are fired, have reduced working hours or those who quit their jobs. This health coverage option offers more benefits than buying a private policy but can be quite expensive. Coverage lasts for either 18 or 36 months. For information on COBRA benefits, call the Department of Labor at 1-866-444-3272. You can also access various publications at www.dol.gov/pwba/pubs/COBRA/cobra99.pdf.

Group Health Plan – If you are currently covered by a group health plan and are about to be laid off, you should try to continue your health plan as long as possible. See your benefits administrator for options.

HIPAA – The Health Insurance Portability and Accountability Act (HIPAA) helps protect people who switch jobs and want to keep their health insurance coverage.

While you cannot take your old health coverage with you, HIPAA allows you to transition from one health plan to another one, without being rejected for having a serious health condition. HIPAA guarantees access to health insurance and exempts you from exclusion periods for pre-existing conditions. For more information on HIPAA coverage, call the Department of Financial Services – Consumer Helpline at 1-800-342-2762 (out-of-state callers) or (850) 413-3100 (in state).

Frequently Asked Question: “What if I need immediate medical care and have no health insurance?”

If you need immediate medical assistance and do not have insurance, you can go to the community health care center or rural health clinic in your area. State health care providers in these facilities accept individuals who need medical assistance, regardless of insurance coverage. Health centers and clinics are staffed by board certified doctors and most offer on-site pharmacies, X-ray services and other health related services.

For additional information on free or low-cost health care providers in your area, contact your area agency on aging or call the Elder Helpline at 1-800-96-ELDER (1-800-963-5337) and ask to speak with a SHINE counselor.

SECTION VII- ELDER RIGHTS/ABUSE & FRAUD



Abuse, Neglect and Exploitation 164

Advocacy/Ombudsman Services 166

Financial Fraud/Scams 169

Health Care Practitioner Complaints 174

Home Repair Fraud 175

Identity Theft 177

Legal Aid/Assistance Programs 179

Medicare Fraud 181

Statewide Public Guardianship Office 182

Triad 183

**ELDER RIGHTS/ABUSE &
FRAUD**

Signs of Abuse

- Cuts, burns, bruises or welts
- Dehydration or malnutrition
- Lack of food, water or utilities
- Fear, anxiety, agitation or anger
- Isolation, depression or ambivalence

Report abuse! Call the Adult Protective Services Statewide Abuse Hotline at 1-800-962-2873

Abuse, Neglect and Exploitation

Getting older should afford you more respect, not less. No one at any age should be subjected to physical or mental abuse. If you are a senior and believe that you are in an abusive situation, it is important for you to know that you have rights and realize that elder abuse is a crime. As Americans, we all have the right to live our lives free from abuse, neglect and exploitation.

The Department of Elder Affairs is committed to working with the network of social services and law enforcement agencies throughout the state to protect Florida's elders from abusive situations and environments. The Adult Protective Services Act (Chapter 415 of Florida Law) requires the state to have specific procedures for reporting and investigating instances of suspected abuse, neglect or exploitation of disabled adults and the elderly. The Department of Children and Families' Adult Protective Services Office serves as the lead agency for handling reports and investigations of abuse (see "Adult Protective Services").

How do you know if you have been abused? There are many forms of abuse. Any willful act or threat that causes (or is likely to cause) you significant physical, mental or emotional harm is considered an act of abuse. Common forms of abuse include: hitting, pushing, shaking, beating, yelling, verbal harassment, coercive behavior, intimidation and other acts that cause harm. Unfortunately, many seniors know their abusers well. Sadly, reports of abuse conducted by adult children, grandchildren, friends and neighbors, or in-home health care providers have become commonplace.

Neglect occurs when caregivers fail to provide elders with the essentials needed to maintain their physical and mental health. Your parent could be a victim of neglect anytime someone in charge of their care deprives them of food, clothing or medical care. In most cases, neglectful behavior is repeated over a period of time.

Exploitation involves the unauthorized handling or usage of an elderly person's money, property or other valuable resources. Unfortunately, there are many ways in which unsuspecting elders can be exploited. Those who misuse their power of attorney or their guardianship status in a way that results in the unauthorized appropriation, sale, or transfer of property or personal assets is guilty of exploitation. To report fraud or

financial exploitation, contact your local law enforcement office and Florida's Banking and Finance Consumer Hotline (1-800-848-3792).

Frequently Asked Question: "I feel like I am being abused, but I do not want to get anyone in trouble. What should I do?"

Elder abuse in any form is a crime. When you tolerate abuse, you not only endanger your well being, but also the well being of others who may come in contact with the abuser.

For additional information on elder abuse, neglect and exploitation, contact your area agency on aging or call the Elder Helpline (1-800-963-5337).

**Location of State's
17 LTCOP Offices**

- Pensacola
- Tallahassee
- Gainesville
- Ocala
- Jacksonville
- Daytona Beach
- Largo
- New Port Richey
- Tampa
- Lakeland
- Orlando
- Fort Myers
- West Palm Beach
- Fort Pierce
- Fort Lauderdale
- North Miami
- South Miami

Advocacy/Ombudsman Services

An ombudsman is a specially trained and certified volunteer who has been approved by the Governor, certified by the Department of Elder Affairs and given investigative authority under state law. An ombudsman investigates complaints related to quality of care and life of residents in long-term care facilities.

Florida's Long-Term Care Ombudsman Program consists of seventeen district councils and one statewide council. Each district council is responsible for investigating and resolving complaints made against facilities located in its district. The objective of the Long-Term Care Ombudsman Program is to protect the health, safety, welfare, human and civil rights of long-term care residents.

Complaints about a facility may be filed against its employees, service providers, guardians or other persons in a position to threaten or interfere with the rights, health, safety or welfare of a resident. Complaints may range from emotional and/or physical abuse and inadequate services to complete disregard of a resident's individual rights.

The following is a listing of Florida's 17 Long-Term Care Ombudsman district councils and the counties comprising each district. You may contact either the district or county council for assistance.

Florida's Long-Term Care Ombudsman Councils

Northwest Florida Council Pensacola, FL (850) 916-6720	Escambia, Santa Rosa, Okaloosa and Walton
Panhandle Council Tallahassee, FL (850) 921-4703	Holmes, Jackson, Washington, Bay, Calhoun, Gadsden, Liberty, Gulf, Franklin, Leon, Madison, Taylor, Jefferson and Wakulla
North Central Florida Council Gainesville, FL (352) 955-5015	Hamilton, Suwannee, Columbia, Lafayette, Dixie, Levy, Union, Putnam, Alachua, Bradford and Gilchrist
Withlacoochee Area Council Ocala, FL (352) 620-3088	Marion, Citrus, Hernando, Sumter and Lake
First Coast Council Jacksonville, FL (904) 723-2058	Nassau, Baker, Duval, Clay, and St. Johns
First Coast South Council Daytona Beach, FL (386) 226 7846	Volusia and Flagler
Mid and South Pinellas Council Largo, FL (727) 588-6912	Mid and South Pinellas (Belleair Road in Clearwater, plus South)
Pasco and North Pinellas New Port Richey, FL (727) 834-3127	Pasco and North Pinellas (North of Belleair Road in Clearwater)
West Central Florida Council Tampa, FL (813) 558-5591	Hillsborough and Manatee
South Central Florida Council Lakeland, FL (863) 413-2764	Polk, Highlands and Hardee

**Florida’s Long-Term Care Ombudsman Councils
(Cont’d)**

East Central Florida Council Orlando, FL (407) 228-7752	Orange, Seminole Brevard and Osceola
Southwest Florida Council Fort Myers, FL (239) 338-1493	Sarasota, DeSoto, Lee, Hendry and Collier
Palm Beach County Council West Palm Beach, FL (561) 837-5038	Palm Beach County
Treasure Coast Council Fort Pierce, FL (772) 595-1385	Martin, St. Lucie, Indian River and Okeechobee
Broward County Council Sunrise, FL (954) 747-7919	Broward
South Dade and Florida Keys South Miami, FL (305) 671-7245	Monroe and South Miami-Dade (South of Flagler St., all SE and SW addresses)
North Dade Council Miami, FL (786) 336-1418	North Miami-Dade (North of Flagler St., all NE and NW addresses)

Frequently Asked Question: “Who can use ombudsman services?”

Residents of long-term care facilities who are age 60 and older, friends and relatives of residents, and administrators and employees of facilities who have resident-related concerns about the rights and treatment of facility residents may use the Ombudsman Council’s services.

For additional information on the Long-Term Care Ombudsman Program, contact the district council office nearest you, call your area agency on aging or call the Elder Helpline (1-800-963-5337).

Financial Fraud/Scams

The average American is now working harder than ever to save and invest earnings. Unfortunately, swindlers and con artists are working just as hard to come up with new ways to get us to part with our money. Some scams promise certain and immediate wealth. Others offer insurance policies and products that sound too good to be true.

Older consumers should be put on notice that thieves are making special efforts to attract seniors into their bogus claims, charities, lotteries, and prizes. It is hard to spot fraud when it is happening. The Federal Trade Commission estimates that consumers in Florida lost more than \$25 million in 2003.

Con artists use three methods to contact potential victims: phone, mail and/or door-to-door sales. It is important for seniors to become informed about these methods so they may protect themselves from becoming victimized. Be aware of salespeople who ask for your banking, credit card or social security number information. You should also be suspicious of salespeople who promise fantastic, too-good-to-be-true deals and quick returns on your money.

Senior Scams

Why Seniors? Generally, elders are trusting people. Often elders live unaccompanied. Lonely people are vulnerable to the charms and credible deceptions of the con artist. Further, there are many elders who have on-hand cash and liquid assets.

Scams and Foreclosures

Beware of get-rich-quick schemes. Never get taken into high-pressure sales (the need for quick decisions) or demands for cash only. A common technique is to offer “secret deals” only to specially selected people.

Among property scheme criminals, increases in the number of so-called “foreclosure rescuers” has been generated by a flourishing real estate marketplace in times of fast appreciation residence values.

In one example a “rescuer” contacted homeowners who were on the verge of losing a house by convincing the owners to surrender title to the house. They were then to become “renters” and be able to buy back the house over a period of “just a few years.” The scammer convinces them another party with a better credit record would be able to refinance the

How to Avoid Financial Scams

- Ask for written materials before you commit to any offer
- Check out companies with the Better Business Bureau or the Attorney General’s Office
- Don’t give credit card or checking account numbers to strangers
- Walk away from a “deal” if you feel like you are being pressured

While people over the age of 65 make up almost 13% of the U.S. population, they represent about 30% of scam victims.

Things to Avoid:

- Never sign any document that has blank spaces.
 - Never allow yourself to be pressured into signing anything
- (You should always carefully read every element of the document and, even better, have a trusted lawyer assess the terms of the agreement.)
- Never allow yourself to enter into verbal agreements.

property and prevent the loss facing them. In the course of time the anticipated buy-back fails and the homeowners lose the house while the “rescuer” keeps most of the equity.

Never sign away (defined as a “quit claim deed”). Desperation prompts owners who are having difficulties with payment to reach for a “simple” solution to their problem and move too hastily. A better answer is to contact a mortgage company or the lender for help.

Spam E-Mail

An “Intelligence Report” security firm named “Message-Labs” indicated that 77.8 percent of all emails for February of 2007 were spam. Law enforcement is attempting to deal with this spam issue.

As time goes by, the amount of spam continues to rise, and, much of this spam can only be described as “criminal.” Part of the spam problem can be addressed by installing anti-spam software. Many such programs contain anti-spam filters. Without such protectors email traffic can be frustrating and unwise.

Email addresses should not be given out haphazardly. Email addresses should never be posted where they can be seen publicly. One safeguard is to substitute “at” for the “@” symbol. Further, accept only email from trusted sources. Emails that profess to be from “Pay Pal or Bank of America” are consistently among those described as “phisher” spam whose intention is to entice you to give personal information by appearing to be valid requests for information.

Home Improvements

Many contractors use fraudulent schemes to acquire income through work never begun or completed. Having a trusted attorney review contracts or other agreements is often prudent. Such care can often save thousands of dollars, and can save unanticipated penalties. Such assistance is available at little or no cost. You may be well advised to seek out a local attorney who specializes in legal matters for the elderly.

The Truth in Lending Laws

This is a form of protection against offerings of loans to purchase or refinance a house. “Sub-Prime Lenders” lend money at very high interest rates. [See “Attorneys-Elder Law” in your telephone book “yellow pages”.]

Diet Fraud

Little known until recently, this form of “fraud” is growing. Often one sees infomercials and/or other television commercials which assure the listener that weight can be lost through the use of a “gadget” that is supposed to help one lose weight.

When looking for a diet plan, be careful to avoid those plans that feature models of paid actors. It is always possible to hire people motivated by income alone to act out a carefully scripted scenario. Also it is important to avoid programs, which make promises that are “too good to be true.” The best approach to choosing a diet program is to consult a trusted physician or to use common sense.

Internet Scams

The Internet is a wonderful resource offering elders the conveniences of online shopping and email, but it is also an equally useful resource for con artists using this technology in unceasing attempts to steal your money and identity in increasingly clever ways. Internet thieves rely on the novelty and popularity of the worldwide web to reassure victims who might otherwise be vigilant in recognizing the fact that they are being scammed.

Internet scams, like any other fraud, will not tempt cautious consumers who use common sense, research the concerns with which they do business online, take measures to ensure their personal identity and account numbers are safeguarded in legitimate business transactions, and do not respond to the bogus promises of strangers that promise something for nothing.

How to Protect Yourself: Shopping on the Internet

The Florida Attorney General’s Office recommends that consumers exercise as much caution and common sense in using online shopping services as they do in making more conventional types of purchases through on-sites, mail order and telephone shopping. Consumers should consider the following before making an online purchase:

- o If you are not shopping with a company you already know, research the company and ask for printed information, such as catalogs and refund/exchange policies, before you buy. Remember that the Web site

“Phishing” is an illegal variety of spam that uses email and fraudulent Web sites to imitate governmental agencies and legitimate companies.

To find a local attorney who specializes in elder law, see “Attorneys-Elder Law” in your telephone book “yellow pages”.

If you think you have been victimized by a fraud scheme, call the Attorney General's Office or the fraud division of your local police department.

The Attorney General's Office maintains a hotline weekdays at (866) 966-7226.

designated by a con artist can look just as convincing as the site of a legitimate business.

- o Use a secure browser that protects your credit-card numbers and other personal financial information. Always print a copy of your Internet order and confirmation number for your records. If you are concerned about the security of a company's Web site, make your purchase using the company's toll-free number, or mail your order with a check or money order.
- o Be wary of requests for information such as your social security number or other confidential information to complete online transactions.
- o Keep in mind that con artists can disguise deceptive advertising, travel scams and bogus contests using an attractive Web site that looks like those of legitimate concerns. Use common sense to determine if an offer is too good to be true.

According to the Attorney Generals' office, many older people do not ever report that they have been victims of fraud or economic exploitation because they may be embarrassed or afraid that the perpetrator may retaliate. To help seniors, since 1989, the state Attorney General's Office has sponsored Seniors vs. Crime, using a peer-to-peer approach for people who have been swindled. Since the program started, the volunteers who make phone calls or mediate disputes on behalf of victims have recovered more than \$5 million. The group has more than 3,000 volunteers, called "Senior Sleuths," working out of offices called "Storefronts."

Frequently Asked Question: "What should I do if I am presented with a deal that sounds too good to be true?"

If it sounds too good to be true, chances are it is. Experiences have indicated that people who think they are getting a good deal are often at high risk for becoming victims of financial scams. Do not be reluctant to say that you are "not interested" and/or "no, thank you."

Each year, the Federal Trade Commission receives tens of thousands of complaints about fraudulent activities committed by dishonest salespeople. The Federal Trade Commission enforces federal antitrust and consumer protection laws by working to eliminate deceptive and unfair practices.

Increasingly, federal and state law enforcement officials are forming task forces to help combat the rise in consumer fraud.

For additional information on financial fraud and scams, contact your local law enforcement office. You may also contact the Florida Department of Financial Services Consumer Hotline (1-800-342-2762), the Florida Division of Consumer Services (1-800-435-7352) or the Federal Trade Commission (1-800-876-7060).

If you have been the victim of a scam, or if you want to become an informed “Power Consumer,” you should start by calling the Florida Division of Consumer Services, toll-free at 1-800-HELP-FLA or 1-800-FL-AYUDA (Spanish).

The Division of Consumer Services provides help with: complaints, lemon cars, car repair shops, telephone scams and charity fraud (1-800-435-7352).

Complaint Issues Not Handled

- Billing disputes
- Fee disputes due to broken/missed appointments
- Personality conflicts
- Bedside manner or rudeness of practitioners

Chapter 456 of Florida Statutes allows the Division of Medical Quality Assurance to investigate anonymous complaints if the complaint is in writing and is a possible violation of the law.

Health Care Practitioner Complaints

If you or a loved one has a major complaint about the medical care that you have received, there is a system in place to help you. The Department of Health's Division of Medical Quality Assurance (MQA) is responsible for analyzing complaints and reports involving potential misconduct of licensed health care practitioners in the state of Florida.

The boards and councils within the Division of Medical Quality Assurance determine probable cause and disciplinary action in cases involving the misconduct of state medical practitioners. To file a complaint, you must contact MQA and ask for a complaint form for general health care professionals, dental professionals, or psychiatric/ psychology professionals. Once your completed forms are submitted, the division determines if your complaint involves a possible violation of Florida law and decides whether or not to further investigate your complaint. Following a legal review, the Department of Health will refer the complaint to the appropriate panel of the regulatory board to determine if a violation of the law has occurred.

State law requires that health care practitioners be given copies of complaints made against them. All complaints remain confidential until ten (10) days after the probable cause panel of the board has determined that a violation has occurred. Patient identity and patient records remain confidential at all times.

To file a complaint against a health-care practitioner, you may contact the Division of Medical Quality Assurance at 1-888-419-3456.

Frequently Asked Question: "What happens to the health care practitioner as a result of my complaint?"

If, after undergoing the proper proceedings, the practitioner is found to have violated the law, the regulatory board may impose a variety of penalties that include formal reprimand, obligation to pay a fine, restriction of practice, refund of fees billed and/or collected, probation, license suspension or license revocation.

For additional information on making complaints about a health care practitioner, contact the Florida Department of Health's Division of Medical Quality Assurance at 1-888-419-3456.

Home Repair Fraud

American homeowners spend billions of dollars each year to repair and improve their homes. If you are planning on making repairs or improvements to your home, selecting the right person or company to do the job is very important. In making the right choice you reduce the risk of becoming a victim of home repair fraud.

Home repair fraud can occur in many forms. The most common home repair scam occurs when shady workers come to your home unexpectedly with offers to do the work on the spot. This technique is most frequently used during the time when potential victims are most vulnerable. Their offers often seem like good deals because they promise to do the work right then and use supplies “left over from another job.” However, when they leave, many people find that they have been left with faulty repairs and little likelihood of getting their money back.

Providing brochures that offer to do an expensive job for an unusually low price is one trick of dishonest home repair firms. Sadly, homeowners discover that once they signed contracts, and payments have been sent, these firms never deliver the services ordered. Homeowners should also be wary of con men who just show up in front of their homes and try to gain access by posing as a utility repairman or a home insulation inspector offering a free inspection. These free inspections often turn up plenty of expensive repairs that most people do not need.

You should not be pressured into making home repair decisions. Before you allow any work to be done on your home, contact several contractors for an estimate. Take your time and compare the bids (any reputable company will give you time to think).

Use your time to carefully evaluate what you want done to your home. Make sure you know what each contractor plans to do, the type of materials to be used, and the estimated time of completion. You should always verify that your contractor is licensed, bonded and insured. Never pay for work before it has been completed.

If you think you have been scammed, you should contact the Florida Department of Consumer Affairs and your local police or sheriff’s office. To report illegal home repair activity or to file a complaint, you can also contact your state attorney’s office or local Better Business Bureau.

Signs of Home Repair Scams

- Out-of-state workers with no local connections
- Cash payment demanded
- Offer is only good for a day or two
- Materials used are “supplies left over from another job”
- Work is done quickly and poorly
- Final price is much higher than the original estimate
- Worker refuses to give references or a warranty

Homeowners are more susceptible to home repair fraud after a natural disaster, such as a hurricane, flood or tornado occurs.

The Florida Division of Consumer Services is Florida's clearinghouse for consumer information, protection and complaints. They provide help with all consumer fraud and abuse matters. Call 1-800-HELP-FLA or 1-800-FL-AYUDA (Spanish).

Frequently Asked Question: "I am living on a fixed income. Where can I go to get help with obtaining quality home repairs?"

Help is available for low-income homeowners whose homes need substantial improvement or repair. Contact your local community action agency to find out if you qualify for help under the weatherization program (see "Weatherization" section).

For additional information on home repair fraud, contact the Department of Business and Professional Regulation at (850) 487-1395.

Identity Theft

The advances of modern technology have made it even easier for thieves and con artists to rob seniors of their hard earned assets and life savings. Today's thieves do not have to rely on pick-pocketing as the primary method of robbing their victims. They can use data, such as your name and social security number, to open false credit card and bank accounts and make various purchases in your name — leaving you as the fall guy for their crime sprees.

Identity theft is on the rise and ranks as one of the top consumer fraud complaints in the nation according to the Federal Trade Commission. This kind of crime occurs when an imposter uses your name, social security number, or other personal information for their use without your knowledge.

Unfortunately, many people do not know that their identities have been stolen until:

- They receive bills for credit card accounts they never opened,
- Their credit report includes debts they did not know they had,
- Billing cycles pass without their receiving a statement, or
- They see charges on their bills they did not authorize and do not know anything about.

If you believe that someone has stolen your identity, there are several steps you should take immediately. First, contact the fraud departments of each of the three major credit bureaus. Tell them to flag your file with a fraud alert and include a statement that creditors should get your permission before opening any new accounts. Next, ask the credit bureaus for copies of your credit reports. Review the reports carefully to make sure that no additional fraudulent accounts have been opened or unauthorized charges made to your existing accounts.

Then, speak with your creditors about any accounts that have been tampered with or opened without your permission. Speak with someone in the security or fraud department and be sure to follow up your phone conversations with a written account of what was said. Note: Following up with a letter is one of the procedures spelled out in the Fair Credit Billing Act for resolving errors on credit billing statements.

Prevent Identity Theft

- Do not leave your name and address on discarded mail.
- Use a shredder to destroy papers with personal information.
- Store important papers in a secure location.
- Never leave mail in your box overnight.

Approximately 635,000 Americans were victims of identity theft in 2004. This loss was at a cost of \$547 million to the economy.

**Identity Theft
Preventive Measures**

- Do not divulge personal information to strangers.
- Report lost or stolen items immediately (identification, credit cards, check book).
- Issue stop payment orders on stolen checks.
- Avoid giving personal information at registrations for door prizes, discounts, and coupons.
- Check your credit report regularly.

Florida law prohibits the fraudulent use of personal identification information (also known as identity theft). Be sure to file a report with your local police or the police in the community where the identity theft took place. Keep a copy of the police report in case your creditors need proof of the crime.

Credit Company	Report Fraud	Credit Report*
Equifax	800-525-6285	800-685-1111
Experian	888-397-3742	888-397-3742
Trans Union	800-680-7289	800-916-8800
*Numbers to call for copies of your credit report		

Frequently Asked Question: "If my identity has been stolen, will I ever be able to get my credit restored?"

Yes, it is possible to have your credit restored. You will be asked to provide creditors with notarized affidavits identifying all fraudulent accounts and requesting that they be closed. The consumer information center has a form that can be downloaded from its Web site at www.consumer.gov/idtheft.

For additional information on identity theft, contact your local law enforcement office or call the Federal Trade Commission at 1-877-ID-THEFT (1-877-382-4357) or TDD 202-326-2502.

Legal Aid/Assistance Programs

Legal Services Programs Without Income Eligibility

Requirements - Title III of the Older Americans Act makes funds available specifically for legal assistance to the elderly. The Title III Legal Services provider for a particular area can be identified through the local Elder Helpline. Eligibility for these services is based on age, not income, so elders should provide their age if they call. Priorities are established on the types of legal matters handled.

Legal Services Programs With Income Eligibility

Requirements - Legal services for persons in Florida who would not otherwise have the means to obtain a lawyer are provided by a network of federal, state and local grants, and the courts.

The client eligibility standard for legal assistance providers in Florida is 125 percent of the federal poverty level. However, some individual provider programs often have special grants that enable them to serve certain populations with incomes which exceed the general eligibility standard, such as the elderly and victims of domestic violence. Therefore, it is important to contact the provider program directly to determine possible eligibility for assistance.

Frequently Asked Question: "How can I find the legal aid provider for my county?"

You can contact:

Florida Legal Services, Inc.
2121 Delta Blvd.
Tallahassee, FL 32303
Phone: (850) 385-7900

Also, in the resource directory section at the end of this guide, under the county resources listing, you can find the name, address and telephone number of your local legal aid provider. If you have a computer with access to the Internet, you can download a directory of providers by county from: <http://www.floridalegal.org>.

Elder Law Practitioners - Elder law is a recognized area of practice in Florida. These attorneys are familiar with the special needs and problems facing elders and can be located in

Local Elder Helplines are listed by county in the back of this guide; they may be found on the Department of Elder Affairs' Web site; or you may call the statewide Elder Helpline at 1-800-963-5337.

There are special legal aid programs for residents of rural areas. For information, call Florida Rural Legal Services, Inc., at 1-800-476-1837.

the yellow pages of the phone directory under “Attorney - Elder Law.”

“Certified” Elder Law Practitioners - Attorneys who are certified by The Florida Bar in “Elder Law” can be located on the Bar’s Web site at www.flabar.org. You may also phone The Florida Bar at (850) 561-5600 and ask for the certification staff. Certification is not required to practice elder law.

Academy of Florida Elder Law Attorneys (AFELA) - Elder Law attorneys may be located on the Web site of the Academy of Florida Elder Law Attorneys at www.afela.org. Select “Locate a Florida Elder Law Attorney” from the left side of the page and specify a city. A directory of all AFELA members for that city will be displayed, including addresses and phone numbers.

Lawyer Referral Service (LRS) of The Florida Bar - The Florida Bar LRS covers those counties where the local bar association does not operate a lawyer referral service. The toll-free number is 1-800-342-8011. The direct number is (850) 561-5844. There is a \$25 charge for a 30-minute consultation with an attorney, except for referrals to attorneys on the specialty panels. The Bar has four specialty panels: Low Fee, Elderly, Disability and AIDS.

Elderly Law Panel - The Elderly Law Panel of The Florida Bar LRS provides a free 30-minute consultation with an attorney. After the first 30-minutes, fees are negotiable, based on the client’s ability to pay.

Medicare Fraud

While no one can be sure of the precise dollar amount lost to Medicare fraud, it is reported to be in the billions. By understanding the common forms of Medicare fraud, you will be better positioned to protect yourself from becoming a victim.

Don't be afraid to ask questions about tests and procedures prescribed. Also, be sure to examine medical bills and look for items billed where no services were received. You should also look for duplicate charges on your bill. While it may seem unbelievable, dishonest doctors and health care practitioners have found ways to cheat Medicare and illegally profit from their senior clients. Fraud is committed through:

- Billing for services or supplies not provided;
- Altering claims to generate fraudulent payments;
- Receiving money for referrals to other doctors, agencies; or suppliers; and
- Misrepresentations by door-to-door solicitations offering free services and products.

Frequently Asked Question: "My husband recently lost his Medicare card. Can he use mine until he gets a replacement?"

No, using another person's Medicare card to receive medical care is considered to be a fraudulent activity.

For additional information on Medicare fraud, contact your area agency on aging or call the Medicare Fraud Hotline at 1-800-447-8477.

Tips for Medicare Recipients

- Protect your Medicare card like a credit card.
- Review all forms and hospital bills to verify services received.
- If you become a victim, report to authorities.

Statewide Public Guardianship Office

Although often confused with the Guardian Ad Litem program, guardianship is the process designed to protect and exercise the legal rights of people who lack the capacity to make their own decision and have not made plans for this possibility.

Prior to a guardianship being established, a court must determine that a person does lack capacity. If the court does determine a person lacks capacity and they do not have the appropriate advance directives, then a guardian will need to be appointed.

Generally, there are three types of guardians in Florida. If a person has family or friends that can serve, then the court may appoint that family or friend. These people are considered *non-professional guardians*. If the incapacitated person does not have a loved one that can and will serve but they have assets, the court may appoint a *professional guardian*. If the incapacitated person does not have family or friends and is of limited financial means, then the court may appoint a *public guardian*, if available.

The Statewide Public Guardianship Office is responsible for the registration and education of professional guardians in Florida and appoints the public guardians in the state. Current lists of both professional and public guardians can be found at <http://elderaffairs.state.fl.us>; click on the Statewide Public Guardianship Office.

Triad

Triad: A Concept in Action - Triad is symbolic of a three-way commitment among the law enforcement, senior citizens and agencies serving them in a community. They agree to work together to reduce the criminal victimization of the elderly and enhance the delivery of services to older persons.

Triad's main purpose is to develop, expand and implement effective crime prevention and education programs for older community members. Activities can center on both pre-victimization (preventive) and post-victimization (victim/witness assistance) aspects.

Triad works to improve the quality of life for seniors. By providing an opportunity for the exchange of information between law enforcement, service providers for the aging and older Floridians, Triad can also focus on reducing unwarranted fear of crime.

Triad's Beginnings - Three national organizations agreed that the crime-related needs of the elderly could best be met by a cooperative effort. The Triad relationship was cemented when AARP (formerly called American Association of Retired Persons), International Association of Chiefs of Police (IACP) and the National Sheriffs' Association (NSA) signed a cooperative agreement in 1988.

Florida State Triad - In December 2002, Governor Bush signed a resolution establishing a state Triad. Its purposes include:

- Strengthening community partnerships;
- Improving the quality of life and reducing crime and the fear of crime among older Floridians;
- Encouraging the growth of the Triad concept throughout the state; and
- Assisting in collaboration of local and state agencies to work together to enhance the delivery of services to our elders.



The agencies and associations participating in the Statewide Triad are:

Executive Office of the Governor

Attorney General

Department of Financial Services

Department of Elder Affairs

Department of Children and Families

Department of Law Enforcement

State AARP

Florida Sheriffs' Association

Florida Police Chiefs' Association

Department of Juvenile Justice

Florida Prosecuting Attorneys' Association

Department of Highway Safety and Motor Vehicles

To learn more about Triad and to find a Triad contact in your community, call the Department of Elder Affairs at 850-414-2000.

SECTION VIII- SAFETY & EMERGENCY SERVICES



Disaster/Hurricane Preparedness 186
Emergency Medical Care 192
Natural Gas Odors/Leaks 193
Heat Exhaustion/Emergencies 194

**SAFETY & EMERGENCY
SERVICES**

Important Items for Your Disaster Supply Kit

- One week supply of non-perishable food
- Water (1 gallon per person per day for 3-7 days)
- Flashlight and batteries
- Battery-powered radio
- First-aid kit
- Two week supply of prescriptions and other medicines
- Sturdy clothing and footwear
- Blankets, pillows, sleeping bags
- Toiletries and hygiene items
- Bug repellent and sunscreen
- Personal items (e.g., books, toys, etc.)
- Tools
- Important papers (e.g., valid ID)
- Credit cards and cash

Disaster/Hurricane Preparedness

Elders are especially susceptible to the effects of natural disasters and emergencies. Florida is particularly vulnerable to severe weather, such as hurricanes. Those who live alone or are without support of family and friends must take special precautions in the event of an emergency situation. People who are frail or disabled may need special assistance. Older adults who are caregivers may also require outside help.

The Florida Department of Elder Affairs publishes annually the *Disaster Preparedness Guide*. This guide contains important information concerning hurricanes, tornadoes, terrorism and poisoning, and what elders can do to protect themselves in these emergencies. A recommended list of critical items for a disaster supply kit is also provided. You can ask for a copy of this guide by calling the toll-free Elder Helpline at 1-800-96-ELDER (1-800-963-5337).

Florida law requires that evacuation assistance be available to individuals with special need for help. If family or friends are not available to provide help to a person with special needs who may need to evacuate, this person may qualify for evacuation assistance services. If this is the case, individuals should register with the local emergency management agency before disaster strikes.

Special needs shelters are designed to care for people who have health/medical conditions that require assistance but do not require hospitalization; they are generally in operation for one to four days as a result of hurricanes or other emergencies. Please note that a special-needs shelter is intended as a refuge of last resort and is not equipped as a medical-care facility. Trained medical staff, emergency power, bedding, and other supplies may be limited or totally lacking during an emergency.

The telephone numbers for the special-needs registries for each county are listed in this guide under “Resource Directories – Telephone Directory of Special-Needs Registries by County.” Telephone numbers can also be obtained by calling the local area agency on aging. Area agency on aging telephone numbers are listed by county under “Resource Directories.”

Frequently Asked Question: “After registering with the local emergency management agency, what happens if a storm approaches?”

Prior to the impact of a disaster, you will be notified to confirm that you still need assistance to evacuate to a special needs shelter.

If you need assistance, please be prepared to leave when help arrives. Be sure you have your disaster kit ready, which should include all necessary medical supplies (wheelchair, cane, glasses), prescriptions, special foods/nutritional supplements, blanket, pillow, clean clothes and other essentials that you may need.

Frequently Asked Question: "How can I be alerted when a hurricane develops in my area?"

In addition to weather alerts broadcast on local television stations, CATV channels, AM/FM radio and NOAA radio channels, the American Red Cross Hurricane E-Mail Alert System can keep you informed about the location and movement of tropical storms in the Atlantic and Gulf of Mexico throughout the hurricane season. To receive Hurricane and Severe Weather E-Mails, please visit the Red Cross web site at <http://www.tallytown.com/redcross/hwns.html>.

Frequently Asked Question: "If a disaster affects me, how can I apply for assistance through FEMA?"

FEMA Assistance / Help after a Disaster

If you have questions about assistance programs and what aid may be available, the U.S. Department of Homeland Security's Federal Emergency Management Agency (FEMA) provides several methods of getting important recovery information:

Log on to www.fema.gov.

The FEMA Web site provides a wealth of information. On the home page you will see a button labeled "Recovery Information." This page includes a list of questions that are updated frequently to cover current issues and concerns. FEMA urges you to periodically check "frequently asked questions" (FAQ) for updated information.

Call FEMA's Helpline:

In addition to answering your questions, the Helpline representative can tell you the status of your application for FEMA disaster assistance. Call 1-800-621-FEMA (3362). The hearing impaired may call TTY: 1-800-462-7585.

Frequently Asked Question: "How can I obtain FEMA's In-depth Guide to Citizen Preparedness?"

Are You Ready? An In-depth Guide to Citizen Preparedness (IS-22) is FEMA's most comprehensive source on individual, family and community preparedness. The guide has been revised, updated and enhanced to provide the public with the most current and up-to-date disaster-preparedness information available.

Are You Ready? provides a step-by-step approach to disaster preparedness by walking the reader through getting informed about local emergency plans, identifying hazards that affect their local area and developing and maintaining an emergency communications plan and disaster-supply kit. Other topics covered include evacuation, emergency public shelters, animals in disaster and information specific to people with disabilities.

Copies of *Are You Ready?* and the *Facilitator Guide* are available through the FEMA publications warehouse (1-800-480-2520). *Are You Ready?* Can also be viewed on the FEMA web site.

Frequently Asked Question: "If I need to evacuate and have a pet, where can I get information on lodging for pets?"

Web sites with information on pet-friendly lodging include:

www.petfriendlyhotelsandtravel.com

1-800-582-1889, or

www.petswelcome.com

Frequently Asked Question: "What are some key hurricane tips I should know?"

Evacuating the Area of a Hurricane - If a hurricane warning is issued for your area or authorities tell you to evacuate, take only essential items. If you have time, turn off gas, electricity and water. Disconnect appliances to reduce the likelihood of electrical shock when power is restored. Make sure your automobile's emergency kit is ready. You can purchase an emergency kit if you don't have one. Be sure to take prescription drugs with you. Follow the designated evacuation routes — others may be blocked — and expect heavy traffic. To learn more, contact your local emergency management authorities.

Boil-Water Advisory - Tap water may be unsafe for drinking in the wake of a hurricane or flooding. In this event, you can create a supply of water for cooking, drinking and tooth brushing by bringing water to a rolling boil for 1 minute. Timing starts when the water starts to bubble. Cool the water, then place in clean containers for use. Hot (not boiled) soapy water can be used for dishwashing and kitchen/bathroom surface cleaning. As a precaution, add one tablespoon of bleach per gallon. Laundry water does not need to be treated. Unless specifically listed, water for showering does not need to be treated.

Prescription Medications - As you evacuate, remember to take your prescription medicines with you. Many businesses, including pharmacies, may be closed during and after a hurricane. If you are unable to evacuate and cannot drive, ask a friend or a relative to drive you to pick up items you may need during the emergency, including a week's supply of medication.

Carbon Monoxide - During a power outage, running power generators or other devices can lead to deadly carbon monoxide poisoning. Carbon monoxide is an odorless, colorless, tasteless gas that kills more than 500 Americans every year. Never use generators, grills, camp stoves, or other gasoline-, charcoal-, and propane-burning devices inside your home, basement, garage, carport, or outside near an open window. If your home is damaged, stay with friends or family, or in a shelter.

Staying Safe in Your Home During a Hurricane - If emergency personnel recommend that you evacuate your home because of an oncoming hurricane, follow local emergency management instructions. If you are unable to evacuate through

the duration of a hurricane, there are things you can do to protect yourself. Seek shelter in an interior room with no windows. Stay away from all windows and exterior doors. Monitor the radio or television for weather reports. Listen to reports on a NOAA weather radio if one is available. Stay indoors until authorities declare the storm is over. Do not go outside — even if the weather appears to have calmed. Strong winds can resume quickly. Evacuate to a shelter or to a neighbor's home if your home is damaged or if emergency personnel instruct you to do so.

Electrical Safety - During hurricanes, power outages and flooding can cause electrical hazards. Never touch a downed power line or anything in contact with a downed power line. Contact the utility company before performing work near a downed power line. If a power line falls on your car, remain in the car unless it catches fire, or until authorities tell you to get out. Shut off electricity and natural gas in your home. Don't turn power back on until equipment has been inspected by a qualified technician. Don't touch a person who appears to have been electrocuted without checking to see whether the person is still in contact with the electrical source.

Building Safety - Buildings may no longer be safe following a hurricane or flood. There are a number of dangers that you need to be aware of as you return to and begin cleaning up your home or other building. In general, return to buildings during the daytime so you don't have to use any lights and be aware of possible structural, electrical or gas-leak hazards.

Fire Hazards - Use battery-powered lanterns and flashlights, if possible, instead of candles. If you use candles, make sure you put them in safe holders away from curtains, paper, wood or other flammable items.

Mold Prevention and Clean-Up - To prevent illness, disinfect and dry your home and the items in it. This will prevent growth of some bacteria, viruses, mold and mildew that can cause illness.

Rain or flood waters that get into buildings can create conditions that enhance mold. You can take steps to prevent mold growth. Make repairs to stop water from entering the building. Clean and dry wet items within 48 to 72 hours. Keep wet areas well ventilated. Discard materials that retain water and can't be repaired, including damaged building material. If

you see or smell mold, clean it with a solution of one cup of household liquid bleach per 1 gallon of water.

For further clean-up, clean walls, floors and counter surfaces with soap and water. Disinfect them with a solution of one cup of bleach per 5 gallons water. Wash all clothes and linen in hot water. Air dry and spray all unwashable items (for example, mattresses and furniture) with a disinfectant. Steam clean carpets. Throw away all items damaged by water that cannot be disinfected.

Animals and Mosquitoes – Secure all food sources and remove any animal carcasses to avoid attracting rats.

Be cautious of wild or stray animals. Wild or stray animals may be disoriented and dangerous following a hurricane or flood. Snakes may be hiding in unusual places after flooding. Be cautious. If you are bitten, try to identify the snake so that, if it is poisonous, you can be given the correct anti-venom. Do not cut the wound or attempt to suck the venom out.

Wear insect repellent when outdoors. Flooding may lead to more mosquitoes, which can carry disease.

Contact your area agency on aging for more information on disaster and hurricane preparedness, or call the Elder Helpline at 1-800-96-ELDER (1-800-963-5337). County emergency management contact information is listed in this guide under “Resource Directories - County Emergency Management Directory.”

Information for Listing on a Medical ID- Card

- Doctor's name and telephone number
- Emergency contact (name/telephone number)
- Existing conditions and diseases
- Blood type
- Medication allergies
- Current medications
- Insurance carrier

Always keep important medical and emergency telephone numbers near the telephone for quick and easy access.

Emergency Medical Care

The need for emergency medical care can be triggered by any number of unforeseen circumstances. If your emergency is not life threatening, you should call your doctor and describe the nature of your illness or injury and ask advice on what to do. If your doctor advises you to call EMS (Emergency Medical Services), hang up and dial 911 immediately.

You should always dial 911 for illnesses and injuries that you believe are life threatening or so painful that you fear losing consciousness. Once emergency personnel arrive, be prepared to explain what hurts, where it hurts and how much it hurts. Don't be afraid to ask questions or express discomfort with certain procedures or medications. If you are allergic to certain medications, make sure you let this information be known. Also, be sure to tell medical personnel about medications you are currently taking. This information should be readily available on a medical ID card. If you don't have one, ask a friend or relative to help you prepare one. You should carry this card with you at all times.

Frequently Asked Question: "What emergency care costs are covered by Medicare and/or Medicaid?"

Medicare and Medicaid will help pay the costs of emergency ambulatory service that is deemed the safest mode of transportation to a medical facility given the nature of the emergency.

Contact your medical insurance carrier/HMO, Centers for Medicare and Medicaid Services (CMS), and/or your local hospital for information on emergency medical care.

Natural Gas Odors/Leaks

Each year thousands of people in the U.S. die as a result of gas leaks in their homes. Although hard to believe, if not properly maintained, home appliances like your stove, central air heater and hot water heater can be hazardous to your health.

Understanding natural gas safety can help you and your loved ones better manage gas usage and prevent death or serious injury.

Natural gas distributors add harmless chemicals to their products to create the strong odor that helps consumers detect potentially harmful gas leaks. If you smell a weak odor of natural gas, it probably means that you have a gas leak because of an extinguished pilot light. Do not try to re-light your pilot until the gas odor has gone away. A strong odor of gas throughout your home is a good indicator that you have a more serious gas leak.

Carbon monoxide (CO) is a colorless and odorless gas that occurs naturally in homes. Minimal exposure to carbon monoxide can cause headaches, dizziness, weakness, nausea, vomiting and loss of muscle control. Prolonged exposure can lead to unconsciousness, brain damage and death. To reduce the risk of carbon monoxide poisoning, yearly maintenance check-ups should be conducted on all appliances and heating systems.

Frequently Asked Question: "What can I do to prevent carbon monoxide poisoning?"

To prevent accidental poisoning, purchase and install carbon monoxide detectors above your heater and in the hall near your bedrooms. Never operate a carbon monoxide producing engine or heating source in a closed area. For example, you should not leave a car running in an enclosed garage.

For more information on natural gas odors and leaks, contact your local utility company or emergency management agency.

Important Precautions for Gas Leaks

- Check the pilot light for leaks.
- Open as many windows as possible.
- Do not use lighters or turn electrical switches on or off.
- Do not use your phone to report gas odors or leaks.
- Get everyone out of the house at once.
- Call the gas company from a neighbor's house.

Heat Stroke Symptoms

- High body temperature (106+)
- Hot, dry skin
- Rapid, strong pulse
- Possible unconsciousness
- Victim will likely not sweat

Heat Cramp Symptoms

- Painful spasms usually in leg and abdominal muscles
- Heavy sweating

Heat Exhaustion/Emergencies

Elders age 65 and older are among people at greatest risk of heat-related illness. To treat heat exhaustion, have the victim lie down in a cool place, giving him/her sips of water. If nausea occurs, discontinue. If vomiting occurs, seek immediate medical attention. Heat stroke is a severe medical emergency; call 911 or get the victim to a hospital immediately. Do not give heat stroke victim fluids. For heat cramps, use firm pressure or gentle massage to relieve muscle spasms. Give sips of water. If nausea occurs, discontinue.

Some steps to avoid heat-related illnesses:

- Prepare your home by installing window air conditioners, extra insulation, fans, awnings, draperies, or other items as needed to maintain indoor coolness;
- Stay indoors during periods of extreme heat;
- Drink plenty of water regularly;
- Eat well-balanced, light meals;
- Limit intake of alcoholic beverages;
- Wear loose-fitting, lightweight, light-colored clothing that covers as much skin as possible;
- Use sunscreen lotion with a high SPF; and
- Protect face and head with a wide-brimmed hat.

Frequently Asked Question: "How will I know if I am suffering from heat exhaustion?"

Heat exhaustion symptoms include heavy sweating, feeling weak, fainting, vomiting and pale skin with a clammy texture.

For information about heat-related illnesses, contact the Elder Helpline at 1-800-96-ELDER (1-800-963-5337). Your local emergency management office or American Red Cross chapter can also provide information on extreme heat and elder health.

SECTION IX - LIFE PLANNING/END OF LIFE PREPARATIONS



Life Planning Perspective	196
Estate Planning	198
Last Will and Testament	199
Trusts	200
Advance Directives	201
End of Life Preparations (Hospice Care)	203
Bereavement and Final Arrangements	204

LIFE PLANNING/END OF
LIFE PREPARATIONS

Common Life Planning Mistakes

- Not keeping records up-to-date and current
- Not sharing the location of vital records/documents
- Not planning for the uncertainties of life
- Letting emotions rule your decisions
- Not properly clearing titles to property or possessions you own
- Naming inexperienced or irresponsible executors
- Waiting too late to begin the planning process

Life Planning Perspective

One of the most difficult periods following the loss of a loved one is the period where the deceased's estate has to be settled. Poor or no planning in the management of affairs can result in a gut-wrenching and painful time for family members — often breeding and fueling long-running family feuds.

If you die without executing a will, you are said to have died intestate. Consequently, your assets and properties will be distributed in accordance with probate proceedings in which the court will supervise the settlement of your estate. Too often the courtroom ends up being the battleground where, after considering evidence from all sides, a determination is made as to who gets what.

The most important aspects of life planning and end of life preparation should begin well before we enter the final stages of our lives. In fact, life planning should begin while we have good health and are considered to be of sound mind. Unless we carefully and deliberately plan and express our wishes in writing and in the appropriate legal format, there is no guarantee that our wishes will be correctly interpreted and honored.

An important aspect of life planning is planning ahead for long-term care needs by learning about long-term care options. Please refer to “Long-Term Care Planning” in “Section V – Health Insurance Programs” of this Guide for more information.

Most of us plan to use a good portion of our accumulated assets (pensions, investments, savings, property) to sustain us at a life style level according to our custom. Many elders believe that they have little to worry about, since they will be able to rely on their adult children. With adult children facing their own challenges (children, spouses, job security), seniors are too often disappointed.

As we get older, there are two important things we must do. First, give a lot of consideration as to the way we want our assets managed if we should become sick or incapacitated and are no longer able to manage them ourselves. Who do we know and trust who will act in our best interest? Secondly, give equal consideration to the way we want our assets distributed upon our death.

Frequently Asked Question: “How can I ensure that my wishes are honored if something happens to me?”

You should talk with family members and let them know your wishes regarding how much emergency or life-preserving care you want, should you become incapacitated. Those wishes should be formalized in advance directives (see section on advance directives). You should also consult with an attorney for assistance in developing a Last Will and Testament (will) or a trust agreement to protect and distribute your assets in accordance with your wishes upon death.

For additional information on developing advanced directives, wills and other related legal documents, consult with an elder law attorney. You may contact your area agency on aging for assistance in finding an attorney.

Estate Planning

Estate planning involves the development of legal and financial strategies to transfer property from one generation to another. An estate represents the assets and liabilities of a person remaining after death. Estate planning is not just for “wealthy” people, but should be practiced at some level by everyone.

Without developing a plan for transferring your assets, you run the risk of not having your wishes fulfilled. In fact, without a will or trust instrument, upon death, your assets will be probated in the courts. Probate is the legal procedure required to transfer assets from a deceased person to beneficiaries named in a will, or in the absence of a will, to those entitled to inherit under state intestacy laws.

Anyone who has children, living family members, owns property or has personal belongings needs to document their wishes ahead of time. The main interest in estate planning is to ensure the estate goes to a designated beneficiary. Good estate planning also considers taxes, probate, insurance and investments. The more assets you have, the more time and effort should be spent in planning.

Frequently Asked Question: “If I failed to make my wishes known through some type of estate planning, what is the worst that can happen?”

Your estate will end up in probate court. Creditors will be given formal notice of your death and may file claims against your estate for prior debts. The probate process can be expensive (court, lawyer and trustee fees) and drawn out, lasting anywhere from several months to several years.

Seek professional legal, tax and financial advice when engaging in effective estate planning. Experts can advise you on ways to minimize tax consequences and effective ways to protect your estate.

Last Will and Testament

Over our lifetimes we will inevitably accumulate property and possessions. These items will most likely include stocks, bonds, certificates of deposits and real estate. Most seniors wish to pass their possessions on to their children and/or family members.

Proper estate planning will enable you to reduce estate taxes and, thereby, pass on more of your estate to your loved ones. It is important that you execute a will and specify who you want to receive what items. A brief overview of each estate-planning tool is provided in the sections that follow.

A will is a document that directs how your property will be disposed of at your death. It also designates a person to be responsible for assembling the property, paying debts and taxes, and distributing what is left. A person who dies without a will dies intestate. Consequently, their property passes as designated by the laws of intestacy, regardless of the deceased's wishes. It is a good idea to make a will, even if you have very little property or possessions, to ensure that your things are passed on according to your wishes.

Trusts

There are basically two types of trusts, revocable and irrevocable. A revocable trust allows you to maintain control over your assets, and you have unrestricted access to your assets. However, a revocable trust provides no protection for your assets when it comes to considering paying for long-term care.

With an irrevocable trust, you are no longer in control of assets you placed in trust. The designated trustee is in control. Irrevocable trusts are often used to try to get around Medicaid eligibility rules. Medicaid has now enacted regulations that severely restrict the use of trusts to hide assets. These new rules allow Medicaid to “look back” for up to 60 months and disqualify an applicant who has hidden assets using trusts. Nearly every state has enacted laws that permit them to place liens on the estate of individuals who have received Medicaid benefits for long-term care. Under these new laws, funds held in trusts can be included in these liens.

Frequently Asked Question: “How can I protect my assets, but at the same time make sure I do not violate laws or rules that may affect my receiving long-term care?”

Consult with an attorney specializing in elder law for an answer to this question and other related “asset protection” questions. In seeking professional help, make sure that the person you select is knowledgeable of Medicaid rules and regulations.

Advance Directives

Advance directive is a general term that refers to oral or written instructions given by a person expressing wishes about future medical care in the event they are unable to speak for themselves.

A competent adult has the right of self-determination regarding decisions concerning their health, including the right to refuse medical treatment. A person's intent is usually communicated in one of the following three ways: a living will, a health care surrogate, and/or a durable power of attorney. A brief description of each of these directives is provided below:

Living Wills - A document that formalizes an individual's wishes regarding the medical care that is to be used or withheld if he or she becomes incapacitated or unable to make his/her own decisions. Many living wills include "do not resuscitate" orders that spell out under what circumstances an individual does not want to be revived.

Health Care Surrogate - An individual you select to make medical decisions for you when you are no longer able to make them yourself. A signed, dated writing may revoke a designation of a surrogate at anytime.

Durable Power of Attorney - A document that can delegate the authority to make health, financial and/or legal decisions on a person's behalf. A durable power of attorney goes in effect when a person is unable to act for him or herself. Any person who is competent under law to make a contract can make a power of attorney.

If you choose not to write an advance directive, be sure all of your family and friends clearly understand what you wish to have done if you are incapacitated.

This common understanding among family and friends will prevent confusion as to the interpretation of your wishes.

Frequently Asked Question: "What happens if I become incapacitated without having made a durable power of attorney?"

A guardian may be appointed by the court to make health-care decisions on your behalf during your period of incapacity. Seek the assistance of an attorney specializing in elder law to help you fashion legal documents.

Advance Directives Generally Must Be:

- In writing
- Signed by the person making the will
- Compliant with state laws
- Witnessed

A durable power of attorney must specifically state that the designated person is authorized to make health care decisions.

If you cannot afford an attorney, you can seek help through your local legal aid office.

For additional information on advanced directives, contact your attorney, legal advisor, or for referrals, call the Elder Helpline at 1-800-96-ELDER (1-800-963-5337).

End of Life Preparations (Hospice Care)

Hospice care is a special way in which family members and others provide comfort and support to terminally ill loved ones during the final months of their lives. Rather than engage in painful struggles to keep patients alive, this time is used as a period of social, emotional and spiritual healing. The objective of hospice care is to improve patients' quality of life by making them as comfortable as possible.

Should your loved one reach a point where death appears to be inevitable, it is important to discuss their wishes with them. With advances in today's medical care, a person's life can be extended through the use of life support systems; however, the remaining quality of life may be unacceptable. Often patients with terminal illnesses would rather spend their remaining time in the comfort of their home, close to family and friends.

Frequently Asked Question: "I have been told by the doctor that I should begin to consider hospice care for my terminally ill father. I am unable to bring him home. What other options are available?"

Most in-patient hospitals provide hospice care. Other alternatives include submission to a hospice in-patient facility. Contact the Agency for Health Care Administration (AHCA) for more information on available options at 1-888-419-3456.

For additional information on hospice programs, contact your area agency on aging, or call Florida Hospices at 1-800-282-6560 or visit their Web site at www.floridahospices.org.

About Hospice Care Programs

- Emphasizes care and counseling for both the patient and family
- Doctor's consent and certification is required for home hospice care
- The cost of hospice care is usually less than traditional hospital care
- Attempts to manage patient's pain while keeping them coherent and alert

In Florida, terminal illness for the purpose of hospice care is defined as a life expectancy of one year or less.

Suggestions for Dealing with Grief

- Talk regularly with friends
- Create a memory book
- Do something your loved one would enjoy
- Allow yourself to laugh and cry
- Reward yourself: take a short vacation
- Do something to help someone else
- Listen to music
- Seek spiritual fulfillment

Bereavement and Final Arrangements

The loss of a loved one, whether they lived to be over 100 years old or died much sooner, is a sad, painful and deeply personal experience.

While bereavement is a time of reflection and healing, it is also a time when many critical decisions must be made. These decisions range from the choice of funeral and burial arrangements, to assets protection and accounting, as well as securing your own future care needs. Unless life care and end-of-life issues have been planned well in advance, a decision made out of highly charged emotions may prove to be disastrous.

Unfortunately, your period of bereavement can be an opportunity for dishonest persons to try to take advantage of you. Dishonesty can take many forms including attempts to deny benefits or claims due, overcharging for services rendered, or withholding important information that could affect the decisions and choices you make.

Often an emotional, grieving widow or widower will overpay funeral and burial services. This matter is so serious that the Federal Trade Commission has released a free publication entitled “Caskets and Burial Vaults” (call 1-202-326-2222 for a copy). The casket is generally the single most expensive and marked-up item of the funeral. This publication will assist you in asking the right questions and help you understand your rights as a consumer.

Be careful. Do not be pressured to make decisions on the spot or too quickly. Don't be afraid to get second and third opinions, compare prices and services, and always seek information from independent sources.

Listen carefully to those individuals who have no vested interest or potential gain in the outcomes of your decisions. While grieving, remember that your loved one cared about you and would be concerned about your financial and physical well being long after he or she is gone. Try to take comfort in the times and memories you shared. It is okay to laugh, cry and talk about your loved one as though he or she were still with you. All of these reactions are a normal part of grieving.

Frequently Asked Question: “It has been nearly two years since I lost my husband of 50 years. I sometimes feel depressed and lonely. Are these feelings normal?”

We each grieve differently, and there is no set time period for how long we grieve. Some loneliness and depression is expected when we are still going through a healing process. For the short term, consider taking an extended trip to visit a family member or friend. For the long term, consider getting more involved in community, church, or volunteer activities. If you feel professional counseling would be helpful during this period, don't be afraid to ask for help.

For additional information on coping with grief and making final arrangements, contact AARP at 1-800-424-3410 or call the Elder Helpline at 1-800-96-ELDER (1-800-963-5337).

Steps to Take When a Loved One Dies

- Call family, friends and others
- Initiate process for securing death certificate
- Begin search for important papers
- Finalize burial arrangements
- Contact insurance companies/former employers
- Initiate important cancellation notifications
- Settle deceased's estate (see lawyer if necessary)

A certified copy of the death certificate must be presented before insurance proceeds will be released.



RESOURCE DIRECTORIES

Alachua County	211
Baker County	212
Bay County	213
Bradford County	214
Brevard County	215
Broward County	216
Calhoun County	218
Charlotte County	219
Citrus County	220
Clay County	221
Collier County	222
Columbia County.	224
DeSoto County.	225

RESOURCE
DIRECTORY

Dixie County. 226

Duval County. 227

Escambia County. 228

Flager County. 230

Franklin County. 231

Gadsden County 232

Gilchrist County 233

Glades County 234

Gulf County 235

Hamilton County 236

Hardee County 237

Hendry County 238

Hernando County 239

Highlands County 240

Hillsborough County 241

Holmes County 243

Indian River County 244

Jackson County 245

Jefferson County 246

Lafayette County 247

Lake County	248
Lee County	250
Leon County	252
Levy County	254
Liberty County	255
Madison County	256
Manatee County	257
Marion County	259
Martin County	260
Miami-Dade County	261
Monroe County	262
Nassau County	263
Okaloosa County	264
Okeechobee County	265
Orange County	266
Osceola County	267
Palm Beach County	268
Pasco County	270
Pinellas County.	271
Polk County.	273

Putnam County.	275
Santa Rosa County	276
Sarasota County	277
Seminole County	279
St.Johns County.	280
St.Lucie County.	281
Sumter County	282
Suwannee County.	283
Taylor County.	284
Union County.	285
Volusia County	286
Wakulla County.	288
Walton County.	289
Washington County.	290
National Organizations	292
Statewide Organizations	296
Long-Term Care Ombudsman	299
Quick Reference - Ombudsman District	301
Memory Disorder Clinics	303
Better Business Bureaus	304
Senior Centers	305

Alachua County	
Agency and Description	Telephone Number and Address
Alachua County Health Department Offers primary care, personal health and related services.	224 SW 24th Street Gainesville, FL 32601 (352) 334-7900
Alachua County Housing Authority Provides housing to low and low-to-moderate income residents through Section 8 and public housing programs.	703 N.E. First Street Gainesville, FL 32601 (352) 372-2549
Alachua County Special Needs Registry Emergency evacuation services to elders and other persons with special needs.	(352) 264-6510
CARES - Department of Elder Affairs Provides preadmission screenings for placement in a nursing facility or other long-term care setting.	3801 N.W. 40th Terrace Suite A Gainesville, FL 32606 (352) 955-6560
Central Florida Community Action Agency, Inc. Provides information about weatherization, and other programs for economically disadvantaged citizens through support services.	P.O. Box 1503 1130 N.E. 16th Avenue Gainesville, FL 32602 (352) 373-7667
Elder Care of Alachua County, Inc. Community Care for the Elderly county lead agency. Provides case management and in-home services to qualified elders.	4026 N.W. 22nd Drive Gainesville, FL 32605-1753 (352) 265-9040
Elder Helpline Accesses a qualified Information and referral specialist who can provide information about services available for elders and their caregivers within the local community.	1-800-262-2243 (with TDD)
Gainesville Housing Authority Provides housing to low and low-to-moderate income residents through Section 8 and public housing programs.	1900 S.E. 4th Street Gainesville, FL 32641 (352) 334-4002
Legal Aid: Three Rivers Legal Services Legal services for persons who would not otherwise have the means to obtain a lawyer.	901 N.W. 8th Avenue Building D5 Gainesville, FL 32601 (352) 372-0519
Mid-Florida Area Agency on Aging Offers services, such as homemaker assistance and Meals on Wheels, which help older adults who wish to remain in their homes.	5700 S.W. 34th Street Suite 222 Gainesville, FL 32608 (352) 378-6649 1-800-262-2243(with TDD)
North Central Florida Long-Term Care Ombudsman Council Free service that protects the rights of residents of nursing homes, assisted living facilities, and other licensed residential facilities.	3801 N.W. 40th Terrace Suite A Gainesville, FL 32606-6183 (352) 955-5015

Baker County	
Agency and Description	Telephone Number and Address
Baker County Board of Commissioners Provides housing to low and low-to-moderate income residents through Section 8 and public housing programs.	402 Stansell Ave. P.O. Box 977 Macclenny, FL 32063 (904) 259-6881
Baker County Council on Aging Community Care for the Elderly county lead agency. Provides case management and in-home services to qualified elders.	101 E. MacClenny Ave MacClenny, FL 32063 (904) 259-2223
Baker County Health Department Offers primary care, personal health and related services.	480 W. Lowder Street Macclenny, FL 32063 (904) 259-6291 www.myflorida.com
Baker County Special Needs Registry Emergency evacuation services to elders and other persons with special needs.	(904) 259-6111
CARES - Department of Elder Affairs Provides preadmission screenings for placement in a nursing facility or other long-term care setting.	644 Cesery Boulevard Suite 150 Jacksonville, FL 32211 (904) 723-5827
Elder Helpline Accesses a qualified Information and referral specialist who can provide information about services available for elders and their caregivers within the local community.	(904) 391-6699
First Coast Long-Term Ombudsman Council Free service that protects the rights of residents of nursing homes and assisted living facilities.	644 Cesery Blvd. Suite 240 Jacksonville, FL 32211 (904) 723-2058
Hilliard Medical Center Provides medical care based on ability to pay.	3772 W. Third Street Hilliard, FL 32046 (904) 845-3574
Legal Aid: Three Rivers Legal Services Legal services for persons who would not otherwise have the means to obtain a lawyer.	P.O. Drawer 3067 334 NW Lake City Ave. Lake City, FL 32055 (386) 752-5960
Macclenny Housing Authority Provides housing to low and low-to-moderate income residents through Section 8 and public housing programs.	402 E. Stansell Avenue Macclenny, FL 32063 (904) 259-6881
Elder Source Offers services, such as homemaker assistance and Meals on Wheels, which help older adults who wish to remain in their homes.	4160 Woodcock Drive, 2nd Floor, Jacksonville, FL 32207 (904) 391-6600

Bay County	
Agency and Description	Telephone Number and Address
Area Agency on Aging for North Florida, Inc. Offers services, such as homemaker assistance and Meals on Wheels, which help older adults who wish to remain in their homes.	2414 Mahan Drive Tallahassee, FL 32308 (850) 488-0055
Bay County Council on Aging Community Care for the Elderly county lead agency. Provides case management and in-home services to qualified elders.	1116 Frankford Avenue Panama City, FL 32401 (850) 769-3468
Bay County Health Department Offers primary care, personal health and related services.	597 W. Eleventh Street Panama City, FL 32401 (850) 872-4455
Bay County Special Needs Registry Emergency evacuation services to elders and other persons with special needs.	(850) 784-4000
CARES - Department of Elder Affairs Provides preadmission screenings for placement in a nursing facility or other long-term care setting.	101 W. 5th Street Panama City, FL 32401 (850) 747-5840
Deaf & Hard of Hearing Services of Northwest Florida, Inc. Fosters the development, improvement and growth of services for deaf, hard of hearing and late deafened people in Florida.	945 W. Michigan Avenue Suite 4B Pensacola, FL 32505 (850) 433-7128 V/TTY
Elder Helpline Accesses a qualified Information and referral specialist who can provide information about services available for elders and their caregivers within the local community.	(850) 487-8926; 1-888-467-4624
Housing Authority of Springfield Provides housing to low and low-to-moderate income residents through Section 8 and public housing programs.	3806 E. 8th Street Panama City, FL 32401 (850) 769-1596
Legal Aid: Legal Services of North Florida Legal services for persons who would not otherwise have the means to obtain a lawyer.	221 E. 11th Street Panama City, FL 32401 (850) 769-3581
Panama City Housing Authority Provides housing to low and low-to-moderate income residents through Section 8 and public housing programs.	804 E. 15th Street Panama City, FL 32405 (850) 796-2555
Panhandle Long-Term Care Ombudsman Council District Office Free service that protects the rights of residents of nursing homes and assisted living facilities.	2002 Old St. Augustine Rd. Suite E43 Tallahassee, FL 32301 (850) 921-4703
Tallahassee Memorial Family Medical Provides medical care based on ability to pay.	17808 N.E. Charley Johns St. Blountstown, FL 32724 (850) 674-4524

Bradford County	
Agency and Description	Telephone Number and Address
Bradford County Health Department Offers primary care, personal health and related services.	1801 N. Temple Avenue Starke, FL 32091 (904) 964-7732
Bradford County Special Needs Registry Emergency evacuation services to elders and other persons with special needs.	945 B Temple Avenue Starke, FL 32091 (904) 966-6336
CARES - Department of Elder Affairs Provides preadmission screenings for placement in a nursing facility or other long-term care setting.	3801 N.W. 40th Terrace Suite A Gainesville, FL 32606 (352) 955-6560
Elder Helpline Accesses a qualified information and referral specialist who can provide information about services available for elders and their caregivers within the local community.	1-800-262-2243
Legal Aid: Three Rivers Legal Services Legal services for persons who would not otherwise have the means to obtain a lawyer.	901 N.W. 8th Avenue Building D5 Gainesville, FL 32601 (352) 372-0519
Mid-Florida Area Agency on Aging Offers services, such as homemaker assistance and Meals on Wheels, which help older adults who wish to remain in their homes.	5700 S.W. 34th Street St. Suite 222 Gainesville, FL 32608 (352) 378-6649 1-800-262-2243 (with TDD)
North Central Florida Long-Term Care Ombudsman Council Free service that protects the rights of residents of nursing homes and assisted living facilities.	3801 NW 40th Terrace, Suite A Gainesville, FL 32606-6183 (352) 955-5015
Northwest Florida Regional Housing Authority Provides housing to low and low-to-moderate income residents through Section 8 and public housing programs.	5302 Brown Street P.O. Box 218 Graceville, FL 32440 (850) 263-4442
Suwannee River Economic Council, Inc. Community Care for the Elderly county lead agency. Provides case management and in-home services to qualified elders.	1171 Nobles Ferry Rd N.W. Building # 2 P.O. Box 70 Live Oak, FL 32064 (386) 362-4115

Brevard County	
Agency and Description	Telephone Number and Address
<p>Aging Solutions, Inc. Provides elder care and advocacy services to families with aging and dependent relatives, information and referral resources for employers and fiduciaries, elder abuse education, consumer advocacy, and general geriatric care.</p>	<p>14499 N. Dale Mabry Hwy Tampa, FL 33618 (813) 949-1888 Fax: (813) 963-7161</p>
<p>Brevard Community Services Council Community Care for the Elderly county lead agency. Provides case management and in-home services to qualified elders.</p>	<p>3600 W. King Street Suite 5 Cocoa, FL 32926 (321) 631-2746</p>
<p>Brevard County Board of County Commissioners HHSD Provides information about weatherization, and other programs for economically disadvantaged citizens through support services.</p>	<p>2725 Judge Jamieson Way Viera, FL 32940 (321) 633-2000</p>
<p>Brevard County Health Department Offers primary care, personal health and related services.</p>	<p>2575 N. Courtenay Parkway Merritt Island, FL 32953 (321) 454-7111</p>
<p>Brevard County Special Needs Registry Emergency evacuation services to elders.</p>	<p>(321) 637-6670</p>
<p>CARES - Department of Elder Affairs Provides preadmission screenings for placement in a nursing facility or other long-term care setting.</p>	<p>1970 Michigan Avenue Woodland Commons Bldg. J, West Cocoa, FL 32922 (321) 690-6445</p>
<p>Community Legal Services of Mid-Florida, Inc Legal services for persons who would not otherwise have the means to obtain a lawyer.</p>	<p>803 N. Fiske Boulevard Cocoa, FL 32922 (321) 636-3515</p>
<p>East Central Florida Long-Term Care Ombudsman Council Free service that protects the rights of residents of nursing homes and assisted living facilities.</p>	<p>988 Woodcock Road Suite 200 Orlando, FL 32803 (407) 228-7752</p>
<p>Elder Helpline Accesses a qualified information and referral specialist who can provide information about services available for elders and their caregivers within the local community.</p>	<p>(321) 631-2747</p>
<p>Housing Authority of Brevard County Provides housing to low and low-to-moderate income residents through Section 8 and public housing programs.</p>	<p>615 Kurek Court Merritt Island, FL 32953 (321) 452-5331</p>
<p>Senior Resource Alliance Offers services, such as homemaker assistance and Meals on Wheels, which help older adults who wish to remain in their homes.</p>	<p>988 Woodcock Road Suite 200 Orlando, FL 32803 (407) 228-1800</p>
<p>Legal Aid: Brevard County Legal Aid Legal services for persons who would not otherwise have the means to obtain a lawyer.</p>	<p>1017 S. Florida Avenue Rockledge, FL 32955 (321) 631-2500</p>

Broward County	
Agency and Description	Telephone Number and Address
Area Agency on Aging of Broward County Offers services, such as homemaker assistance and Meals on Wheels, which help older adults who wish to remain in their homes.	5345 NW 35th Ave Ft Lauderdale FL 33309 (954) 714-3456
Broward County Community Action Agency Provides information about weatherization and other programs for economically disadvantaged citizens through support services.	World Executive Bldg. Suite 345 3500 N. State Rd. 7 Lauderdale Lakes, FL 33310 (954) 497-1350
Broward County Elderly and Veterans Services Division Community Care for the Elderly county lead agency. Provides case management and in-home services to qualified elders.	2995 N. Dixie Highway Fort Lauderdale, FL 33334 (954) 537-2936
Broward County Health Department Offers primary care, personal health and related services.	780 SW 24th Street Fort Lauderdale, FL 33315 (954) 467-4811
Broward County Housing Authority Provides housing to low and low-to-moderate income residents through Section 8 and public housing programs.	1773 N. State Road 7 Lauderhill, FL 33313 (954) 739-1114 http://www.bchafil.org/
Broward County Long-Term Care Ombudsman Council Free service that protects the rights of residents of nursing homes and assisted living facilities.	7777 W Oakland Park Blvd Suite 123 Sunrise, FL 33351 (954) 747-7919
Broward County Special Needs Registry Emergency evacuation services to elders and other persons with special needs.	(954) 537-2888 (954) 537-2882 TDD
CARES - Department of Elder Affairs Provides preadmission screenings for placement in a nursing facility or other long-term care setting.	7771 W. Oakland Park Blvd. Suite 123 Sunrise, FL 33351 (954) 746-1773
Elder Helpline Accesses a qualified Information and referral specialist who can provide information about services available for elders and their caregivers within the local community.	(954) 745-9779
Housing Authority of Deerfield Beach Provides housing to low and low-to-moderate income residents through Section 8 and public housing programs.	425 N.W. First Terrace Deerfield Beach, FL 33441 (954) 428-0678
Housing Authority of Hollywood Provides housing to low and low-to-moderate income residents through Section 8 and public housing programs.	7350 N. Davie Rd Extension Hollywood, FL 33024 (954) 989-4691 www.hollywoodauthority.com
Housing Authority of Pompano Beach Provides housing to low and low-to-moderate income residents through Section 8 and public housing programs.	321 W. Atlantic Boulevard Pompano Beach, FL 33060 (954) 785-7200 pompanobeachha@att.net

Broward County	
Agency and Description	Telephone Number and Address
Housing Authority of the City of Dania Provides housing to low-to-moderate income residents.	715 Dania Beach Boulevard Dania, FL 33004 (954) 920-9662
Housing Authority of the City of Fort Lauderdale Provides housing to low and low-to-moderate income residents through Section 8 and public housing programs.	437 S.W. 4th Avenue Fort Lauderdale, FL 33315 (954) 525-6444
League for the Hard of Hearing-Florida Fosters the development, improvement and growth of services for deaf, hard of hearing and late deafened people in Florida.	2800 W. Oakland Park Blvd. Suite 306 Oakland Park, FL 33311 (954) 731-7200 V/TTY
Legal Aid: Florida Immigrant Advocacy Center Legal services for persons who would not otherwise have the means to obtain a lawyer.	3000 Biscayne Boulevard #400 Miami, FL 33137 (305) 573-1106
Legal Aid: Legal Aid Service of Broward County Legal services for persons who would not otherwise have the means to obtain a lawyer.	491 N. State Road 7 Plantation, FL 33317 (954) 765-8957 Ext. 273
Office of the Public Guardian Helps to care for persons who lack the capacity to make decisions on their own behalf and in their own best interest. Guardians protect the property and personal rights of incapacitated individuals.	201 S.E. Sixth Street Suite 2807 Ft. Lauderdale, FL 33301 (954) 831-6550 Fax: (954) 831-6912

Calhoun County	
Agency and Description	Telephone Number and Address
Area Agency on Aging of North Florida, Inc. Offers services, such as homemaker assistance and Meals on Wheels, which help older adults who wish to remain in their homes.	2414 Mahan Drive Tallahassee, FL 32308 (850) 488-0055
Calhoun County Board of County Commissioners Provides information about weatherization, and other programs for economically disadvantaged citizens through support services.	20859 Central Avenue E. Room 309 Blountstown, FL 32424 (850) 674-2571 www.calhounco.orgorg
Calhoun County Health Department Offers primary care, personal health and related services.	19611 SR 20 W. Blountstown, FL 32424 (850) 674-5645
Calhoun County Senior Citizens Council, Inc. Community Care for the Elderly county lead agency. Provides case management and in-home services to qualified elders.	16859 N.E. Cayson Street Blountstown, FL 32424 (850) 674-8384
Calhoun County Special Needs Registry Emergency evacuation services to elders and other persons with special needs.	(850) 674-8075
CARES - Department of Elder Affairs Provides preadmission screenings for placement in a nursing facility or other long-term care setting.	101 W. 5th Street Panama City, FL 32401 (850) 747-5840
Elder Helpline Accesses a qualified Information and referral specialist who can provide information about services available for elders and their caregivers within the local community.	1-866-467-4624 or (850) 487-8926
Legal Aid: Legal Services of North Florida Legal services for persons who would not otherwise have the means to obtain a lawyer.	8 W. Jefferson Street Suite 200 Quincy, FL 32351 (850) 875-9881
Northwest Florida Regional Housing Authority Provides housing to low and low-to-moderate income residents through Section 8 and public housing programs.	P.O. Box 218 Graceville, FL 32440 (850) 263-4442
Panhandle Long-Term Care Ombudsman Council Free service that protects the rights of residents of nursing homes and assisted living facilities.	2002 Old St. Augustine Rd. Suite E43 Tallahassee, FL 32301 (850) 921-4703
Tallahassee Family Medical Provides medical care based on ability to pay.	17808 N.E. Charley Johns St. Blountstown, FL 32424 (850) 674-4524

Charlotte County	
Agency and Description	Telephone Number and Address
Area Agency on Aging of Southwest Florida Offers services, such as homemaker assistance and Meals on Wheels, which help older adults who wish to remain in their homes.	2285 First Street Fort Myers, FL 3901 (239) 332-4233
CARES - Department of Elder Affairs Provides preadmission screenings for placement in a nursing facility or other long-term care setting.	12381 S. Cleveland Avenue Suite 402 Fort Myers, FL 33907 (239) 278-7210
Charlotte County Health Department Offers primary care, personal health and related services.	514 E. Grace Street Punta Gorda, FL 33950 (239) 639-1181 Englewood: (239) 474-3240
Charlotte County Human Services Community Care for the Elderly county lead agency. Provides case management and in-home services to qualified elders.	512 E. Grace Street Punta Gorda, FL 33950 (239) 637-2288
Charlotte County Special Needs Registry Emergency evacuation services to elders and other persons with special needs.	(239) 505-4620
County of Charlotte Budget Office Provides information about weatherization, and programs for economically disadvantaged citizens through support services.	Administration Center 18500 Murdock Circle Port Charlotte, FL 33948 (941) 743-1944 www.charlottecountyfl.com
Deaf Service Center of Southwest Florida, Inc. Fosters the development, improvement and growth of services for deaf, hard of hearing and late deafened people in Florida.	1860 Boy Scout Road #B 208 Fort Myers, FL 33907 (239) 461-0334 V/TTY
Elder Helpline Accesses a qualified Information and referral specialist who can provide information about services available for elders and their caregivers within the local community.	(239) 332-3049; (866) 413-5337
Hearing Impaired Persons, Inc. Fosters the development, improvement and growth of services for deaf, hard of hearing and late deafened people in Florida.	24091 Sandhill Blvd Suite 8 Port Charlotte, FL 33983 (941) 743-8347 Voice (941) 743-9286 TTY
Legal Aid: Florida Rural Legal Services Legal services for persons who would not otherwise have the means to obtain a lawyer.	350 E Marion Ave Suite A 1017 and A1018 Charlotte County Justice Center Punta Gorda, FL 33950 (941) 505-9007
Lehigh Acres Clinic Provides medical care based on ability to pay.	391 Lee Boulevard Suite 100 Lehigh Acres, FL 33936 (239) 368-1607
Punta Gorda Housing Authority Provides housing to low and low-to-moderate income residents through Section 8 and public housing programs.	414 E. Charlotte Ave. Punta Gorda, FL 33950 (941) 639-4344
Southwest Florida Long-Term Care Ombudsman Council Free service that protects the rights of residents of nursing homes and assisted living facilities.	2295 Victoria Avenue Rm. 135 Ft. Myers, FL 33901 (239) 338-1493

Citrus County	
Agency and Description	Telephone Number and Address
CARES - Department of Elder Affairs Provides preadmission screenings for placement in a nursing facility or other long-term care setting.	1515 E. Silver Spings Blvd. Suite 203 Ocala, FL 34470 (352) 620-3457
Citrus County Division of Housing Services Provides housing to low and low-to-moderate income residents through Section 8 and public housing programs.	3600 W. Sovereign Path Suite 147 Lecanto, FL 34461 (352) 527-5377 www.bocc.citrus.fl.us
Citrus County Health Department Offers primary care, personal health and related services.	3700 W. Sovereign Path Lecanto, FL 34461 (352) 527-1288
Citrus County Special Needs Registry Emergency evacuation services to elders and other persons with special needs.	(352) 746-6555
Citrus County Support Services, Inc. Community Care for the Elderly county lead agency. Provides case management and in-home services to qualified elders.	2804 Marc Knighton Ct. Lecanto, FL 34461-7718 (352) 527-5900
Citrus Hearing Impaired Program Services, Inc. Fosters the development, improvement and growth of services for deaf, hard of hearing and late deafened people in Florida.	105 S.E. Highway 19 Crystal River, FL 34429 (352) 795-5000 Voice (352) 795-7243 TTY
Community Legal Services of Mid-Florida, Inc. Legal services for persons who would not otherwise have the means to obtain a lawyer.	1300 Highway 41 N. Inverness, FL 34450 (352) 726-8512
Elder Helpline Accesses a qualified information and referral specialist who can provide information about services available for elders and their caregivers within the local community.	1-800-262-2243
Mid-Florida Area Agency on Aging Offers services, such as homemaker assistance and Meals on Wheels, which help older adults who wish to remain in their homes.	5700 S.W. 34th Street Suite 222 Gainesville, FL 32608 (352) 378-6649 1-800-262-2243(with TDD)
Withlacoochee Area Long-Term Care Ombudsman Council Free service that protects the rights of residents of nursing homes and assisted living facilities.	1515 E. Silver Spings Blvd. Suite 203 Ocala, FL 34470 (352) 620-3088

Clay County	
Agency and Description	Telephone Number and Address
CARES - Department of Elder Affairs Provides preadmission screenings for placement in a nursing facility or other long-term care setting.	644 Cesery Boulevard Suite 150 Jacksonville, FL 32211 (904) 723-5827
Clay County Council on Aging Community Care for the Elderly county lead agency. Provides case management and in-home services to qualified elders.	604 Walnut Street Green Cove Sprg, FL 32043 (904) 269-6345
Clay County Health Department Offers primary care, personal health and related services.	P.O. Box 578 1345 Idlewild Ave Green Cove Sprg, FL 32043 (904) 284-6340 www.doh.state.fl.us/chdclay/
Clay County Special Needs Registry Emergency evacuation services to elders and other persons with special needs.	(904) 284-7703
Elder Helpline Accesses a qualified Information and referral specialist who can provide information about services available for elders and their caregivers within the local community.	(904) 391-6699
First Coast Long-Term Ombudsman Council Free service that protects the rights of residents of nursing homes and assisted living facilities.	644 Cesery Blvd. Suite 240 Jacksonville, FL 32211 (904) 723-2058
Hilliard Medical Center Provides medical care based on ability to pay.	3772 W. Third Street Hilliard, FL 32046 (904) 845-3574
Housing Authority of the City of Green Cove Springs Provides housing to low and low-to-moderate income residents through Section 8 and public housing programs.	321 Walnut Street Green Cove Springs, FL 32043 (904) 529-2218
Legal Aid: Jacksonville Area Legal Aid Legal services for persons who would not otherwise have the means to obtain a lawyer.	1107 Middleburg Ave Green Cove Sprg, FL 32043 (904) 284-8410
Legal Aid: Three Rivers Legal Services Legal services for persons who would not otherwise have the means to obtain a lawyer.	126 W. Adams Street 7th Floor Jacksonville, FL 32202 (904) 394-7450
Elder Source Offers services, such as homemaker assistance and Meals on Wheels, which help older adults who wish to remain in their homes.	4160 Woodcock Drive, 2nd Floor, Jacksonville, FL 32207 (904) 391-6600

Collier County	
Agency and Description	Telephone Number and Address
Area Agency on Aging of Southwest Florida Offers services, such as homemaker assistance and Meals on Wheels, which help older adults who wish to remain in their homes.	2285 First Street Fort Myers, FL 3901 (239) 332-4233
CARES - Department of Elder Affairs Provides preadmission screenings for placement in a nursing facility or other long-term care setting.	12381 S. Cleveland Avenue Suite 402 Fort Myers, FL 33907 (239) 278-7210
Collier County Health Department Offers primary care, personal health and related services.	P.O. Box 429 (34106) 3301 Tamiami Trail E. Building H, Room 203 Naples, FL 34112 (239) 774-8210 www.myflorida.com/chdcollier/
Collier County Housing Authority Provides housing to low and low-to-moderate income residents through Section 8 and public housing programs.	1800 Farm Worker Way Immokalee, FL 34142 (239) 657-3649
Collier County Public Guardian Helps to care for persons who lack the capacity to make decisions on their own behalf and in their own best interest. Guardians protect the property and personal rights of incapacitated individuals.	4532 Tamiami Trail E. Suite 205 Naples, FL 34112 (239) 417-1040 Fax: (239) 417-1042
Collier County Services for Seniors Community Care for the Elderly county lead agency. Provides case management and in-home services to qualified elders.	Collier Co. Gvt. Complex 3301 Tamiami Trail E. Satellite Building H Naples, FL 34112 (239) 774-8443
Collier County Special Needs Registry Emergency evacuation services to elders and other persons with special needs.	(239) 774-8444
Deaf Service Center of Southwest Florida, Inc. Fosters the development, improvement and growth of services for deaf, hard of hearing and late deafened people in Florida.	1860 Boy Scout Road #B 208 Fort Myers, FL 33907 (239) 461-0334 V/TTY
Elder Helpline Accesses a qualified Information and referral specialist who can provide information about services available for elders and their caregivers within the local community.	(239)332-3049; (866) 413-5337
Hearing Impaired Persons, Inc. Fosters the development, improvement and growth of services for deaf, hard of hearing and late deafened people in Florida.	24091 Sandhill Boulevard Suite 8 Port Charlotte, FL 33983 (941) 743-8347 Voice (941) 743-9286 TTY
Immokalee Multicultural Multipurpose Community Action Agency Provides information about weatherization, and other programs for economically disadvantaged citizens through support services.	P.O. Box 949 Immokalee, FL 34143 (239) 657-2213

Collier County

Agency and Description	Telephone Number and Address
<p>Legal Aid: Legal Aid Society of Collier County Legal services for persons who would not otherwise have the means to obtain a lawyer.</p>	4125 E. Tamiami Trail Naples, FL 34112 (239) 775-4555
<p>Lehigh Acres Clinic Provides medical care based on ability to pay.</p>	391 Lee Boulevard Suite 100 Lehigh Acres, FL 33936 (239) 368-1607
<p>Southwest Florida Long-Term Care Ombudsman Council Free service that protects the rights of residents of nursing homes and assisted living facilities.</p>	2295 Victoria Avenue Rm. 135 Ft. Myers, FL 33901 (239) 338-1493

Columbia County	
Agency and Description	Telephone Number and Address
CARES - Department of Elder Affairs Provides preadmission screenings for placement in a nursing facility or other long-term care setting.	3801 N.W. 40th Terrace Suite A Gainesville, FL 32606 (352) 955-6560
Columbia County Health Department Offers primary care, personal health and related services.	217 N.E. Franklin Street Lake City, FL 32055 (386) 758-1037
Columbia County Housing Authority Provides housing to low and low-to-moderate income residents through public housing programs.	498 S.W. Juniper Way Lake City, FL 32025 (386) 752-4227
Columbia County Senior Services, Inc. Community Care for the Elderly county lead agency. Provides case management and in-home services to qualified elders.	480 SW Clements Place P.O. Box 1772 (32056) Lake City, FL 32025 (386) 755-0264
Columbia County Special Needs Registry Emergency evacuation services to elders and other persons with special needs.	(386) 752-8787
Elder Helpline Accesses a qualified information and referral specialist who can provide information about services available for elders and their caregivers within the local community.	1-800-262-2243
Legal Aid: Three Rivers Legal Services Legal services for persons who would not otherwise have the means to obtain a lawyer.	P.O. Drawer 3067 Lake City, FL 32056-3067 (386) 752-5960
Mid-Florida Area Agency on Aging Offers services, such as homemaker assistance and Meals on Wheels, which help older adults who wish to remain in their homes.	5700 S.W. 34th Street Suite 222 Gainesville, FL 32608 (352) 378-6649 1-800-262-2243(with TDD)
North Central Florida Long-Term Care Ombudsman Council Free service that protects the rights of residents of nursing homes and assisted living facilities.	3801 NW 40th Terrace Suite A Gainesville, FL 32601 (352) 955-5015
Northwest Florida Regional Housing Authority Provides housing to low and low-to-moderate income residents through Section 8 and public housing programs.	5302 Brown Street P.O. Box 218 Graceville, FL 32440 (850) 263-4442
Quality First Care Provides medical care based on ability to pay.	422 Lakeshore Terrace Lake City, FL 32055 (386) 758-6950

DeSoto County	
Agency and Description	Telephone Number and Address
Area Agency on Aging of Southwest Florida Offers services, such as homemaker assistance and Meals on Wheels, which help older adults who wish to remain in their homes.	2285 First Street Fort Myers, FL 33901 (239) 332-4233
CARES - Department of Elder Affairs Provides preadmission screenings for placement in a nursing facility or other long-term care setting.	12381 S. Cleveland Avenue Suite 402 Fort Myers, FL 33907 (239) 278-7210
DeSoto County Health Department Offers primary care, personal health and related services.	34 S. Baldwin Avenue Arcadia, FL 34266 (863) 993-4601
DeSoto County Special Needs Registry Emergency evacuation services to elders and other persons with special needs..	(863) 993-4831
Elder Helpline Accesses a qualified Information and referral specialist who can provide information about services available for elders and their caregivers within the local community.	(239)332-3049; (866) 413-5337
Hearing Impaired Persons, Inc. Fosters the development, improvement and growth of services for deaf, hard of hearing and late deafened people in Florida.	24901 Sandhill Blvd Suite 8 Port Charlotte, FL 33983 (239) 743-8347 Voice (239) 743-9286 TTY
Housing Authority of the City of Arcadia Provides housing to low and low-to-moderate income residents through Section 8 and public housing programs.	11 Booker T. Washington Rd Arcadia, FL 34266 (863) 494-4343
Legal Aid: Florida Rural Legal Services Legal services for persons who would not otherwise have the means to obtain a lawyer.	3210 Cleveland Ave P.O. Box 219 Fort Myers, FL 33902-0219 (941) 505-9007
Lehigh Acres Clinic Provides medical care based on ability to pay.	391 Lee Boulevard Suite 100 Lehigh Acres, FL 33936 (239) 368-1607
Senior Friendship Centers, Inc. Community Care for the Elderly county lead agency. Provides case management and in-home services to qualified elders.	23 N. Polk Avenue Arcadia FL 34266 (863) 494-5965
Southwest Florida Long-Term Care Ombudsman Council Free service that protects the rights of residents of nursing homes and assisted living facilities.	2295 Victoria Avenue Rm. 135 Ft. Myers, FL 33901 (239) 338-1493

Dixie County	
Agency and Description	Telephone Number and Address
CARES - Department of Elder Affairs Provides preadmission screenings for placement in a nursing facility or other long-term care setting.	3801 N.W. 40th Terrace Suite A Gainesville, FL 32606 (352) 955-6560
Dixie County Health Department Offers primary care, personal health and related services.	149 N.E. 241st Street Cross City, FL 32628 (352) 498-1360
Dixie County Special Needs Registry Emergency evacuation services to elders and other persons with special needs.	(352) 498-1240
Elder Helpline Accesses a qualified information and referral specialist who can provide information about services available for elders and their caregivers within the local community.	1-800-262-2243
Legal Aid: Three Rivers Legal Services Legal services for persons who would not otherwise have the means to obtain a lawyer.	901 N.W. 8th Avenue Building D5 Gainesville, FL 32601 (352) 372-0519
Mid-Florida Area Agency on Aging Offers services, such as homemaker assistance and Meals on Wheels, which help older adults who wish to remain in their homes.	5700 S.W. 34th Street Suite 222 Gainesville, FL 32608 (352) 378-6649 1-800-262-2243(with TDD)
North Central Florida Long-Term Care Ombudsman Council Free service that protects the rights of residents of nursing homes and assisted living facilities.	3801 N.W. 40th Terrace Suite A Gainesville, FL 32604 (352) 955-5015
Northwest Florida Regional Housing Authority Provides housing to low and low-to-moderate income residents through Section 8 and public housing programs.	P.O. Box 218 Graceville, FL 32440 (850) 263-4442
Quality First Care Provides medical care based on ability to pay.	422 N.E. Lakeshore Terrace Lake City, FL 32055 (386) 758-6950
Suwannee River Economic Council, Inc. Community Care for the Elderly county lead agency. Provides case management and in-home services to qualified elders.	1171 Nobles Ferry Road NW Building # 2 P.O. Box 70 Live Oak, FL 32064 (386) 362-4115

Duval County	
Agency and Description	Telephone Number and Address
CARES - Department of Elder Affairs Provides preadmission screenings for placement in a nursing facility or other long-term care setting.	644 Cesery Boulevard Suite 150 Jacksonville, FL 32211 (904) 723-5827
Duval County Health Department: Offers a primary care, personal health and related services.	515 W. Sixth Street Jacksonville, FL 32206 (904) 630-3220 www.dchd.net
Duval County Special Needs Registry Emergency evacuation services to elders and other persons with special needs.	(904) 630-2472
Elder Helpline Accesses a qualified Information and referral specialist who can provide information about services available for elders and their caregivers within the local community.	(904) 391-6699
Hilliard Medical Center Provides medical care based on ability to pay.	3772 W. Third Street Hilliard, FL 32046 (904) 845-3574
Jacksonville Housing Authority Provides housing to low and low-to-moderate income residents through Section 8 and public housing programs.	1300 Broad Street Jacksonville, FL 32202 (904) 630-3810 www.jaxha.org
Legal Aid: Jacksonville Area Legal Aid Legal services for persons who would not otherwise have the means to obtain a lawyer.	126 W. Adams Street Jacksonville, FL 32202 (904) 356-8371
Legal Aid: Three Rivers Legal Service Legal services for persons who would not otherwise have the means to obtain a lawyer.	126 W. Adams Street 7th Floor Jacksonville, FL 32202 (904) 394-7450
Mayo Clinic Jacksonville Memory Disorder Clinic Diagnoses and treats individuals suffering from memory problems.	4500 San Pablo Road Jacksonville, FL 32224 (904) 953-7103 Fax: (904) 953-0109
Elder Source Offers services, such as homemaker assistance and Meals on Wheels, which help older adults who wish to remain in their homes.	4160 Woodcock Drive, 2nd Floor, Jacksonville, FL 32207 (904) 391-6600
Urban Jacksonville, Inc. Community Care for the Elderly county lead agency. Provides case management and in-home services to qualified elders.	4250 Lakeside Dr. Suite 116 Jacksonville, FL 32210 (904) 807-1203

Escambia County	
Agency and Description	Telephone Number and Address
CARES - Department of Elder Affairs Provides preadmission screenings for placement in a nursing facility or other long-term care setting.	1101 Gulf Breeze Parkway Suite 331 Gulf Breeze, FL 32505 (850) 916-6700
Area Housing Commission Provides housing to low and low-to-moderate income residents through Section 8 and public housing programs.	1920 W. Garden Street Pensacola, FL 32501 (850) 438-8561
City of Pensacola Provides housing to low and low-to-moderate income residents through Section 8 and public housing programs.	4501 Twin Oaks Dr. #102 Pensacola, FL 32506 (850) 453-7500
Community Action Program Committee, Inc. Provides information about weatherization, and other programs for economically disadvantaged citizens through support services.	P.O. Box 628 1380 North Palafox Street Pensacola, FL 32501 (904) 438-4021
Council on Aging of West Florida, Inc. Community Care for the Elderly county lead agency. Provides case management and in-home services to qualified elders.	875 Royce Street Pensacola, FL 32503 (850) 432-1475
Deaf & Hard of Hearing Services of Northwest Florida, Inc. Fosters the development, improvement and growth of services for deaf, hard of hearing and late deafened people in Florida.	945 W. Michigan Avenue Suite 4 B Pensacola, FL 32505 (850) 433-7128 V/TTY
Elder Helpline Accesses a qualified information and referral specialist who can provide information about services available for elders and their caregivers within the local community.	(850) 494-7100; (866) 531-8011
Escambia County Health Department Offers primary care, personal health and related services.	1295 W. Fairfield Drive Pensacola, FL 32501 (850) 595-6557
Escambia County Special Needs Registry Emergency evacuation services for elders.	(850) 595-3311
Lanrange Medical Clinic Provides medical care based on ability to pay.	15199 US Highway 331S. Freeport, FL 32439 (850) 835-0007
Legal Aid: N.W. Florida Legal Services Legal services for persons who would not otherwise have the means to obtain a lawyer.	24 W. Government Street Pensacola, FL 32501 (850) 432-8222 or (850) 432-2336

Escambia County

Agency and Description	Telephone Number and Address
<p>Northwest Florida Area Agency on Aging Offers services, such as homemaker assistance and Meals on Wheels, which help older adults who wish to remain in their homes.</p>	<p>5090 Commerce Park Circle Pensacola, FL 32505 (850) 494-7100</p>
<p>Northwest Florida Long-Term Care Ombudsman Council Free service that protects the rights of residents of nursing homes and assisted living facilities.</p>	<p>1101 Gulf Breeze Parkway Suite 119 Gulf Breeze, FL 32561 (850) 916-6720</p>
<p>Pensacola/Escambia County Housing Provides housing to low and low-to-moderate income residents through Section 8 and public housing programs.</p>	<p>City of Pensacola DOH P.O. Box 12910 Pensacola, FL 32521-0031 (850) 435-1665</p>

Flagler County	
Agency and Description	Telephone Number and Address
CARES - Department of Elder Affairs Provides preadmission screenings for placement in a nursing facility or other long-term care setting.	210 N. Palmetto Drive Suite 408 Daytona Beach, FL 32114 (386) 238-4946
Deaf and Hard of Hearing Service Center Fosters the development, improvement and growth of services for deaf, hard of hearing and late deafened people in Florida.	1219 Dunn Avenue Daytona Beach, FL 32114 (386) 257-1700 Voice (386) 257-3600 TTY
Elder Helpline Accesses a qualified information and referral specialist who can provide information about services available for elders and their caregivers within the local community.	(904) 391-6699
First Coast South Long-Term Care Ombudsman Council Free service that protects the rights of residents of nursing homes and assisted living facilities.	210 N. Palmetto Suite 403 Daytona Beach, FL 32114 (386) 226-7846
Flagler County Health Department Offers primary care, personal health and related medical services.	P.O. Box 847 301 S. Lemon Street Bunnell, FL 32110 (386) 437-7350
Flagler County Special Needs Registry Emergency evacuation services to elders and other persons with special needs.	(386) 437-7381
Flagler Senior Services Community Care for the Elderly county lead agency. Provides case management and in-home services to qualified elders.	1000 Belle Terre Boulevard Palm Coast, FL 32164 (386) 437-7300
Hilliard Medical Center Provides medical care based on ability to pay.	3772 W. Third Street Hilliard, FL 32046 (904) 845-3574
Housing Authority of the County of Flagler Provides housing to low and low-to-moderate income residents through Section 8 and public housing programs.	P.O. Box 188 414 S. Bacher Street Bunnell, FL 32110 (386) 437-3221
Legal Aid: Community Legal Services of Mid-Florida Legal services for persons who would not otherwise have the means to obtain a lawyer.	216 S. 6th Street Palatka, FL 32177-4607 (386) 328-8361
Elder Source Offers services, such as homemaker assistance and Meals on Wheels, which help older adults who wish to remain in their homes.	4160 Woodcock Drive, 2nd Floor, Jacksonville, FL 32207 (904) 391-6600

Franklin County	
Agency and Description	Telephone Number and Address
Area Agency on Aging of North Florida, Inc. Offers services, such as homemaker assistance and Meals on Wheels, which help older adults who wish to remain in their homes.	2414 Mahan Drive Tallahassee, FL 32308 (850) 488-0055
CARES - Department of Elder Affairs Provides preadmission screenings for placement in a nursing facility or other long-term care setting.	2002 Old St. Augustine Rd. Suite E-40 Tallahassee, FL 32301 (850) 414-9803
Elder Helpline Accesses a qualified Information and referral specialist who can provide information about services available for elders and their caregivers within the local community.	1-866-467-4624 or (850) 487-8926
Franklin County Health Department Offers primary care, personal health and related medical services.	139 12th Street Apalachicola, FL 32320 (850) 653-2111
Franklin County Senior Citizens Council Community Care for the Elderly county lead agency. Provides case management and in-home services to qualified elders.	201 North First Street P.O. Box 814 Carrabelle, FL 32333 (850) 697-3756
Franklin County Special Needs Registry Emergency evacuation services to elders and other persons with special needs.	(850) 653-8977
Housing Authority of the City of Apalachicola Provides housing to low and low-to-moderate income residents through public housing programs.	141 15th Street Apalachicola, FL 32320 (850) 653-9304
Legal Aid: Legal Services of North Florida Legal services for persons who would not otherwise have the means to obtain a lawyer.	2119 Delta Boulevard Tallahassee, FL 32303 (850) 385-9007
Northwest Florida Regional Housing Authority Provides housing to low and low-to-moderate income residents through Section 8 and public housing programs.	5302 Brown Street Graceville, FL 32440 (850) 263-4442
Office of the Public Guardian Helps to care for persons who lack the capacity to make decisions on their own behalf and in their own best interest. Guardians protect the property and personal rights of incapacitated individuals.	2292 Wednesday Rd. #1 Tallahassee, FL 32308 (850) 487-4609 Fax: (850) 922-2986
Panhandle Long-Term Care Ombudsman Council District Office Free service that protects the rights of residents of nursing homes and assisted living facilities.	2002 Old St. Augustine Rd. Suite E43 Tallahassee, FL 32301 (850) 921-4703
Tallahassee Memorial Family Medical Provides medical care based on ability to pay.	1549 S. Jefferson Street Monticello, FL 32344 (850) 997-0707

Gadsden County	
Agency and Description	Telephone Number and Address
Area Agency on Aging of North Florida, Inc. Offers services, such as homemaker assistance and Meals on Wheels, which help older adults who wish to remain in their homes.	2414 Mahan Drive Tallahassee, FL 32308 (850) 488-0055
CARES - Department of Elder Affairs Provides preadmission screenings for placement in a nursing facility or other long-term care setting.	2002 Old St. Augustine Rd. Suite E-40 Tallahassee, FL 32301 (850) 414-9803
Elder Helpline Accesses a qualified information and referral specialist who can provide information about services available for elders and their caregivers within the local community.	1-866-467-4624 or (850) 487-8926
Gadsden County Health Department Offers primary care, personal health and related medical services.	P.O. Box 468 79 LeSalle Leffall Drive Quincy, FL 32351 (850) 627-9758
Gadsden County Special Needs Registry Emergency evacuation services to elders and other persons with special needs.	(850) 875-8642
Legal Aid: Legal Services of North Florida Legal services for persons who would not otherwise have the means to obtain a lawyer.	121 N. Jackson Street Quincy, FL 32351 (850) 875-9881
Northwest Florida Regional Housing Authority Provides housing to low and low-to-moderate income residents through Section 8 and public housing programs.	5302 Brown Street P.O. Box 218 Graceville, FL 32440 (850) 263-4442
Office of the Public Guardian Helps to care for persons who lack the capacity to make decisions on their own behalf and in their own best interest. Guardians protect the property and personal rights of incapacitated individuals.	2292 Wednesday Rd. #1 Tallahassee, FL 32308 (850) 487-4609 Fax: (850) 922-2986
Panhandle Long-Term Care Ombudsman Council District Office Free service that protects the rights of residents of nursing homes and assisted living facilities.	2002 Old St. Augustine Rd Suite E43 Tallahassee, FL 32301 (850) 921-4703
Tallahassee Memorial Family Medical Provides medical care based on ability to pay.	1549 S. Jefferson Street Monticello, FL 32344 (850) 997-0707

Gilchrist County	
Agency and Description	Telephone Number and Address
CARES - Department of Elder Affairs Provides preadmission screenings for placement in a nursing facility or other long-term care setting.	3801 N.W. 40th Terrace Suite A Gainesville, FL 32606 (352) 955-6560
Elder Helpline Accesses a qualified Information and referral specialist who can provide information about services available for elders and their caregivers within the local community.	1-800-262-2243
Gilchrist County Health Department Offers primary care, personal health and related medical services.	P.O. Box 368 119 First Avenue N.E.Trenton, FL 32693
Gilchrist County Special Needs Registry Emergency evacuation services to elders and other persons with special needs.	(352) 463-3198
Legal Aid: Three Rivers Legal Services Legal services for persons who would not otherwise have the means to obtain a lawyer.	901 N.W. 8th Avenue Building D5 Gainesville, FL 32601 (352) 372-0519
Levy/Gilchrist/Suwannee County Housing Authority Provides housing to low and low-to-moderate income residents through Section 8 and public housing programs.	611 Pine Street P.O. Box 38 Bronson, FL 32621 (352) 486-5420
Mid-Florida Area Agency on Aging Offers services, such as homemaker assistance and Meals on Wheels, which help older adults who wish to remain in their homes.	5700 S.W. 34th Street Suite 222 Gainesville, FL 32608 (352) 378-6649 1-800-262-2243(with TDD)
North Central Florida Long-Term Care Ombudsman Council Free service that protects the rights of residents of nursing homes and assisted living facilities.	3801 N.W. 40th Terrace Suite A Gainesville, FL 32606-6183 (352) 955-5015
Quality First Care Provides medical care based on ability to pay.	422 N.E. Lakeshore Terrace Lake City, FL 32055 (386) 758-6950
Suwannee River Economic Council, Inc. Community Care for the Elderly county lead agency. Provides case management and in-home services to qualified elders.	1171 Nobles Ferry Rd N.W. Building # 2 P.O. Box 70 Live Oak, FL 32064 (386) 362-4115

Glades County	
Agency and Description	Telephone Number and Address
Area Agency on Aging of Southwest Florida Offers services, such as homemaker assistance and Meals on Wheels, which help older adults who wish to remain in their homes.	2285 First Street Fort Myers, FL 33901 (239) 332-4233
CARES - Department of Elder Affairs Provides preadmission screenings for placement in a nursing facility or other long-term care setting.	12381 S. Cleveland Ave Suite 402 Fort Myers, FL 33907 (239) 278-7210
Deaf Service Center of Southwest Florida, Inc. Fosters the development, improvement and growth of services for deaf, hard of hearing and late deafened people in Florida.	1860 Boy Scout Road #B 208 Fort Myers, FL 33907 (239) 461-0334 (239) 461-0438 TTY
Elder Helpline Accesses a qualified Information and referral specialist who can provide information about services available for elders and their caregivers within the local community.	(239) 332-3049; (866) 413-5337
Glades County Health Department Offers primary care, personal health and related medical services.	P.O. Box 489 956 US 27 S.W. Moore Haven, FL 33471 (863) 946-0707 http://www.gladescountyhealthdepartment.com
Glades County Special Needs Registry Emergency evacuation services to elders and other persons with special needs.	(863) 946-6020
Legal Aid: Florida Rural Legal Services Legal services for persons who would not otherwise have the means to obtain a lawyer.	P.O. Box 219 3210 Cleveland Ave Ft. Meyers, FL 33902-0219 (239) 334-4454
Lehigh Acres Clinic Provides medical care based on ability to pay.	391 Lee Boulevard Suite 100 Lehigh Acres, FL 33936 (239) 368-1607
Senior Connections of Southwest Florida, Inc. Community Care for the Elderly county lead agency. Provides case management and in-home services to qualified elders.	475 East Cowboy Way P.O. Box 2400 (33975) LaBelle, FL 33935 (863) 675-1446
Southwest Florida Long-Term Care Ombudsman Council Free service that protects the rights of residents of nursing homes and assisted living facilities.	2295 Victoria Avenue Rm. 135 Ft. Myers, FL 33901 (239) 338-1493

Gulf County	
Agency and Description	Telephone Number and Address
<p>Area Agency on Aging of North Florida, Inc. Offers services, such as homemaker assistance and Meals on Wheels, which help older adults who wish to remain in their homes.</p>	<p>2414 Mahan Drive Tallahassee, FL 32308 (850) 488-0055</p>
<p>CARES - Department of Elder Affairs Provides preadmission screenings for placement in a nursing facility or other long-term care setting.</p>	<p>101 W. 5th Street Panama City, FL 32401 (850) 747-5840</p>
<p>Elder Helpline Accesses a qualified Information and referral specialist who can provide information about services available for elders and their caregivers within the local community.</p>	<p>1-866-467-4624 or (850) 487-8926</p>
<p>Gulf County Senior Citizens Association Community Care for the Elderly county lead agency. Provides case management and in-home services to qualified elders.</p>	<p>120 Library Drive Port St. Joe, FL 32456 (850) 229-8466</p>
<p>Gulf County Special Needs Registry Emergency evacuation services to elders and other persons with special needs.</p>	<p>(850) 229-9111</p>
<p>Legal Aid: Legal Services of North Florida Legal services for persons who would not otherwise have the means to obtain a lawyer.</p>	<p>211 E. 11th Street Panama City, FL 32405 (850) 769-3581</p>
<p>Northwest Florida Regional Housing Authority Provides housing to low and low-to-moderate income residents through Section 8 and public housing programs.</p>	<p>5302 Brown Street P.O. Box 218 Graceville, FL 32440 (850) 263-4442</p>
<p>Panhandle Long-Term Care Ombudsman Council District Office Free service that protects the rights of residents of nursing homes and assisted living facilities.</p>	<p>2002 Old St. Augustine Rd Suite E43 Tallahassee, FL 32301 (850) 921-4703</p>
<p>Tallahassee Family Medical Provides medical care based on ability to pay.</p>	<p>17808N.E. Charley Johns St Blountstown, FL 32724 (850) 674-4524</p>

Hamilton County	
Agency and Description	Telephone Number and Address
CARES - Department of Elder Affairs Provides preadmission screenings for placement in a nursing facility or other long-term care setting.	3801 N.W. 40th Terrace Suite A Gainesville, FL 32606 (352) 955-6560
Elder Helpline Accesses a qualified information and referral specialist who can provide information about services available for elders and their caregivers within the local community.	1-800-262-2243
Hamilton County Council on Aging Community Care for the Elderly county lead agency. Provides case management and in-home services to qualified elders.	1509 S.W. First Street P.O. Box 866 Jasper, FL 32052 (386) 792-1670
Hamilton County Health Department Offers primary care, personal health and related medical services.	P.O. Box 267 209 S.E. Central Avenue Jasper, FL 32052 (386) 792-1414
Hamilton County Special Needs Registry Emergency evacuation services to elders and other persons with special needs.	(386) 792-6647
Legal Aid: Three Rivers Legal Services Legal services for persons who would not otherwise have the means to obtain a lawyer.	PO Drawer 3067 Lake City, FL 32056-3067 (386) 752-5960
Mid-Florida Area Agency on Aging Offers services, such as homemaker assistance and Meals on Wheels, which help older adults who wish to remain in their homes.	5700 S.W. 34th Street Suite 222 Gainesville, FL 32608 (352) 378-6649 1-800-262-2243(with TDD)
North Central Florida Long-Term Care Ombudsman Council Free service that protects the rights of residents of nursing homes and assisted living facilities.	3801 N.W. 40th Terrace Suite A Gainesville, FL 32606-6183 (352) 955-5015
Northwest Florida Regional Housing Authority Provides housing to low and low-to-moderate income residents through Section 8 and public housing programs.	5302 Brown Street P.O. Box 218 Graceville, FL 32440 (850) 263-4442
Quality First Care Provides medical care based on ability to pay.	422 N.E. Lakeshore Terrace Lake City, FL 32055 (386) 758-6950

Hardee County	
Agency and Description	Telephone Number and Address
Area Agency on Aging of West Central Florida Offers services, such as homemaker assistance and Meals on Wheels, which help older adults who wish to remain in their homes.	5905 Breckenridge Pkway Suite F Tampa, FL 33610 1-800-336-2226 or (813) 740-3888
CARES - Department of Elder Affairs Provides preadmission screenings for placement in a nursing facility or other long-term care setting.	200 N. Kentucky Ave Suite 302 Lakeland, FL 33801 (863) 680-5584
Central Florida Deaf Services, Inc. Fosters the development, improvement and growth of services for deaf, hard of hearing and late deafened people in Florida.	1021 Lakeland Hills Blvd. Lakeland, FL 33805 (863) 686-1221 X239 TTY
Elder Helpline Accesses a qualified Information and referral specialist who can provide information about services available for elders and their caregivers within the local community.	1-800-336-2226 or (813) 740-3888
H.O.P.E. of Hardee County Community Care for the Elderly county lead agency. Provides case management and in-home services to qualified elders.	310 N. 8th Avenue P.O. Box 1763 (33873) Wauchula, FL 33873 (863) 773-2022
Hardee County Health Department Offers primary care, personal health and related medical services.	115 K. D. Revell Road Wauchula, FL 33873 (863) 773-4161
Hardee County Special Needs Registry Emergency evacuation services to elders and other persons with special needs.	(863) 773-6373
Legal Aid: Florida Rural Legal Services Legal services for persons who would not otherwise have the means to obtain a lawyer.	963 E. Memorial Drive Lakeland, FL 33801 (863) 688-7376
Legal Aid: Heart of Florida Legal Aid Society Legal services for persons who would not otherwise have the means to obtain a lawyer.	550 E. Davidson Street Bartow, FL 33830 (863) 519-5663
South Central Florida Long-Term Care Ombudsman Council Free service that protects the rights of residents of nursing homes and assisted living facilities.	200 N. Kentucky Avenue # 302 Lakeland, FL 33801 (863) 413-2764
Wimauma Family Center Provides medical care based on ability to pay.	5129 State Road 674 Wimauma, FL 33598 (813) 633-8489

Hendry County	
Agency and Description	Telephone Number and Address
Area Agency on Aging of Southwest Florida Offers services, such as homemaker assistance and Meals on Wheels, which help older adults who wish to remain in their homes.	2285 First Street Fort Myers, FL 33901 (239) 332-4233
CARES - Department of Elder Affairs Provides preadmission screenings for placement in a nursing facility or other long-term care setting.	12381 S. Cleveland Ave Suite 402 Fort Myers, FL 33907 (239) 278-7210
Deaf Service Center of Southwest Florida, Inc. Fosters the development, improvement and growth of services for deaf, hard of hearing and late deafened people in Florida.	1860 Boy Scout Rd. #B 208 Fort Myers, FL 33907 (239) 461-0334 (239) 461-0438 TTY & VP
Elder Helpline Accesses a qualified Information and referral specialist who can provide information about services available for elders and their caregivers within the local community.	(239) 332-3049; (866) 413-5337
Hendry County Health Department Offers primary care, personal health and related medical services.	P.O. Box 70 (33975) 1140 Pratt Boulevard La Belle, FL 33935 (863) 674-4056
Hendry County Housing Authority Provides housing to low and low-to-moderate income residents through Section 8.	P.O. Box 2340 LaBelle, FL 33935 (863) 675-5356
Hendry County Social Services Provides HUD housing assistance for individuals with very low incomes, low income and up to 30% median income and another type of emergency services.	33975-2P; 165 S. Lee Street, Gov't Complex, La Belle, FL 33975
Hendry County Special Needs Registry Emergency evacuation services to elders and other persons with special needs.	(863) 612-4700
Legal Aid: Florida Rural Legal Services Legal services for persons who would not otherwise have the means to obtain a lawyer.	2254 McGregor Fort Myers, FL 33902 (941) 334-4554
Lehigh Acres Clinic Provides medical care based on ability to pay.	391 Lee Boulevard S.100 Lehigh Acres, FL 33936 (239) 368-1607
Senior Connections of Southwest Florida, Inc. Community Care for the Elderly county lead agency. Provides case management and in-home services to qualified elders.	475 E. Cowboy Way P.O. Box 2400 (33975) La Belle, FL 33935 (863) 675-1446
Southwest Florida Long-Term Care Ombudsman Council Free service that protects the rights of residents of nursing homes and assisted living facilities.	2295 Victoria Avenue Rm. 135 Ft. Myers, FL 33901 (239) 338-1493

Hernando County	
Agency and Description	Telephone Number and Address
Brooksville Housing Authority Provides housing to low and low-to-moderate income residents through Section 8 and public housing programs.	800 Continental Drive Brooksville, FL 34601 (352) 796-6547
CARES - Department of Elder Affairs Provides preadmission screenings for placement in a nursing facility or other long-term care setting.	1515 E. Silver Springs Blvd. Suite 203 Ocala, FL 34470 (352) 620-3457
Community Legal Services of Mid-Florida, Inc. Legal services for persons who would not otherwise have the means to obtain a lawyer.	51 W. Fort Dade Avenue Brooksville, FL 34601 (352) 796-7238
Deaf and Hard of Hearing Services of Florida, Inc. Fosters the development, improvement and growth of services for deaf, hard of hearing and late deafened people in Florida.	8610 Galen Wilson Blvd Suite B-100 Port Richey, FL 34668 (727) 816-1314 V/TTY
Elder Helpline Accesses a qualified Information and referral specialist who can provide information about services available for elders and their caregivers within the local community.	1-800-262-2243
Hernando County Health Department Offers primary care, personal health and related medical services.	300 S. Main Street Brooksville, FL 34601 (352) 754-4067 www.health.co.hernando.fl.us
Hernando County Housing Authority Provides housing to low and low-to-moderate income residents through Section 8 and public housing programs.	2 N. Broad Street Brooksville, FL 34601 (352) 754-4160 www.co.hernando.fl.us/housing
Hernando County Special Needs Registry Emergency evacuation services to elders and other persons with special needs.	(352) 754-4083
Hernando County Special Needs Registry Emergency evacuation services to elders and other persons with special needs.	(352) 754-4083
Mid-Florida Area Agency on Aging Offers services, such as homemaker assistance and Meals on Wheels, which help older adults who wish to remain in their homes.	5700 S.W. 34th Street Suite 222 Gainesville, FL 32608 (352) 378-6649 1-800-262-2243(with TDD)
Mid-Florida Community Services Inc. Community Care for the Elderly county lead agency. Provides case management and in-home services to qualified elders.	820 Kennedy Boulevard P.O. Box 896 (34605-0896) Brooksville, FL 34601 (352) 796-1425
Withlacoochee Area Long-Term Care Ombudsman Council Free service that protects the rights of residents of nursing homes and assisted living facilities.	1515 E. Silver Springs Blvd. Suite 203 Ocala, FL 34470 (352) 620-3088

Highlands County	
Agency and Description	Telephone Number and Address
Area Agency on Aging of West Central Florida Offers services, such as homemaker assistance and Meals on Wheels, which help older adults who wish to remain in their homes.	5905 Breckenridge Pkway Suite F Tampa, FL 33610 1-800-336-2226 or (813) 740-3888
CARES - Department of Elder Affairs Provides preadmission screenings for placement in a nursing facility or other long-term care setting.	200 N. Kentucky Avenue Suite 302 Lakeland, FL 33801 (239) 863-5584
Central Florida Deaf Services, Inc. Fosters the development, improvement and growth of services for deaf, hard of hearing and late deafened people in Florida.	1021 Lakeland Hills Dr. Lakeland, FL 33801 (863) 606-0800 TTY (863) 606-0900 Voice
Elder Helpline Accesses a qualified Information and referral specialist who can provide information about services available for elders and their caregivers within the local community.	1-800-336-2226 or (813) 740-3888
Hearing Impaired Persons, Inc. Fosters the development, improvement and growth of services for deaf, hard of hearing and late deafened people in Florida.	24901 Sandhill Boulevard Suite 8 Port Charlotte, FL 33983 (941) 743-8347 Voice (941) 743-9286 TTY
Highlands County Health Department Offers primary care, personal health and related medical services.	7205 South George Boulevard Sebring, F 33875 (863) 386-6040 www.hbcc.net/directors/healthunit
Highlands County Special Needs Registry Emergency evacuation services for elders.	(863) 385-1112
Housing Authority of Avon Park Provides housing to low and low-to-moderate income residents through Section 8 and public housing programs.	21 Tulane Drive Avon Park, FL 33825 (863) 452-4432
Legal Aid: Florida Rural Legal Services Legal services for persons who would not otherwise have the means to obtain a lawyer.	963 E. Memorial Drive P.O. Box 24688 Lakeland, FL 33802-4688 (863) 688-7376
Legal Aid: Heart of Florida Legal Services Legal services for persons who would not otherwise have the means to obtain a lawyer.	550 E. Davidson Street Suite 2 Bartow, FL 33830 (863) 519-5663
Nu-HOPE of Highlands County Community Care for the Elderly county lead agency. Provides case management and in-home services to qualified elders.	6414 U. S. Hwy 27 S. Sebring, FL 33870 (863) 382-2134
South Central Florida Long-Term Care Ombudsman Council Free service that protects the rights of residents of nursing homes and assisted living facilities.	200 North Kentucky Avenue Suite 302 Lakeland, FL 33801 (863) 413-2764
Wimauma Family Center Provides medical care based on ability to pay.	5129 State Road 674 Wimauma, FL 33598 (813) 633-8489

Hillsborough County	
Agency and Description	Telephone Number and Address
<p>Aging Solutions, Inc. Provides elder care and advocacy services to families with aging and dependent relatives, information and referral resources for employers and fiduciaries, elder abuse education, consumer advocacy, and general geriatric care.</p>	<p>14499 N. Dale Mabry Hwy Tampa, FL 33618 (813) 963-7577 Fax: (813) 949-1888</p>
<p>Area Agency on Aging of West Central Florida Offers services, such as homemaker assistance and Meals on Wheels, which help older adults who wish to remain in their homes.</p>	<p>5905 Breckenridge Pkwy Suite F Tampa, FL 33610 1-800-336-2226 or (813) 740-3888</p>
<p>Bay Area Legal Services, Inc. Legal services for persons who would not otherwise have the means to obtain a lawyer.</p>	<p>Riverbrook Professional Ctr 829 W. M Luther King Blvd Suite 2000 Tampa, FL 33603-3331 (813) 232-1343</p>
<p>CARES - Department of Elder Affairs Provides preadmission screenings for placement in a nursing facility or other long-term care setting.</p>	<p>701 W. Fletcher Avenue Suite D Tampa, FL 33612 (813) 631-5300</p>
<p>Community Action Program Section Provides information about weatherization, and other programs for economically disadvantaged citizens through support services.</p>	<p>505 E. Jackson Street Suite 204 Tampa, FL 33602 (813) 272-6770 Fax: (813) 744-5856</p>
<p>Elder Helpline Accesses a qualified Information and referral specialist who can provide information about services available for elders and their caregivers within the local community.</p>	<p>1-800-336-2226 or (813) 740-3888</p>
<p>Friends of the Deaf Service Center, Inc. Fosters the development, improvement and growth of services for deaf, hard of hearing and late deafened people in Florida.</p>	<p>1021 Lakeland Hills Drive Suite 2 Lakerland, FL 33805 (863) 686-1221 X 239 (861) 688-9394 TTY & VP</p>
<p>Hillsborough County Board of County Commissioners, Community Services Provides information about weatherization and other programs for economically disadvantaged citizens through support services.</p>	<p>505 E. Jackson Street Suite 204 Tampa, FL 33602 (813) 272-6770 Fax: (813) 744-5856</p>
<p>Hillsborough County Community Action Program Grant administration for low-income programs, like emergency shelters and homeless programs.</p>	<p>P.O. Box 1110 Tampa, FL 33601 (813) 272-6770</p>
<p>Hillsborough County Department of Aging Services Community Care for the Elderly county lead agency. Provides case management and in-home services to qualified elders.</p>	<p>601 E. Kennedy Boulevard 25th Floor Tampa, FL 33601 (813) 272-6630</p>
<p>Hillsborough County Health Department Offers primary care, personal health and related medical services.</p>	<p>P.O. Box 5135 1105 E. Kennedy Blvd. Tampa, FL 33602 (813) 307-8000 www.hillscountyhealth.org</p>

Hillsborough County	
Agency and Description	Telephone Number and Address
<p>Hillsborough County Housing and Community Code Enforcement Provides housing to low and low-to moderate income residents through Section 8.</p>	10119 Windhorst Road Tampa, FL 33619 (813) 274-6600
<p>Hillsborough County Special Needs Registry Emergency evacuation services to elders and other persons with special needs.</p>	(813) 276-2385
<p>Plant City Housing Authority Provides housing to low and low-to-moderate income residents through Section 8 and public housing programs.</p>	1306 Larrick Lane Plant City, FL 33566 (813) 752-0569
<p>Tampa Housing Authority Provides housing to low and low-to-moderate income residents through Section 8 and public housing programs.</p>	1529 West Main Street Tampa, FL 33607 (813) 253-0551
<p>Tampa-Hillsborough Urban League Provides information about weatherization, and other programs for economically disadvantaged citizens through support services.</p>	2306 North Howard Avenue Tampa, FL 33607 (813) 229-8117
<p>West Central Florida Long-Term Care Ombudsman Council Free service that protects the rights of residents of nursing homes and assisted living facilities.</p>	9393 N. Florida Avenue #1126 Tampa, FL 33612 (813) 558-5591
<p>Wimauma Family Center Provides medical care based on ability to pay.</p>	5129 State Road 674 Wimauma, FL 33598 (813) 633-8489

Holmes County	
Agency and Description	Telephone Number and Address
Area Agency on Aging of North Florida, Inc. Offers services, such as homemaker assistance and Meals on Wheels, which help older adults who wish to remain in their homes.	2414 Mahan Drive Tallahassee, FL 32308 (850) 488-0055
CARES - Department of Elder Affairs Provides preadmission screenings for placement in a nursing facility or other long-term care setting.	101 W. 5th Street Panama City, FL 32401 (850) 747-5840
Deaf & Hard of Hearing Services of Northwest Florida, Inc. Fosters the development, improvement and growth of services for deaf, hard of hearing and late deafened people in Florida.	945 W. Michigan Avenue Suite 4B Pensacola, FL 32505 (850) 433-7128 V/TTY
Elder Helpline Accesses a qualified information and referral specialist who can provide information about services available for elders and their caregivers within the local community.	1-866-467-4624 or (850) 487-8926
Holmes County Council on Aging Community Care for the Elderly county lead agency. Provides case management and in-home services to qualified elders.	210 W. Kansas Avenue Bonifay, FL 32425 (850) 547-2345
Holmes County Health Department Offers primary care, personal health and related medical services.	P.O. Box 337 603 Scenic Cir. Bonifay, FL 32425 (850) 547-3691 http://dohiwldoh.state.fl.us/
Holmes County Section 8 Rental Assistance Provides housing to low and low-to-moderate income residents through Section 8.	902 N. Waukesha Street Bonifay, FL 32425 (850) 547-1111
Holmes County Special Needs Registry Emergency evacuation services to elders and other persons with special needs.	(850) 547-1112
Legal Aid: Legal Services of North Florida Legal services for persons who would not otherwise have the means to obtain a lawyer.	211 East 11th Street Suite B Panama City, FL 32405 (850) 769-3581
Panhandle Long-Term Care Ombudsman Council District Office Free service that protects the rights of residents of nursing homes and assisted living facilities.	2002 Old St. Augustine Rd. Suite E43 Tallahassee, FL 32301 (850) 921-4703
Tallahassee Family Medical Provides medical care based on ability to pay.	17808 N.E. Charley Johns St. Blountstown, FL 32724 (850) 674-4524

Indian River County	
Agency and Description	Telephone Number and Address
<p>Area Agency on Aging of Palm Beach/Treasure Coast, Inc. Offers services, such as homemaker assistance and Meals on Wheels, which help older adults who wish to remain in their homes.</p>	<p>1764 N. Congress Avenue Suite 201 W.t Palm Beach, FL 33409 (561) 684-5885</p>
<p>CARES - Department of Elder Affairs Provides preadmission screenings for placement in a nursing facility or other long-term care setting.</p>	<p>1404-B S. 28th Street Fort Pierce, FL 34947 (772) 460-3692</p>
<p>Deaf Service Center of the Treasure Coast, Inc. Fosters the development, improvement and growth of services for deaf, hard of hearing and late deafened people in Florida.</p>	<p>10016 S. Federal Hwy Port St. Lucie, FL 34952 (772) 335-5546 Voice (772) 335-9966 TTY</p>
<p>Economic Opportunities Council of Indian River Provides information and support services to disadvantaged citizens about weatherization, and other programs.</p>	<p>P.O. Box 2766 1456 Old Dixie Hwy "B" Vero Beach, FL 32961 (772) 562-4177</p>
<p>Elder Helpline Accesses a qualified information and referral specialist who can provide information about services available for elders and their caregivers within the local community.</p>	<p>(561) 383-1112</p>
<p>Indian River County Board of County Commissioners Provides housing to low and low-to-moderate income residents through Section 8 and public housing programs.</p>	<p>1840 25th Street Vero Beach, FL 32960 (772) 567-8000</p>
<p>Indian River County Council on Aging Community Care for the Elderly county lead agency. Provides case management and in-home services to qualified elders.</p>	<p>694 14th Street P.O. Box 2102 (32961) Vero Beach, FL 32960 (772) 569-0760</p>
<p>Indian River County Health Department Offers a variety of public health services in primary care, personal health and related medical services.</p>	<p>1900 27th Street Vero Beach, FL 32960 (772) 794-7400</p>
<p>Indian River County Special Needs Registry Emergency evacuation services to elders and other persons with special needs.</p>	<p>(772) 567-2154</p>
<p>Legal Aid: Florida Rural Legal Services Legal services for persons who would not otherwise have the means to obtain a lawyer.</p>	<p>200 S. Indian River Dr. Suite 101 Ft. Pierce, FL 34950 (772) 466-4766</p>
<p>Treasure Coast Long-Term Care Ombudsman Council Free service that protects the rights of residents of nursing homes and assisted living facilities.</p>	<p>337 N. 4th Street Suite 317 (A, C, E) Ft. Pierce, FL 34950 (772) 595-1386</p>

Jackson County	
Agency and Description	Telephone Number and Address
Area Agency on Aging of North Florida, Inc. Offers services, such as homemaker assistance and Meals on Wheels, which help older adults who wish to remain in their homes.	2414 Mahan Drive Tallahassee, FL 32308 (850) 488-0055
CARES - Department of Elder Affairs Provides preadmission screenings for placement in a nursing facility or other long-term care setting.	101 W. 5th Street Panama City, FL 32401 (850) 747-5840
Elder Helpline Accesses a qualified Information and referral specialist who can provide information about services available for elders and their caregivers within the local community.	1-866-467-4624 or (850) 487-8926
Jackson County Board of County Commissioners Provides information and support services to disadvantaged citizens about weatherization, and other programs.	2864 S. Madison Street Marianna, FL 32448 (850) 482-9633 Fax: (850) 882-9643
Jackson County Health Department Offers a variety of public health services, primary care, and personal health services.	P.O. Box 310 3045 Fourth Street Marianna, FL 32446 (850) 482-9862
Jackson County Senior Citizens Organization Community Care for the Elderly county lead agency. Provides case management and in-home services to qualified elders.	5400 Cliff Street Graceville, FL 32440 (850) 263-4650
Jackson County Special Needs Registry Emergency evacuation services to elders and other persons with special needs.	(850) 482-9678
Legal Aid: Legal Services of North Florida Legal services for persons who would not otherwise have the means to obtain a lawyer.	211 E. 11th Street, Suite B Panama City, FL 32405 (850) 769-3581
Marianna Housing Authority Provides housing to low and low-to-moderate income residents through Section 8 and public housing programs.	2912 Albert Street Marianna, FL 32448 (850) 482-3512
Northwest Florida Regional Housing Authority Provides housing to low and low-to-moderate income residents through Section 8 and public housing programs.	5302 Brown Street Graceville, FL 32440 (850) 263-4442
Panhandle Long-Term Care Ombudsman Council Free service that protects the rights of residents of nursing homes and assisted living facilities.	2002 Old St. Augustine Rd Suite E43 Tallahassee, FL 32301 (850) 921-4703
Tallahassee Family Medical Provides medical care based on ability to pay.	17808 N.E. Charley Johns St. Blountstown, FL 32724 (850) 674-4524

Jefferson County	
Agency and Description	Telephone Number and Address
Area Agency on Aging of North Florida, Inc. Offers services, such as homemaker assistance and Meals on Wheels, which help older adults who wish to remain in their homes.	2414 Mahan Drive Tallahassee, FL 32308 (850) 488-0055
CARES - Department of Elder Affairs Provides preadmission screenings for placement in a nursing facility or other long-term care setting.	2002 Old St. Augustine Rd. Suite E-40 Tallahassee, FL 32301 (850) 414-9803
Elder Helpline Accesses a qualified Information and referral specialist who can provide information about services available for elders and their caregivers within the local community.	1-866-467-4624 or (850) 487-8926
Jefferson County Board of County Commissioners Provides information about weatherization, and other programs for economically disadvantaged citizens through support services.	P. O. Box 536 Monticello, FL 32344 (850) 342-0176
Jefferson County Grants Administration Provides housing to low and low-to-moderate income residents through Section 8.	1697 S. Jefferson (Highway 19) Monticello, FL 32344 (850) 342-0175
Jefferson County Health Department Offers primary care, personal health and related medical services.	1255 W. Washington Street Monticello, FL 32344 (850) 342-0171
Jefferson County Senior Citizens Center, Inc. Community Care for the Elderly county lead agency. Provides case management and in-home services to qualified elders.	1155 N. Jefferson Street Monticello, FL 32344 (850) 342-0271
Jefferson County Special Needs Registry Emergency evacuation services to elders and other persons with special needs.	(850) 342-0211
Legal Aid: Legal Services of North Florida Legal services for persons who would not otherwise have the means to obtain a lawyer.	2119 Delta Boulevard Tallahassee, FL 32303 (850) 385-9007
Office of the Public Guardian Helps to care for persons who lack the capacity to make decisions on their own behalf and in their own best interest. Guardians protect the property and personal rights of incapacitated individuals.	1923-B Capital Circle N.E. Tallahassee, FL 32308 (850) 487-4609 Fax (850) 922-2986
Panhandle Long-Term Care Ombudsman Council District Office Free service that protects the rights of residents of nursing homes and assisted living facilities.	2002 Old St. Augustine Rd. Suite E43 Tallahassee, FL 32301 (850) 921-4703
Tallahassee Memorial Family Medical Provides medical care based on ability to pay.	1549 S. Jefferson Street Monticello, FL 32344 (850) 997-0707

Lafayette County	
Agency and Description	Telephone Number and Address
CARES - Department of Elder Affairs Provides preadmission screenings for placement in a nursing facility or other long-term care setting.	3801 N.W. 40th Terrace Suite A Gainesville, FL 32606 (352) 955-6560
Elder Helpline Accesses a qualified Information and referral specialist who can provide information about services available for elders and their caregivers within the local community.	1-800-262-2243
Lafayette County Health Department Offers primary care, personal health and related medical services.	Route 3, Box 8 Highway 27 Mayo, FL 32066 (386) 362-2708
Lafayette County Special Needs Registry Emergency evacuation services to elders and other persons with special needs.	(386) 294-1950
Legal Aid: Three Rivers Legal Services Legal services for persons who would not otherwise have the means to obtain a lawyer.	PO Drawer 3067 Lake City, FL 32056-3067 (386) 752-5960
Mid-Florida Area Agency on Aging Offers services, such as homemaker assistance and Meals on Wheels, which help older adults who wish to remain in their homes.	5700 S.W. 34th Street Suite 222 Gainesville, FL 32608 (352) 378-6649 1-800-262-2243(with TDD)
North Central Florida Long-Term Care Ombudsman Council Free service that protects the rights of residents of nursing homes and assisted living facilities.	1000 N.E. 16th Ave., Bldg. H, Rm. 120 Gainesville, FL 32601 (352) 955-5015
Northwest Florida Regional Housing Authority Provides housing to low and low-to-moderate income residents through Section 8 and public housing programs.	P.O. Box 218 Graceville, FL 32440 (850) 263-4442
Quality First Care Provides medical care based on ability to pay.	422 Lakeshore Terrace Lake City, FL 32055 (386) 758-6950
Suwannee River Economic Council, Inc. Community Care for the Elderly county lead agency. Provides case management and in-home services to qualified elders.	1171 Nobles Ferry Rd. N.W. Building # 2 P.O. Box 70 (32064-0070) Live Oak, FL 32060 (386) 362-4115

Lake County	
Agency and Description	Telephone Number and Address
CARES - Department of Elder Affairs Provides preadmission screenings for placement in a nursing facility or other long-term care setting.	2210 S.E. 17th Street Suite 301 Ocala, FL 34471 (352) 620-3457
City of Leesburg Housing and Economic Development Assists in obtaining home ownership for all economic income residents.	600 W. Orange Leesburg, FL 34749 (352) 343-1780
Deaf Service Center of Lake and Sumter Counties, Inc. Fosters the development, improvement and growth of services for deaf, hard of hearing and late deafened people in Florida.	414 W. Main Street Suite 301 Leesburg, FL 34748 (352) 323-0757 Voice (352) 323-9106 TTY
Elder Helpline Accesses a qualified information and referral specialist who can provide information about services available for elders and their caregivers within the local community.	1-800-262-2243
Housing Authority of Eustis Provides housing to low and low-to-moderate income residents through Section 8 and public housing programs.	1000 Wall Street Suite 60 Eustis, FL 32726 (352) 357-4851
Lake Community Action Agency, Inc. Provides information about weatherization, and other programs for economically disadvantaged citizens through support services.	501 North Bay Street Eustis, FL 32726 (352) 357-5550
Lake County Health Department Offers primary care, personal health and related medical services.	16140 US Highway 441 Eustis, FL 32726 (352) 589-6424 http://www.lakechd.org/
Lake County Housing Authority Provides housing to low and low-to-moderate income residents through Section 8 and public housing program mail to:	P.O. Box 7800 Tavares, FL 32778 (352) 343-1780 humsvcs@mail2.cia.com
Lake County Special Needs Registry Emergency evacuation services to elders and other persons with special needs.	P.O. Box 1305 Tavares, FL 32778 (352) 315-8300
Legal Aid: Greater Orlando Area Legal Services Legal services for persons who would not otherwise have the means to obtain a lawyer.	226 W. Main Street Tavares, FL 32778 (352) 343-0815
Mid-Florida Area Agency on Aging Offers services, such as homemaker assistance and Meals on Wheels, which help older adults who wish to remain in their homes.	5700 S.W. 34th Street Suite 222 Gainesville, FL 32608 (352) 378-6649
Mid Florida Community Services Inc. Community Care for the Elderly county lead agency. Provides case management and in-home services to qualified elders.	820 Kennedy Boulevard P.O. Box 896 (34605-0896) Brooksville, FL 34601 (352) 796-1425
Tavares Family Center Provides medical care based on ability to pay.	115 E. Burleigh Avenue Tavares, FL 32778 (352) 343-1770

Lake County

Agency and Description	Telephone Number and Address
Withlacoochee Area Long-Term Care Ombudsman Council Free service that protects the rights of residents of nursing homes and assisted living facilities.	1 N.E. First Avenue, #205 Ocala, FL 34470 (352) 620-3088

Lee County	
Agency and Description	Telephone Number and Address
Area Agency on Aging of Southwest Florida Offers services, such as homemaker assistance and Meals on Wheels, which help older adults who wish to remain in their homes.	2285 First Street Fort Myers, FL 3901 (239) 332-4233
CARES - Department of Elder Affairs Provides preadmission screenings for placement in a nursing facility or other long-term care setting.	12381 S. Cleveland Ave Suite 402 Fort Myers, FL 33907 (239) 278-7210
City of Fort Myers Community Redevelopment Agency Provides housing to low and low-to-moderate income residents through Section 8 and public housing programs.	P.O. Drawer 2217 Fort Myers, FL 33902 (239) 332-6884
Deaf Service Center of Southwest Florida, Inc. Fosters the development, improvement and growth of services for deaf, hard of hearing and late deafened people in Florida.	1860 Boy Scout Road #B 208 Fort Myers, FL 33907 (239) 461-0334 V/TTY
Elder Helpline Accesses a qualified Information and referral specialist who can provide information about services available for elders and their caregivers within the local community.	(239) 332-3049 (866) 413-5337
Hearing Impaired Persons, Inc. Fosters the development, improvement and growth of services for deaf, hard of hearing and late deafened people in Florida.	24901 Sandhill Boulevard Suite 8 Port Charlotte, FL 33983 (239) 743-8347 Voice (239) 743-9286 TTY
Housing Authority of Lee County Provides housing to low and low-to-moderate income residents through Section 8 and public housing programs.	14170 Warner Circle N. Fort Myers, FL 33903 (239) 997-6688
Lee County Board of County Commissioners, Department of Human Services Provides information about weatherization, and other programs for economically disadvantaged citizens through support services.	83 Pondella Road, Suite 1 North Fort Myers, FL 33903 (239) 239-7925
Lee County Health Department Offers primary care, personal health and related medical services.	3920 Michigan Avenue Fort Myers, FL 33916 (239) 332-9511
Lee County Public Guardian Helps to care for persons who lack the capacity to make decisions on their own behalf and in their own best interest. Guardians protect the property and personal rights of incapacitated individuals.	P.O. Box 101370 Cape Coral, FL 33910 (239) 549-2505
Lee County Special Needs Registry Emergency evacuation services to elders and other persons with special needs.	(239) 477-3600
Lee Memorial Health System Memory Disorder Clinic Diagnoses and treats individuals suffering from memory problems.	P.O. Box 2218 Fort Myers, FL 33901 (239) 334-5768

Lee County	
Agency and Description	Telephone Number and Address
<p>Legal Aid: Florida Rural Legal Services Legal services for persons who would not otherwise have the means to obtain a lawyer.</p>	P.O. Box 219 3210 Cleveland Avenue Fort Myers, FL 33902-0219 (239) 334-4554
<p>Legal Aid: Lee County Legal Aid Society Legal services for persons who would not otherwise have the means to obtain a lawyer.</p>	2211 Peck Street P.O. Box 9205 Fort Myers, FL 33902-9205 (239) 334-6118
<p>Lehigh Acres Clinic Provides medical care based on ability to pay.</p>	391 Lee Boulevard Lehigh Acres, FL 33936 (239) 368-1607
<p>Senior Friendship Center, Inc. Community Care for the Elderly county lead agency. Provides case management and in-home services to qualified elders.</p>	3600 Evans Avenue Fort Myers, FL 33901 (239) 275-1881
<p>Southwest Florida Long-Term Care Ombudsman Council Free service that protects the rights of residents of nursing homes and assisted living facilities.</p>	2295 Victoria Avenue Rm. 135 Ft. Myers, FL 33901 (239) 338-1493

Leon County	
Agency and Description	Telephone Number and Address
Area Agency on Aging of North Florida, Inc. Offers services, such as homemaker assistance and Meals on Wheels, which help older adults who wish to remain in their homes.	2414 Mahan Drive Tallahassee, FL 32308 (850) 488-0055
Capital Area Community Action Agency, Inc. Provides information about weatherization, and other programs for economically disadvantaged citizens through support services.	P.O. Box 1775 309 Office Plaza Drive Tallahassee, FL 32302 (850) 222-2043
CARES - Department of Elder Affairs Provides preadmission screenings for placement in a nursing facility or other long-term care setting.	2002 Old St. Augustine Rd Suite E-40 Tallahassee FL 32301 (850) 414-9803
Elder Care Services Community Care for the Elderly county lead agency. Provides case management and in-home services to qualified elders.	2518 W. Tennessee Street Tallahassee, FL 32304 (850) 921-5554
Elder Helpline Accesses a qualified Information and referral specialist who can provide information about services available for elders and their caregivers within the local community.	1-866-467-4624 or (850) 487-8926
Legal Aid: Legal Services of North Florida Legal services for persons who would not otherwise have the means to obtain a lawyer.	2119 Delta Boulevard Tallahassee, FL 32303 (850) 385-9007
Legal Aid: Leon County Courthouse Legal services for persons who would not otherwise have the means to obtain a lawyer.	301 S. Monroe Street Room 443A Tallahassee, FL 32301 (850) 222-3004
Leon County Health Department Offers primary care, personal health and related medical services.	P.O. Box 2745 (32316) 2965 Municipal Way Tallahassee, FL 32304 (850) 487-3146
Leon County Special Needs Registry Emergency evacuation services to elders and other persons with special needs.	(850) 488-5921
Office of the Public Guardian Helps to care for persons who lack the capacity to make decisions on their own behalf and in their own best interest. Guardians protect the property and personal rights of incapacitated individuals.	1923-B Capital Circle N.E. Tallahassee, FL 32308 (850) 487-4609 Fax (850) 922-2986
Panhandle Long-Term Care Ombudsman Council District Office Free service that protects the rights of residents of nursing homes and assisted living facilities.	2002 Old St. Augustine Rd Suite E43 Tallahassee, FL 32301 (850) 921-4703
Tallahassee Housing Authority Provides housing to low and low-to-moderate income residents through Section 8 and public housing programs.	2940 Grady Road Tallahassee, FL 32312 (850) 385-6126
Tallahassee Memorial Family Medical Provides medical care based on ability to pay.	1549 S. Jefferson Street Monticello, FL 32344 (850) 997-0707

Leon County

Agency and Description	Telephone Number and Address
Tallahassee Memorial Healthcare Memory Disorder Clinic Diagnoses and treats individuals suffering from memory problems.	1401 Centerville Road Suite 504 Tallahassee, FL 32308 (850) 431-5001
Tallahassee Urban League Provides information about weatherization and other programs for economically disadvantaged citizens through support services.	923 Old Bainbridge Road Tallahassee, FL 32303 (850) 222-6111

Levy County	
Agency and Description	Telephone Number and Address
CARES - Department of Elder Affairs Provides preadmission screenings for placement in a nursing facility or other long-term care setting.	3801 N.W. 40th Terrace Suite A Gainesville, FL 32606 (352) 955-6560
Citrus Hearing Impaired Program Services, Inc. Fosters the development, improvement and growth of services for deaf, hard of hearing and late deafened people in Florida.	105 S.E. Highway 19 Crystal River, FL 34429 (352) 795-5000 Voice (352) 795-7243 TTY
Elder Helpline Accesses a qualified Information and referral specialist who can provide information about services available for elders and their caregivers within the local community.	1-800-262-2243
Legal Aid: Three Rivers Legal Services Legal services for persons who would not otherwise have the means to obtain a lawyer.	901 N.W. 8th Avenue Building D5 Gainesville, FL 32601 (352) 372-0519
Levy County Health Department Offers primary care, personal health and related medical services.	P.O. Box 40 66 West Main Street Bronson, FL 32621 (352) 486-5305
Levy County Housing Authority Provides housing to low and low-to-moderate income residents through Section 8 and public housing programs.	611 S. Pine Street Bronson, FL 32621 (352) 486-5420
Levy County Special Needs Registry Emergency evacuation services to elders and other persons with special needs.	(352) 486-5213
Mid-Florida Area Agency on Aging Offers services, such as homemaker assistance and Meals on Wheels, which help older adults who wish to remain in their homes.	5700 S.W. 34th Street Suite 222 Gainesville, FL 32608 (352) 378-6649 1-800-262-2243(with TDD)
North Central Florida Long-Term Care Ombudsman Council Free service that protects the rights of residents of nursing homes and assisted living facilities.	1000 N.E. 16th Ave., Bldg. H, Rm. 120 Gainesville, FL 32601 (352) 955-5015
Quality First Care Provides medical care based on ability to pay.	422 Lakeshore Terrace Lake City, FL 32055 (386) 758-6950
Suwannee River Economic Council, Inc. Community Care for the Elderly county lead agency. Provides case management and in-home services to qualified elders.	1171 Nobles Ferry Road N.W. Building # 2 P.O. Box 70 (32064-0070) Live Oak, FL 32060 (386) 362-4115

Liberty County	
Agency and Description	Telephone Number and Address
Area Agency on Aging of North Florida, Inc. Offers services, such as homemaker assistance and Meals on Wheels, which help older adults who wish to remain in their homes.	2414 Mahan Drive Tallahassee, FL 32308 (850) 488-0055
CARES - Department of Elder Affairs Provides preadmission screenings for placement in a nursing facility or other long-term care setting.	2002 Old St. Augustine Rd Suite E-40 Tallahassee FL 32301 (850) 414-9803
Elder Helpline Accesses a qualified Information and referral specialist who can provide information about services available for elders and their caregivers within the local community.	1-866-467-4624 or (850) 487-8926
Legal Aid: Legal Services of North Florida Legal services for persons who would not otherwise have the means to obtain a lawyer.	8 W. Jefferson Street Suite 200 Quincy, FL 32351 (850) 875-9881
Liberty County Board of County Commissioners Provides information about weatherization for economically disadvantaged citizens through support services.	P.O. Box 399 Bristol, FL 32321 (850) 643-2692
Liberty County Health Department Offers primary care, personal health and related medical services.	P.O. Box 489 12832 N.W. Central Avenue Bristol, FL 32321 (850) 643-2415
Liberty County Senior Citizens Association Community Care for the Elderly county lead agency. Provides case management and in-home services to qualified elders.	15629 NW County Rd 12 Bristol, FL 32321 (850) 643-5613
Liberty County Special Needs Registry Emergency evacuation services to elders and other persons with special needs.	(850) 643-2339
Northwest Florida Regional Housing Authority Provides housing to low and low-to-moderate income residents through Section 8 and public housing programs.	P.O. Box 218 Graceville, FL 32440 (850) 263-4442
Office of the Public Guardian Helps to care for persons who lack the capacity to make decisions on their own behalf and in their own best interest. Guardians protect the property and personal rights of incapacitated individuals.	2282 Wednesday Street, Suite 1 Tallahassee, FL 32308 (850) 487-4609 Fax: (850) 922-2986
Panhandle Long-Term Care Ombudsman Council District Office Free service that protects the rights of residents of nursing homes and assisted living facilities.	2002 Old St. Augustine Rd Suite E43 Tallahassee, FL 32301 (850) 921-4703
Tallahassee Memorial Family Medical Provides medical care based on ability to pay.	1549 S. Jefferson Street Monticello, FL 32344 (850) 997-0707

Madison County	
Agency and Description	Telephone Number and Address
Area Agency on Aging of North Florida, Inc. Offers services, such as homemaker assistance and Meals on Wheels, which help older adults who wish to remain in their homes.	2414 Mahan Drive Tallahassee, FL 32308 (850) 488-0055
CARES - Department of Elder Affairs Provides preadmission screenings for placement in a nursing facility or other long-term care setting.	2002 Old St. Augustine Rd. Suite E-40 Tallahassee, FL 32301 (850) 414-9803
Elder Helpline Accesses a qualified information and referral specialist who can provide information about services available for elders and their caregivers within the local community.	1-866-467-4624 or (850) 487-8926
Legal Aid: Three Rivers Legal Services Legal services for persons who would not otherwise have the means to obtain a lawyer.	334 NW Lake City Ave Lake City, FL 32055 (386) 752-5960
Madison County Health Department Offers primary care, personal health and related medical services.	800 Third Street (New Office Location) Madison, FL 32340 (850) 973-5000
Madison County Senior Citizens Council Community Care for the Elderly county lead agency. Provides case management and in-home services to qualified elders.	400 SW Rutledge Street P.O. Box 204 (32341) Madison, FL 32340 (850) 973-2006
Madison County Special Needs Registry Emergency evacuation services to elders and other persons with special needs.	(850) 973-3698
Northwest Florida Regional Housing Authority Provides housing to low and low-to-moderate income residents through Section 8 and public housing programs.	P.O. Box 218 Graceville, FL 32440 (850) 263-4442
Office of the Public Guardian Helps to care for persons who lack the capacity to make decisions on their own behalf and in their own best interest. Guardians protect the property and personal rights of incapacitated individuals.	1923-B Capital Circle N.E. Tallahassee, FL 32308 (850) 487-4609 Fax: (850) 922-2986
Panhandle Long-Term Care Ombudsman Council District Office Free service that protects the rights of residents of nursing homes and assisted living facilities.	2002 Old St. Augustine Rd. Suite E43 Tallahassee, FL 32301 (850) 921-4703
Tallahassee Memorial Family Medical Provides medical care based on ability to pay.	1549 S. Jefferson Street Monticello, FL 32344 (850) 997-0707

Manatee County	
Agency and Description	Telephone Number and Address
Area Agency on Aging of West Central Florida Offers services, such as homemaker assistance and Meals on Wheels, which help older adults who wish to remain in their homes.	5905 Breckenridge Parkway Suite F Tampa, FL 33610 1-800-336-2226 or (813) 740-3888
Bradenton Housing Authority Provides housing to low and low-to-moderate income residents through Section 8 and public housing programs.	1307 6th Street W. Bradenton, FL 34205 (239) 748-5568
Bradenton Section 8 Housing Programs Provides housing to low and low-to-moderate income residents through Section 8.	1300 5th Street West Bradenton, FL 34205-8450 (239) 748-5568
CARES - Department of Elder Affairs Provides preadmission screenings for placement in a nursing facility or other long-term care setting.	701 W. Fletcher Avenue Suite D Tampa, FL 33612 (813) 631-5300
Deaf Service Center of Manatee/Sarasota Fosters the development, improvement and growth of services for deaf, hard of hearing and late deafened people in Florida.	5107 14th Street W. Bradenton, FL 34207-2431 (239) 758-2539 Voice (239) 758-3037 TTY
Elder Helpline Accesses a qualified Information and referral specialist who can provide information about services available for elders and their caregivers within the local community.	1-800-336-2226 or (813) 740-3888
Legal Aid: Gulfcoast Legal Services Legal services for persons who would not otherwise have the means to obtain a lawyer.	430 12th Street West Bradenton, FL 34205 (239) 746-6151
Legal Aid: Legal Aid of Sarasota Legal services for persons who would not otherwise have the means to obtain a lawyer.	1900 Main Street Suite 302 Sarasota, FL 34236 (239) 366-0038
Manatee County Community Services Department Community Care for the Elderly county lead agency. Provides case management and in-home services to qualified elders.	1112 Manatee Avenue P.O. Box 1000 (34206) West Bradenton, FL 34205 (239) 749-3030
Manatee County Health Department Offers a variety of public health Services including personal health related medical services.	410 Sixth Avenue East Bradenton, FL 34208 (239) 748-0747
Manatee County Housing Authority Provides housing to low and low-to-moderate income residents through Section 8 and public housing programs.	5631 11th Street East Bradenton, FL 34203 (239) 756-3974
Manatee County Special Needs Registry Emergency evacuation services to elders and other persons with special needs.	(239) 749-3022
Manatee Opportunity Council, Inc. Provides information about weatherization, and other programs for economically disadvantaged citizens through support services.	302 Manatee Ave Bradenton, FL 34208 (239) 708-8440

Manatee County	
Agency and Description	Telephone Number and Address
<p>West Central Florida Long-Term Care Ombudsman Council Free service that protects the rights of residents of nursing homes and assisted living facilities.</p>	<p>9393 N. Florida Avenue #1126 Tampa, FL 33612 (813) 558-5591</p>
<p>Wimauma Family Center Provides medical care based on ability to pay.</p>	<p>5129 State Road 674 Wimauma, FL 33598 (813) 633-8489</p>

Marion County	
Agency and Description	Telephone Number and Address
CARES - Department of Elder Affairs Provides preadmission screenings for placement in a nursing facility or other long-term care setting.	2210 SE 17th Street Suite 301 Ocala, FL 34471 (352) 620-3457
Citrus Hearing Impaired Program Services, Inc. Fosters the development, improvement and growth of services for deaf, hard of hearing and late deafened people in Florida.	105 S.E. Highway 19 Crystal River, FL 34429 (352) 795-5000 Voice (352) 795-7243 TTY
Community Legal Services of Mid-Florida, Inc. Legal services for persons who would not otherwise have the means to obtain a lawyer.	222 S.W. Broadway Street Ocala, FL 34474 (352) 629-0105
Elder Helpline Accesses a qualified Information and referral specialist who can provide information about services available for elders and their caregivers within the local community.	1-800-262-2243
Marion County Health Department Offers a variety of public health services including personal health related medical services.	1801 S.E. 32nd Avenue P.O. Box 2408 Ocala, FL 34478 (352) 629-0137
Marion County Senior Services Inc. Community Care for the Elderly county lead agency. Provides case management and in-home services to qualified elders.	1101 SW 20th Court Ocala, FL 34474 (352) 620-3515
Marion County Special Needs Registry Emergency evacuation services to elders and other persons with special needs.	(352) 622-3205
Mid-Florida Area Agency on Aging Offers services, such as homemaker assistance and Meals on Wheels, which help older adults who wish to remain in their homes.	5700 S.W. 34th Street Suite 222 Gainesville, FL 32608 (352) 378-6649 1-800-262-2243(with TDD)
Ocala Housing Authority Provides housing to low and low-to-moderate income residents through Section 8 and public housing programs.	1629 NW 4th Street Ocala, FL 34475 (352) 369-2636
Sunshine Medical Provides medical care based on ability to pay.	2504 Highway 44 W. Inverness, FL 34450 (352) 637-1800
Withalacoochee Area Long-Term Care Ombudsman Council Free service that protects the rights of residents of nursing homes and assisted living facilities	3001 W. Silver Springs Blvd. Ocala, FL 34475 (352) 620-3088 (352) 732-1407

Martin County	
Agency and Description	Telephone Number and Address
<p>Area Agency on Aging of Palm Beach/Treasure Coast, Inc. Offers services, such as homemaker assistance and Meals on Wheels, which help older adults who wish to remain in their homes.</p>	<p>1764 N. Congress Avenue Suite 201 West Palm Beach, FL 33409 (561) 694-7601</p>
<p>CARES - Department of Elder Affairs Provides preadmission screenings for placement in a nursing facility or other long-term care setting.</p>	<p>2290 10th Avenue N. Suite 401 Lake Worth, FL 33461 (561) 540-1181</p>
<p>Council on Aging of Martin County, Inc. Community Care for the Elderly county lead agency. Provides case management and in-home services to qualified elders.</p>	<p>1071 E. 10th Street P.O. Box 3029 (34995) Stuart, FL 34995 (772) 223-7800</p>
<p>Deaf Service Center of the Treasure Coast, Inc. Fosters the development, improvement and growth of services for deaf, hard of hearing and late deafened people in Florida.</p>	<p>10016 S. Federal Hwy Port St. Lucie, FL 34952 (772) 335-5546 Voice (772) 335-9966 TTY</p>
<p>Elder Helpline Accesses a qualified Information and referral specialist who can provide information about services available for elders and their caregivers within the local community.</p>	<p>(561) 383-1112</p>
<p>Legal Aid: Florida Rural Legal Services Legal services for persons who would not otherwise have the means to obtain a lawyer.</p>	<p>200 S. Indian River Dr. Suite 101 Ft. Pierce, FL 34948 (772) 466-4766 Toll Free (888) 582-3410</p>
<p>Martin County Health Department Offers primary care, personal health and related medical services.</p>	<p>620 S. Dixie Highway Stuart, FL 34994 (772) 221-4037</p>
<p>Martin County Special Needs Registry Emergency evacuation services to elders and other persons with special needs.</p>	<p>(772) 287-1652</p>
<p>Stuart Housing Authority Provides housing to low and low-to-moderate income residents through Section 8 and public housing programs.</p>	<p>611 E. Church Street Stuart, FL 34994 (772) 287-0496</p>
<p>Treasure Coast Long-Term Care Ombudsman Council Free service that protects the rights of residents of nursing homes and assisted living facilities.</p>	<p>337 N. 4th Street Suite (A, C, E) Ft. Pierce, FL 34950 (772) 595-1386</p>

Miami-Dade County	
Agency and Description	Telephone Number and Address
<p>Alliance for Aging An area agency on aging, offers services, such as homemaker assistance and Meals on Wheels, which help older adults who wish to remain in their homes.</p>	9500 S. Dadeland Blvd Suite 400 Miami, FL 33156 (305) 670-6500
<p>CARES - Department of Elder Affairs Provides preadmission screenings for placement in a nursing facility or other long-term care setting.</p>	7300 N. Kendall Drive Suite 780 Miami, FL 33156 (305) 671-7200
<p>Dade County Special Needs Registry Emergency evacuation services to elders and other persons with special needs.</p>	(305) 513-7700
<p>Deaf Services Bureau Fosters the development, improvement and growth of services for deaf, hard of hearing and late deafened people in Florida.</p>	1250 N.W. 7 Street Suite 207 Miami, FL 33125 (305) 560-2866 TDD/Voice
<p>Deedco Gardens Housing Authority Provides housing to low and low-to-moderate income residents through Section 8 and public housing programs.</p>	105 S.E. 12th Avenue Homestead, FL 33030 (305) 242-8866
<p>Douglas Gardens Community Care Community Care for the Elderly county lead agency. Provides case management and in-home services to qualified elders.</p>	5200 N.E. 2nd Avenue Miami, FL 33137 (305) 751-8626
<p>Elder Helpline Accesses a qualified Information and referral specialist who can provide information about services available for elders and their caregivers within the local community.</p>	(305) 670-4357
<p>Everglades Community Association, Inc. Provides housing to low and low-to-moderate income residents through public housing programs.</p>	18308 SW 380th Street Florida City, FL 33034 (305) 242-2142
<p>First Quality Home Care Community Care for the Elderly county lead agency. Provides case management and in-home services to qualified elders.</p>	8700 W. Flagler Street Suite 300 Miami, FL 33174 (305) 223-0150
<p>Guardianship Program of Dade County, Inc. Helps to care for persons who lack the capacity to make decisions on their own behalf. Guardians protect the property and personal rights of incapacitated individuals.</p>	7950 N.W. 53rd Street Suite 301 Miami, FL 33166 (305) 592-7642 Fax: (305) 592-6737
<p>Hialeah Housing Authority Provides housing to low and low-to-moderate income residents through Section 8 and public housing programs.</p>	75 E 6th Street Hialeah, FL 33010 (305) 888-9744 http://www.hialeahhousing.org/
<p>Housing Authority of the City of Homestead Provides housing to low and low-to-moderate income residents through Section 8 and public housing programs.</p>	29355 S. Federal Highway Homestead, FL 33030 (305) 247-0639
<p>Housing Authority of the City of Miami Beach Provides housing to low and low-to-moderate income residents through Section 8 and public housing programs.</p>	200 Alton Road Miami Beach, FL 33139 (305) 532-6401 www.ci.miami-beach.fl.us

Monroe County	
Agency and Description	Telephone Number and Address
Alliance for Aging An area agency on aging, offers services, such as homemaker assistance and Meals on Wheels, which help older adults who wish to remain in their homes.	9500 S. Dadeland Blvd Suite 400 Miami, FL 33156 (305) 670-6500
CARES - Department of Elder Affairs Provides preadmission screenings for placement in a nursing facility or other long-term care setting.	159 Key Deer Boulevard Big Pine Key, FL 33043 (305) 872-5752
Community Development Office Provides information about weatherization and other programs for economically disadvantaged citizens through support services.	1403 12th Street Key West, FL 33040 (305) 292-1221
Deaf Services Bureau Fosters the development, improvement and growth of services for deaf, hard of hearing and late deafened people in Florida.	1250 N.W. 7 Street Suite 207 Miami, FL 33125 (305) 560-2866 TDD/Voice
Elder Helpline Accesses a qualified information and referral specialist who can provide information about services available for elders and their caregivers within the local community.	(305) 670-4357
Housing Authority of the City of Key West Provides housing to low and low-to-moderate income residents through Section 8 and public housing programs.	1400 Kennedy Drive Key West, FL 33040 (305) 296-5621
Key West Housing Authority Provides housing to low and low-to-moderate income residents through Section 8 and public housing programs.	1400 Kennedy Drive Key West, FL 33040 (305) 296-5621
Legal Aid: Legal Services of the Florida Keys Legal services for persons who would not otherwise have the means to obtain a lawyer.	600 White Street Key West, FL 33040 (305) 292-3566
Monroe County Health Department Offers primary care, personal health and related medical services.	P.O. Box 6193 1100 Simonton Street Key West, FL 33041 (305) 293-7544
Monroe County Housing Authority (New Port Village) Provides housing to low and low-to-moderate income residents through Section 8 and public housing programs.	1 Harry Davis Circle Key Largo, FL 33037 (305) 453-9200
Monroe County Social Services Community Care for the Elderly county lead agency. Provides case management and in-home services to qualified elders.	1100 Simonton Street Gato Building Key West, FL 33040 (305) 292-4573
Monroe County Special Needs Registry Emergency evacuation services to elders and other persons with special needs.	(305) 289-6004
South Dade & The Florida Keys Long-Term Care Ombudsman Council Free service that protects the rights of residents of nursing homes and assisted living facilities.	7300 N. Kendall Drive Suite 780 Miami, FL 33156 (305) 671-7245

Nassau County	
Agency and Description	Telephone Number and Address
<p>CARES - Department of Elder Affairs Provides preadmission screenings for placement in a nursing facility or other long-term care setting.</p>	<p>644 Cesery Boulevard Suite 150 Jacksonville, FL 32211 (904) 723-5827</p>
<p>Elder Helpline Accesses a qualified Information and referral specialist who can provide information about services available for elders and their caregivers within the local community.</p>	<p>(904) 391-6699</p>
<p>First Coast Long-Term Ombudsman Council Free service that protects the rights of residents of nursing homes and assisted living facilities.</p>	<p>5920 Arlington Expressway Rm. 216 Jacksonville, FL 32231 (904) 723-2058</p>
<p>Hilliard Medical Center Provides medical care based on ability to pay.</p>	<p>3772 W. Third Street Hilliard, FL 32043 (904) 845-3574</p>
<p>Housing Authority of the City of Fernandina Beach Provides housing to low and low-to-moderate income residents through Section 8 and public housing programs.</p>	<p>1300 Hickory Street Fernandina Beach, FL 32024 (904) 261-5051 www.fernandinabeachflorida.org</p>
<p>Legal Aid: Jacksonville Area Legal Aid Legal services for persons who would not otherwise have the means to obtain a lawyer.</p>	<p>126 W. Adams Street Jacksonville, FL 32202-3849 (904) 356-8371</p>
<p>Legal Aid: Three Rivers Legal Services Legal services for persons who would not otherwise have the means to obtain a lawyer.</p>	<p>126 W. Adams Street 7th Floor Jacksonville, FL 32202 (904) 394-7450</p>
<p>Nassau County Council on Aging, Inc. Community Care for the Elderly county lead agency. Provides case management and in-home services to qualified elders.</p>	<p>1367 S. 18th Street Fernandina Beach, FL 32034 (904) 261-0701</p>
<p>Nassau County Health Department Offers primary care, personal health and related medical services.</p>	<p>P.O. Box 51730 South 4th Street Fernandina Beach, FL 32035 (904) 277-7287</p>
<p>Nassau County Special Needs Registry Emergency evacuation services to elders and other persons with special needs.</p>	<p>(904) 491-7550</p>
<p>Elder Source Offers services, such as homemaker assistance and Meals on Wheels, which help older adults who wish to remain in their homes.</p>	<p>4160 Woodcock Drive, 2nd Floor, Jacksonville, FL 32207 (904) 391-6600</p>

Okaloosa County	
Agency and Description	Telephone Number and Address
CARES - Department of Elder Affairs Provides preadmission screenings for placement in a nursing facility or other long-term care setting.	3300 N. Pace Boulevard Plaza Building, Suite 210 Pensacola, FL 32505 (850) 595-8563
Crestview Housing Authority Provides housing to low and low-to-moderate income residents through Section 8 and public housing programs.	371 Hickory Avenue Crestview, FL 32536 (850) 682-2413 can@bsc.Net
Deaf & Hard of Hearing Services of Northwest Florida, Inc. Fosters the development, improvement and growth of services for deaf, hard of hearing and late deafened people in Florida.	945 W. Michigan Avenue Suite 4B Pensacola, FL 32505 (850) 433-7128 V/TTY
Elder Helpline Accesses a qualified Information and referral specialist who can provide information about services available for elders and their caregivers within the local community.	(850) 494-7100
Elder Services of Okaloosa County, Inc. Community Care for the Elderly county lead agency. Provides case management and in-home services to qualified elders.	207 Hospital Drive, N.E. Fort Walton Beach, FL 32548 (850) 833-9165
Fort Walton Beach Housing Authority Provides housing to low and low-to-moderate income residents through Section 8 and public housing programs.	27 Robinwood S.W. Fort Walton Beach, FL 32548 (850) 243-3224
Langrange Medical Clinic Provides medical care based on ability to pay.	15199 US Highway 331 S. Freeport, FL 32439 (850) 835-0007
Legal Aid: Legal Services of North Florida Legal services for persons who would not otherwise have the means to obtain a lawyer.	133 Staff Drive N.E. Suite B Fort Walton, FL 32548 (850) 862-3279
Niceville Housing Authority Provides housing to low and low-to-moderate income residents through Section 8 and public housing programs.	500 Boyd Circle Niceville, FL 32578 (850) 678-7816
Northwest Florida Area Agency on Aging Offers services, such as homemaker assistance and Meals on Wheels, which help older adults who wish to remain in their homes.	5090 Commerce Park Circle Pensacola, FL 32505 (850) 494-7100
Northwest Florida Long-Term Care Ombudsman Council Free service that protects the rights of residents of nursing homes and assisted living facilities.	3300 N. Pace Blvd., Suite 320 Pensacola, FL 32505 (850) 595-8016
Okaloosa County Health Department Offers primary care, personal health and related medical services.	221 Hospital Drive, N.E. Fort Walton Beach, FL 32548 (850) 833-92450
Okaloosa County Special Needs Registry Emergency evacuation services to elders and other persons with special needs.	(850) 651-7560

Okeechobee County	
Agency and Description	Telephone Number and Address
<p>Area Agency on Aging of Palm Beach/Treasure Coast, Inc. Offers services, such as homemaker assistance and Meals on Wheels, which help older adults who wish to remain in their homes.</p>	<p>1764 N. Congress Ave Suite 201 W. Palm Beach, FL 33409 (561) 684-5885</p>
<p>CARES - Department of Elder Affairs Provides preadmission screenings for placement in a nursing facility or other long-term care setting.</p>	<p>1404-B S. 28th Street Fort Pierce, FL 34947 (772) 460-3692</p>
<p>Deaf Service Center of the Treasure Coast, Inc. Fosters the development, improvement and growth of services for deaf, hard of hearing and late deafened people in Florida.</p>	<p>10016 S. Federal Hwy Port St. Lucie, FL 34952 (772) 335-5546 Voice (772) 335-9966 TTY</p>
<p>Elder Helpline Accesses a qualified Information and referral specialist who can provide information about services available for elders and their caregivers within the local community.</p>	<p>(561) 383-1112</p>
<p>Legal Aid: Florida Rural Legal Services Legal services for persons who would not otherwise have the means to obtain a lawyer.</p>	<p>200 S. Indian River Dr. Suite 101 Fort Pierce, FL 34948 (772) 466-4766</p>
<p>Okeechobee County Health Department Offers a variety of public health services, primary care, personal health and related medical services.</p>	<p>P.O. Box 1879 (34973) 1728 N.W. 9th Ave Okeechobee, FL 34972 (863) 462-5819</p>
<p>Okeechobee County Special Needs Registry Emergency evacuation services to elders and other persons with special needs.</p>	<p>(863) 462-5776</p>
<p>Okeechobee Senior Services Community Care for the Elderly county lead agency. Provides case management and in-home services to qualified elders.</p>	<p>1019 W. South Park Street Okeechobee, FL 34972 (863) 462-5180</p>
<p>Treasure Coast Long-Term Care Ombudsman Council Free service that protects the rights of residents of nursing homes and assisted living facilities.</p>	<p>337 N. 4th Street Suite 317 (A, C, E) Ft. Pierce, FL 34950 (772) 595-1386</p>

Orange County	
Agency and Description	Telephone Number and Address
CARES - Department of Elder Affairs Provides preadmission screenings for placement in a nursing facility or other long-term care setting.	988 Woodcock Rd. The Tedder Bldg. Suite 200 Orlando, FL 32803 (407) 228-7700
East Central Florida Long-Term Care Ombudsman Council Free service that protects the rights of residents of nursing homes and assisted living facilities.	988 Woodcock Road Suite 200 Orlando, FL 32803
Elder Helpline Accesses a qualified information and referral specialist who can provide information about services available for elders and their caregivers within the local community.	(407) 839-4357
Housing Authority of the City of Orlando Provides housing to low and low-to-moderate income residents through Section 8 and public housing programs.	306 Reeves Court Orlando, FL 32801 (407) 894-1500
Housing Authority of the City of Winter Park Provides housing to low and low-to-moderate income residents through Section 8 and public housing programs.	718 Margaret Square Winter Park, FL 32789 (407) 645-2869
Legal Aid: Community Legal Services of Mid-Florida Legal services for persons who would not otherwise have the means to obtain a lawyer.	122 E. Colonial Drive Suite 100 Orlando, FL 32801 (407) 841-7777
Legal Aid: Legal Aid Society of the Orange County Bar Association Legal services for persons who would not otherwise have the means to obtain a lawyer.	100 E. Robinson Street Orlando, FL 32801-1602 (407) 841-8310
Orange County Department of Community Action Provides information about weatherization, and other programs for economically disadvantaged citizens.	Hal Marston Community Ctr 3933 W.D. Judge Drive Suite B Orlando, FL 32808 (407) 836-8476
Orange County Health Department Offers primary care, personal health and related medical services.	6101 Lake Ellenor Drive Orlando, FL 32809 (407) 858-1400
Orange County Housing and Community Development Department Provides housing to low and low-to-moderate income residents through Section 8 and public housing programs.	P.O. Box 1393 (32802) 525 E. South Street Orlando, FL 32801-2817 (407) 836-5150
Orange County Special Needs Registry Emergency evacuation services to elders and other persons with special needs.	(407) 650-4047
Senior Resource Alliance An area agency on aging, offers services, such as homemaker assistance and Meals on Wheels, which help older adults who wish to remain in their homes.	988 Woodcock Road Suite 200 Orlando, FL 32803 (407) 228-1800
Visiting Nurses Association Community Care for the Elderly county lead agency. Provides case management and in-home services to qualified elders.	2100 Aloma Avenue Suite 100 Winter Park, FL 32792 (407) 628-2884

Osceola County	
Agency and Description	Telephone Number and Address
<p>CARES - Department of Elder Affairs Provides preadmission screenings for placement in a nursing facility or other long-term care setting.</p>	<p>988 Woodcock Road The Tedder Building Suite 200 Orlando, FL 32803 (407) 228-7700</p>
<p>East Central Florida Long-Term Care Ombudsman Council Free service that protects the rights of residents of nursing homes and assisted living facilities</p>	<p>988 Woodcock Road Suite 198 Orlando, FL 32803</p>
<p>Elder Helpline Accesses a qualified information and referral specialist who can provide information about services available for elders and their caregivers within the local community.</p>	<p>(407) 839-4357</p>
<p>Legal Aid: Community Legal Services of Mid-Florida Legal services for persons who would not otherwise have the means to obtain a lawyer.</p>	<p>800 N. Main Street Kissimmee, FL 34744 (407) 847-0053</p>
<p>Osceola County Council on Aging Community Care for the Elderly county lead agency. Provides case management and in-home services to qualified elders.</p>	<p>1099 Shady Lane Kissimmee, FL 34744 (407) 846-8532 Fax (407) 846-8550</p>
<p>Osceola County Health Department Offers primary care, personal health and related medical services.</p>	<p>P.O. Box 450309 1875 Boggy Creek Road Kissimmee, FL 34744 (407) 343-2000</p>
<p>Osceola County Housing Authority Provides housing to low and low-to-moderate income residents through Section 8.</p>	<p>108 Parkplace Boulevard Kissimmee, FL 34741 (407) 870-2019</p>
<p>Osceola County Special Needs Registry Emergency evacuation services to elders and other persons with special needs.</p>	<p>(407) 343-7000</p>
<p>Senior Resource Alliance An area agency on aging, offers services, such as homemaker assistance and Meals on Wheels, which help older adults who wish to remain in their homes.</p>	<p>988 Woodcock Road Suite 200 Orlando, FL 32803 (407) 228-1800</p>

Palm Beach County	
Agency and Description	Telephone Number and Address
Area Agency on Aging of Palm Beach/Treasure Coast, Inc. Offers services, such as homemaker assistance and Meals on Wheels, which help older adults who wish to remain in their homes.	1764 N. Congress Avenue Suite 201 W. Palm Beach, FL 33409 (561) 684-5885
CARES - Department of Elder Affairs Provides preadmission screenings for placement in a nursing facility or other long-term care setting.	2290 10th Avenue N. Suite 401 Lake Worth, FL 33461 (561) 540-1181
Deaf Service Center of Palm Beach County Fosters the development, improvement and growth of services for deaf, hard of hearing and late deafened people in Florida.	3111 S. Dixie Highway Suite 237 W. Palm Beach, FL 33405 (561) 802-3353 V/TTY
Delray Beach Housing Authority Provides housing to low and low-to-moderate income residents through Section 8 and public housing programs.	770 S.W. 12th Terrace Delray Beach, FL 33444 (561) 272-6766
Elder Helpline Accesses a qualified information and referral specialist who can provide information about services available for elders and their caregivers within the local community.	(561) 383-1112
Everglades Family Medical Provides medical care based on ability to pay.	170 South Barfield Highway Suite 102 Pahokee, FL 33476 (561) 924-6100
Housing Authority of Boca Raton Provides housing to low and low-to-moderate income residents through Section 8 and public housing programs.	210 W. Palmetto Park Boca Raton, FL 33432 (561) 393-7755 www.ci.boca-raton.fl.us
Housing Partnership, Inc. Provides housing to low and low-to-moderate income residents through Section 8 and public housing programs.	2001 W. Blue Heron Blvd. Riviera Beach, FL 33404 (561) 841-3500 ext. 17 www.pbhp.org
Legal Aid: Florida Rural Legal Services Legal services for persons who would not otherwise have the means to obtain a lawyer.	1500 N.W. Avenue L Suite 8 Belle Glade, FL 33430 (561) 993-0003
Legal Aid: Florida Rural Legal Services Legal services for persons who would not otherwise have the means to obtain a lawyer.	311 S. Dixie Highway Suite 140 W. Palm Beach, FL 33405 (561) 820-8902
Legal Aid: Legal Aid Society of Palm Beach County Legal services for persons who would not otherwise have the means to obtain a lawyer.	423 Fern Street, Suite 200 W. Palm Beach, FL 33401 (561) 655-8944
Mae Volen Senior Center Community Care for the Elderly county lead agency. Provides case management and in-home services to qualified elders.	1515 W. Palmetto Park Rd. Boca Raton, FL 33486 (561) 852-3333

Palm Beach County

Agency and Description	Telephone Number and Address
Pahokee Housing Authority Provides housing to low and low-to-moderate income residents through Section 8 and public housing programs.	465 Friend Terrace Pahokee, FL 33476 (561) 924-5565
Palm Beach County Community Action Agency Provides information about weatherization and other programs for economically disadvantaged citizens through support services.	810 Datura Street Rm 150 West Palm Beach, FL 33401 (561) 355-4727
Palm Beach County Division of Senior Services Community Care for the Elderly county lead agency. Provides case management and in-home services to qualified elders.	810 Datura Street Suite 300 W. Palm Beach, FL 33401 (561) 355-4746
Palm Beach County Health Department Offers primary care, personal health and related medical services.	826 Evernia Street W. Palm Beach, FL 33402 (561) 355-3120 www.doh.state.fl.us/chpalmbeach
Palm Beach County Housing Authority Provides housing to low and low-to-moderate income residents through Section 8 and public housing programs.	3432 W. 45th Street W. Palm Beach, FL 33407 (561) 684-2160
Palm Beach County Long-Term Care Ombudsman Council Free service that protects the rights of residents of nursing homes and assisted living facilities.	111 S Sapodilla Ave Suite 125 (A -B-C) W. Palm Beach, FL 33401 (561) 837-5038 www.myflorida.com/ombudsman
Palm Beach County Special Needs Registry Emergency evacuation services to elders and other persons with special needs.	(561) 712-6400
Public Guardianship Program Helps to care for persons who lack the capacity to make decisions on their own behalf and in their own best interest. Guardians protect the property and personal rights of incapacitated individuals.	423 Fern Street Suite 200 W. Palm Beach, FL 33407 (561) 655-8944 Fax: (561) 655-5269
Riviera Beach Housing Authority Provides housing to low and low-to-moderate income residents through Section 8 and public housing programs.	2014 W. 17th Court Riviera Beach, FL 33404 (561) 845-7450
Urban League of Palm Beach County Provides information about weatherization, and other programs for economically disadvantaged citizens through support services.	1700 N. Australian Avenue W. Palm Beach, FL 33407 (561) 833-4277 www.ulpbs.org
West Palm Beach Housing Authority Provides housing to low and low-to-moderate income residents through Section 8 and public housing programs.	1715 Division Avenue W. Palm Beach, FL 33407 (561) 655-3582 www.westpalmbeachhousing-authority.org

Pasco County	
Agency and Description	Telephone Number and Address
Area Agency on Aging of Pasco-Pinellas, Inc. Offers services, such as homemaker assistance and Meals on Wheels, which help older adults who wish to remain in their homes.	9887 4th Street N. Suite 100 St. Petersburg, FL 33702 (727) 570-9696
CARES - Department of Elder Affairs Provides preadmission screenings for placement in a nursing facility or other long-term care setting.	11351 Ulmerton Road Suite 303 Largo, FL 33778 (727) 588-6882
Community Aging and Retirement Services, Inc. Community Care for the Elderly county lead agency. Provides case management and in-home services to qualified elders.	7505 Rottingham Rd Port Richey, FL 34668-2648 (813) 862-9291
Deaf and Hard of Hearing Services of Florida, Inc. Fosters the development, improvement and growth of services for deaf, hard of hearing and late deafened people in Florida.	8610 Galen Wilson Blvd. Suite B-100 Port Richey, FL 34668 (727) 853-1010, or 1-866-685-9477
Elder Helpline Accesses a qualified Information and referral specialist who can provide information about services available for elders and their caregivers within the local community.	1-800-861-8111 or (727) 217-8111
Legal Aid: Bay Area Legal Services Legal services for persons who would not otherwise have the means to obtain a lawyer.	8406 Massachusetts Ave Suite B-2 New Port Richey, FL 34653 (727) 847-5494
Pasco & North Pinellas Long-Term Care Ombudsman Council Free service that protects the rights of residents of nursing homes and assisted living facilities.	7601 Little Road Suite 200I, Council Square II New Port Richey, FL 34654 (727) 834-3127
Pasco County Health Department Offers primary care, personal health and related medical services.	10841 Little Road New Port Richey, FL 34654 (727) 869-3900
Pasco County Housing Authority Provides housing to low and low-to-moderate income residents through Section 8 and public housing programs.	14517 7th Street Dade City, FL 33523 (352) 567-0848
Pasco County Special Needs Registry Emergency evacuation services to elders and other persons with special needs.	(727) 847-8959 (352) 521-5137 TDD

Pinellas County	
Agency and Description	Telephone Number and Address
Area Agency on Aging of Pasco-Pinellas, Inc. Offers services, such as homemaker assistance and Meals on Wheels, which help older adults who wish to remain in their homes.	9887 4th Street N. Suite 100 St. Petersburg, FL 33702 (727) 570-9696
Boley Center for Behavioral Healthcare Provides housing to low and low-to-moderate income residents through Section 8 and public housing programs.	445 31st Street N. St. Petersburg, FL 33713 (727) 824-5745
Building Energy Systems Provides information about weatherization and other programs for economically disadvantaged citizens through support services.	1802 Drew Street Clearwater, FL 33765 (727) 442-4659
CARES - Department of Elder Affairs Provides preadmission screenings for placement in a nursing facility or other long-term care setting.	11351 Ulmerton Road Suite 303 Largo, FL 33778 (727) 588-6882
Clearwater Housing Authority Provides housing to low and low-to-moderate income residents through Section 8 and public housing programs.	908 Cleveland Street Clearwater, FL 33755 (727) 461-5777
Deaf and Hearing Connection of Tampa Bay Fosters the development, improvement and growth of services for deaf, hard of hearing and late deafened people in Florida.	7525 83rd Street N. Seminole, FL 33777 (727) 399-9983 V/TTY
Elder Helpline Accesses a qualified Information and referral specialist who can provide information about services available for elders and their caregivers within the local community.	(727) 217-8111
Gulf Coast Community Care Community Care for the Elderly county lead agency. Provides case management and in-home services to qualified elders.	14041 Icot Blvd. Clearwater, FL 33760 (727) 538-7460
Housing Authority of the City of St. Petersburg Provides housing to low and low-to-moderate income residents through Section 8 and public housing programs.	3250 5th Avenue N. St. Petersburg, FL 33713 (727) 323-3171
Legal Aid: Bay Area Legal Services- West Legal services for persons who would not otherwise have the means to obtain a lawyer.	2600 Dr. Martin L. King St. Suite 401 St. Petersburg, FL 33701 (727) 582-7402
Legal Aid: Clearwater Bar Foundation (Pro Bono Program) Legal services for persons who would not otherwise have the means to obtain a lawyer.	314 S. Missouri Avenue Suite 107 Clearwater, FL 33756 (727) 461-5450

Pinellas County	
Agency and Description	Telephone Number and Address
Legal Aid: Community Law Program Legal services for persons who would not otherwise have the means to obtain a lawyer.	501 First Avenue North Room 512 St. Petersburg, FL 33701 (727) 582-7402
Legal Aid: Gulfcoast Legal Services Legal services for persons who would not otherwise have the means to obtain a lawyer.	641 First Street S. (South Pinellas) St. Petersburg, FL 33701 (727) 821-0726
Mid & South Pinellas Long-Term Care Ombudsman Council Free service that protects the rights of residents of nursing homes and assisted living facilities.	11351 Ulmerton Road Suite 303 Largo, FL 33778 (727) 588-6912
Neighborhood Care Network Services include adult day care, nutrition services, transportation, Medicare home health, and more.	12425 28th Street N. Suite 200 St. Petersburg, FL 33716 (727) 573-9444
Pasco & North Pinellas Long-Term Care Ombudsman Council Free service that protects the rights of residents of nursing homes and assisted living facilities.	7601 Little Road, Suite 200I Council Square II New Port Richey, FL 34654 (727) 834-3127
Pinellas County Health Department Offers primary care, personal health and related medical services.	205 Dr. M. L. King Street N. St. Petersburg, FL 33701 (727) 824-6900
Pinellas County Housing Authority Provides housing to low and low-to-moderate income residents through Section 8 and public housing programs.	11479 Ulmerton Road Largo, FL 33778 (727) 443-7684
Pinellas County Special Needs Registry Emergency evacuation services to elders and other persons with special needs.	(727) 464-3800
Pinellas Opportunity Council, Inc. Provides information about weatherization, and other programs for economically disadvantaged citizens through support services.	3443 First Avenue N. St. Petersburg, FL 33713 (727) 327-8690
Suncoast Center Community Care for the Elderly county lead agency. Provides case management and in-home services to qualified elders.	3800 Central Avenue St. Petersburg, FL 33711 (727) 323-2528
Tarpon Springs Housing Authority Provides housing to low and low-to-moderate income residents through Section 8 and public housing programs.	500 S. Walton Avenue Tarpon Springs, FL 34689 (727) 937-4411

Polk County	
Agency and Description	Telephone Number and Address
Area Agency on Aging of West Central Florida Offers services, such as homemaker assistance and Meals on Wheels, which help older adults who wish to remain in their homes.	5905 Breckenridge Pkwy Suite F Tampa, FL 33610 (800) 336-2226 (800) 740-3888
CARES - Department of Elder Affairs Provides preadmission screenings for placement in a nursing facility or other long-term care setting.	200 N. Kentucky Avenue Suite 302 Lakeland, FL 33801 (863) 680-5584
Central Florida Deaf Services, Inc. Fosters the development, improvement and growth of services for deaf, hard of hearing and late deafened people in Florida.	1021 Lakeland Hills Blvd. Suite 2 Lakeland, FL 33801 (863) 686-1211 X 239
Elder Helpline Accesses a qualified Information and referral specialist who can provide information about services available for elders and their caregivers within the local community.	1-800-336-2226 or (813) 740-3888
Haines City Housing Authority Provides housing to low and low-to-moderate income residents through Section 8 and public housing programs.	P.O. Box 1507 502 E. Hinson Avenue Haines City, FL 33845 (863) 421-3680
Housing Authority of Bartow Provides housing to low and low-to-moderate income residents through Section 8 and public housing programs.	1060 S. Woodlawn Avenue Bartow, FL 33830 (863) 533-6311
Housing Authority of the City of Lakeland Provides housing to low and low-to-moderate income residents through Section 8 and public housing programs.	430 Hartsell Avenue Lakeland, FL 33815 (863) 687-2911 www.Lakelandhousing.org
Lake Wales Housing Authority Provides housing to low and low-to-moderate income residents through Section 8 and public housing programs.	10 W. Sessoms Avenue Lake Wales, FL 33853 (863) 676-7414
Legal Aid Society of the Orange County Bar Association, Immigration Legal services for persons who would not otherwise have the means to obtain a lawyer.	100 E. Robinson Street Orlando, FL 32801-1602 (407) 841-8310
Legal Aid: Florida Rural Legal Services Legal services for persons who would not otherwise have the means to obtain a lawyer.	963 E. Memorial Boulevard Lakeland, FL 33801 (863) 688-7376
Legal Aid: Heart of Florida Legal Aid Society Legal services for persons who would not otherwise have the means to obtain a lawyer.	550 E. Davidson Street Bartow, FL 33830 (863) 519-5663

Polk County	
Agency and Description	Telephone Number and Address
<p>Mulberry Housing Authority Provides housing to low and low-to-moderate income residents through Section 8 and public housing programs.</p>	<p>1306 Larik Lane Plant City, FL 33563 (813) 752-0569</p>
<p>Polk County Elderly Services Community Care for the Elderly county lead agency. Provides case management and in-home services to qualified elders.</p>	<p>1290 Golfview Avenue Suite 202 P.O. Box 9005 (33831) Bartow, FL 33830 (863) 534-0314</p>
<p>Polk County Health Department Administration Offers public health services with respect to primary care, personal health and related medical services.</p>	<p>1290 Golfview Avenue Bartow, FL 33830 (863) 519-7900</p>
<p>Polk County Opportunity Council Provides information about weatherization, and other programs for economically disadvantaged citizens through support services.</p>	<p>P.O. Box 160 450 W. Main Street Bartow, FL 33831 (863) 533-0015</p>
<p>Polk County Special Needs Registry Emergency evacuation services to elders and other persons with special needs.</p>	<p>(863) 534-0350</p>
<p>South Central Florida Long-Term Care Ombudsman Council Free service that protects the rights of residents of nursing homes and assisted living facilities.</p>	<p>2000 N. Kentucky Avenue Suite 302 Lakeland, FL 33801 (863) 413-2764</p>
<p>Wimauma Family Center Provides medical care based on ability to pay.</p>	<p>5129 State Road 674 Wimauma, FL 33598 (813) 633-8489</p>
<p>Winter Haven Housing Authority Provides housing to low and low-to-moderate income residents through Section 8 and public housing programs.</p>	<p>2670 Avenue C S.W. Winter Haven, FL 33880 (863) 294-7369</p>

Putnam County	
Agency and Description	Telephone Number and Address
<p>CARES - Department of Elder Affairs Provides preadmission screenings for placement in a nursing facility or other long-term care setting.</p>	<p>3801 N.W. 40th Terrace Suite A Gainesville, FL 32606 (352) 955-6560</p>
<p>Elder Helpline Accesses a qualified Information and referral specialist who can provide information about services available for elders and their caregivers within the local community.</p>	<p>1-800-262-2243</p>
<p>Legal Aid: Community Legal Services of Mid-Florida Legal services for persons who would not otherwise have the means to obtain a lawyer.</p>	<p>216 S. 6th Street Palatka, FL 32177-4607 (386) 328-8361</p>
<p>Mid-Florida Area Agency on Aging Offers services, such as homemaker assistance and Meals on Wheels, which help older adults who wish to remain in their homes.</p>	<p>5700 S.W. 34th Street Suite 222 Gainesville, FL 32608 (352) 378-6649 1-800-262-2243(with TDD)</p>
<p>North Central Florida Long-Term Care Ombudsman Council Free service that protects the rights of residents of nursing homes and assisted living facilities.</p>	<p>3801 N.W. 40th Terrace Suite A Gainesville, FL 32606 (352) 955-5015</p>
<p>Palatka Housing Authority Provides housing to low and low-to-moderate income residents through Section 8 and public housing programs.</p>	<p>400 N. 15th Street Palatka, FL 32177 (386) 329-0132</p>
<p>Putnam County Health Department Offers primary care, personal health and related medical services.</p>	<p>2801 Kennedy Street Palatka, FL 32177 (386) 326-3200</p>
<p>Putnam County Special Needs Registry Emergency evacuation services to elders and other persons with special needs.</p>	<p>(386) 329-0379</p>
<p>Suwannee River Economic Council, Inc. Community Care for the Elderly county lead agency. Provides case management and in-home services to qualified elders.</p>	<p>1171 Nobles Ferry Rd N.W. Bldg. # 2 P.O. Box 70 Live Oak, FL 32064 (386) 362-4115</p>
<p>Tavares Family Center Provides medical care based on ability to pay.</p>	<p>115 E. Burleigh Blvd Tavares, FL 32778 (352) 343-1770</p>

Santa Rosa County	
Agency and Description	Telephone Number and Address
CARES - Department of Elder Affairs Provides preadmission screenings for placement in a nursing facility or other long-term care setting.	1101 Gulf Breeze Parkway Suite 331 Gulf Breeze, FL 32561 (850) 916-6700
Deaf & Hard of Hearing Services of Northwest Florida, Inc. Fosters the development, improvement and growth of services for deaf, hard of hearing and late deafened people in Florida.	945 W. Michigan Avenue Suite 4B Pensacola, FL 32505 (850) 433-7128 V/TTY
Elder Helpline Accesses a qualified information and referral specialist who can provide information about services available for elders and their caregivers within the local community.	(850) 494-7100
Legal Aid: Northwest Florida Legal Services Legal services for persons who would not otherwise have the means to obtain a lawyer.	24 W. Government Street Pensacola, FL 32501 (850) 432-2336
Milton Housing Authority Provides housing to low and low-to-moderate income residents through Section 8.	5668 Byrom Street Milton, FL 32570 (850) 623-0482
Northwest Florida Area Agency on Aging Offers services, such as homemaker assistance and Meals on Wheels, which help older adults who wish to remain in their homes.	5090 Commerce Park Cir Pensacola, FL 32505 (850) 494-7100
Northwest Florida Long-Term Care Ombudsman Council Free service that protects the rights of residents of nursing homes and assisted living facilities.	1101 Gulf Breeze Parkway Suite 119 Gulf Breeze, FL 32561 (850) 916-6720
Santa Rosa Aging Services Provides information about weatherization and other programs for economically disadvantaged citizens through support services.	6491 Caroline Street Suite 1 Milton, FL 32570 (850) 626-0573
Santa Rosa County Commission Community Care for the Elderly county lead agency. Provides case management and in-home services to qualified elders.	6495 Caroline Street Milton FL, 32570 (850) 983-1863
Santa Rosa County Health Department Offers primary care, personal health and related medical services.	P.O. Box 929 Milton, FL 32572 (850) 983-5200
Santa Rosa County Special Needs Registry Emergency evacuation services to elders and other persons with special needs.	(850) 983-5360

Sarasota County	
Agency and Description	Telephone Number and Address
Area Agency on Aging of Southwest Florida Offers services, such as homemaker assistance and Meals on Wheels, which help older adults who wish to remain in their homes.	2285 First Street Fort Myers, FL 33901 (239) 332-4233
CARES - Department of Elder Affairs Provides preadmission screenings for placement in a nursing facility or other long-term care setting.	12381 S. Cleveland Ave Suite 402 Fort Myers, FL 33907 (239) 278-7210
Deaf Service Center of Manatee/Sarasota Fosters the development, improvement and growth of services for deaf, hard of hearing and late deafened people in Florida.	7254 S. Tamiami Trail Sarasota, FL 34231 (941) 921-2272 V/TTY
Elder Helpline Accesses a qualified Information and referral specialist who can provide information about services available for elders and their caregivers within the local community.	(866) 413-5337
Housing Authority of the City of Sarasota Provides housing to low and low-to-moderate income residents through Section 8 and public housing programs for the city.	1300 Boulevard of the Arts Sarasota, FL 34236 (941) 361-6210
Housing Community and Development Provides housing and home improvement to low and low-to-moderate income residents through Section 8 and public housing programs for the county.	111 S. Orange Avenue Sarasota, FL 34236 (941) 951-3640
Legal Aid: Legal Aid of Sarasota Legal services for persons who would not otherwise have the means to obtain a lawyer.	Glasser-Schoenbaum Human Services Center 1750- 17th St. Unit 1 Sarasota, FL 34234 (941) 366-1746
Sarasota County Health Department Offers primary care, personal health and related medical services.	2200 Ringling Boulevard Sarasota, FL 34237 (941) 861-2900
Sarasota County Special Needs Registry Emergency evacuation services to elders and other persons with special needs.	(941) 951-5283
Sarasota Memorial Hospital Memory Disorder Clinic Diagnoses and treats individuals suffering from memory problems.	1700 S. Tamiami Trail Sarasota, FL 34239 (941) 917-7197
Senior Friendship Center, Inc. Community Care for the Elderly county lead agency. Provides case management and in-home services to qualified elders.	1888 Brother Geenen Way Sarasota, FL 34236 (941) 955-2122

Sarasota County	
Agency and Description	Telephone Number and Address
<p>Southwest Florida Long-Term Care Ombudsman Council Free service that protects the rights of residents of nursing homes and assisted living facilities.</p>	<p>2295 Victoria Avenue Rm. 135 Ft. Myers, FL 33901 (239) 338-1493</p>
<p>Venice Housing Authority Provides housing to low and low-to-moderate income residents through Section 8 and public housing programs.</p>	<p>201 Grove Street N. Venice, FL 34285 (941) 488-3526</p>

Seminole County	
Agency and Description	Telephone Number and Address
CARES - Department of Elder Affairs Provides preadmission screenings for placement in a nursing facility or other long-term care setting.	988 Woodcock Road The Tedder Building Suite 2009 Orlando, FL 32803 (407) 228-7700
Elder Helpline Accesses a qualified Information and referral specialist who can provide information about services available for elders and their caregivers within the local community.	(407) 839-4357
Housing Authority of the City of Sanford, Florida Provides housing to low and low-to-moderate income residents including Section 8 vouchers.	94 Castle Brewer Court Sanford, FL 32772 (407) 323-3150 ext. 2
Legal Aid: Community Legal Services of Mid-Florida Legal services for persons who would not otherwise have the means to obtain a lawyer.	315 Magnolia Avenue Sanford, FL 32771-1915 (407) 322-8983
Legal Aid: Seminole County Bar Association Legal services for persons who would not otherwise have the means to obtain a lawyer.	101 West Palmetto Ave Longwood, FL 32750 (407) 834-1660
Lehigh Acres Clinic Provides medical care based on ability to pay.	391 Lee Boulevard Suite 100 Lehigh Acres, FL 33936 (239) 368-1607
Seminole County Board of County Commissioners Provides information about weatherization and other support programs for economically disadvantaged citizens.	400 W. Airport Boulevard Sanford, FL 32773 (407) 665-3270
Seminole County Health Department Offers a variety of public health services, primary care health and related medical services.	400 W. Airport Boulevard Sanford, FL 32773 (407) 665-3200
Seminole County Housing Authority Provides housing to low and low-to-moderate income residents.	662 Academy Place Oviedo, FL 32765 (407) 365-3621
Seminole County Special Needs Registry Emergency evacuation services to elders and other persons with special needs.	(407) 665-5102
Senior Resource Alliance An area agency on aging, offers services, such as homemaker assistance and Meals on Wheels, which help older adults who wish to remain in their homes.	988 Woodcock Road Suite 200 Orlando, FL 32803 (407) 228-1800
Visiting Nurses Association Community Care for the Elderly county lead agency. Provides case management and in-home services to qualified elders.	2100 Aloma Avenue Suite 100 Winter Park, FL 32792 (407) 628-2884

St. Johns County	
Agency and Description	Telephone Number and Address
CARES - Department of Elder Affairs Provides preadmission screenings for placement in a nursing facility or other long-term care setting.	644 Cesery Boulevard Suite 150 Jacksonville, FL 32211 (904) 723-5827
Elder Helpline Accesses a qualified information and referral specialist who can provide information about services available for elders and their caregivers within the local community.	(904) 391-6699
First Coast Long-Term Ombudsman Council Free service that protects the rights of residents of nursing homes and assisted living facilities.	644 Cesery Blvd. Suite 150 Jacksonville, FL 32211 (904) 723-2058
Hilliard Medical Center Provides medical care based on ability to pay.	3772 W. Third Street Hilliard, FL 32046 (904) 845-3574
Jacksonville Housing Authority Provides housing to low and low-to-moderate income residents through Section 8 and public housing programs.	1300 Broad Street Jacksonville, FL 32202 (904) 630-3810
Legal Aid: Jacksonville Area Legal Aid Legal services for persons who would not otherwise have the means to obtain a lawyer.	126 W. Adams Street Jacksonville, FL 32202 (904) 356-8371
Legal Aid: Three Rivers Legal Service Legal services for persons who would not otherwise have the means to obtain a lawyer.	126 W. Adams Street Seventh Floor Jacksonville, FL 32202 (904) 394-7450
Elder Source Offers services, such as homemaker assistance and Meals on Wheels, which help older adults who wish to remain in their homes.	4160 Woodcock Drive, 2nd Floor, Jacksonville, FL 32207 (904) 391-6600
St. Johns County Council on Aging Community Care for the Elderly county lead agency. Provides case management and in-home services to qualified elders.	180 Marine Street St. Augustine, FL 32084 (904) 823-4810
St. Johns County Health Department Offers primary care, personal health and related medical services.	1955 U.S. 1 S. Suite 100 St. Augustine, FL 32086 (904) 825-5054
St. Johns County Special Needs Registry Emergency evacuation services to elders and other persons with special needs.	(904) 824-5550

St. Lucie County	
Agency and Description	Telephone Number and Address
<p>Area Agency on Aging of Palm Beach/Treasure Coast, Inc. Offers services, such as homemaker assistance and Meals on Wheels, which help older adults who wish to remain in their homes.</p>	1764 N. Congress Avenue Suite 201 W. Palm Beach, FL 33409 (561) 684-5885
<p>CARES - Department of Elder Affairs Provides preadmission screenings for placement in a nursing facility or other long-term care setting.</p>	1404-B South 28th Street Fort Pierce, FL 34947 (561) 460-3690
<p>Deaf Service Center of the Treasure Coast, Inc. Fosters the development, improvement and growth of services for deaf, hard of hearing and late deafened people in Florida.</p>	10016 S. Federal Highway Port St. Lucie, FL 34952 (772) 335-5546 Voice (772) 335-9966 TTY
<p>Elder Helpline Accesses a qualified Information and referral specialist who can provide information about services available for elders and their caregivers within the local community.</p>	(561) 383-1112
<p>Housing Authority of the City of Fort Pierce Provides public housing programs to low and low-to-moderate income residents including Section 8.</p>	707 N. Seventh Street Fort Pierce, FL 34950 (772) 461-7281 ex. 6430
<p>Legal Aid: Florida Rural Legal Services Legal services for persons who would not otherwise have the means to obtain a lawyer.</p>	200 S. Indian River Dr. Suite 101 Ft. Pierce, FL 34948 (561) 466-4766
<p>St. Lucie County Board of County Commissioners, Treasure Coast Provides information about weatherization and other support programs for economically disadvantaged citizens.</p>	437 N. Seventh Street Fort Pierce, FL 34950 (772) 462-1777 http://www.stluciecounty.gov
<p>St. Lucie County Council on Aging Community Care for the Elderly county lead agency. Provides case management and in-home services to qualified elders.</p>	2501 Bayshore Blvd. Port St. Lucie, FL 34984 (772) 336-8608
<p>St. Lucie County Health Department Offers primary care, personal health, and related medical services.</p>	5150 N.W. Milner Drive Port St. Lucie, FL 34983 (772) 462-3800
<p>St. Lucie County Special Needs Registry Emergency evacuation services to elders and other persons with special needs.</p>	(772) 462-1770
<p>Treasure Coast Long-Term Care Ombudsman Council Free service that protects the rights of residents of nursing homes and assisted living facilities.</p>	337 N. 4th Street Suite 317 (A, C, E) Ft. Pierce, FL 34950 (772) 595-1386

Sumter County	
Agency and Description	Telephone Number and Address
CARES - Department of Elder Affairs Provides preadmission screenings for placement in a nursing facility or other long-term care setting.	1515 E. Silver Springs Blvd. Suite 203 Ocala, FL 34470 (352) 620-3457
Community Legal Services of Mid-Florida, Inc. Legal services for persons who would not otherwise have the means to obtain a lawyer.	1300 Hwy 41 N. Inverness, FL 34450 (352) 568-0257
Deaf Service Center of Lake and Sumter Counties, Inc. Fosters the development, improvement and growth of services for deaf, hard of hearing and late deafened people in Florida.	220 S Ninth Street Leesburg, FL 34748 (352) 323-0757 Voice (352) 323-9106 TTY
Elder Helpline Accesses a qualified Information and referral specialist who can provide information about services available for elders and their caregivers within the local community.	1-800-262-2243
Mid-Florida Area Agency on Aging Offers services, such as homemaker assistance and Meals on Wheels, which help older adults who wish to remain in their homes.	5700 S.W. 34th Street Suite 222 Gainesville, FL 32608 (352) 378-6649 1-800-262-2243 (with TDD)
Mid-Florida Community Services Inc. Community Care for the Elderly county lead agency. Provides case management and in-home services to qualified elders.	820 Kennedy Boulevard P.O. Box 896 (34605-0896) Brooksville, FL 34601 (352) 796-1425
Sumter County Health Department Offers primary care, personal health and related medical services.	415 E Noble Ave Bushnell, FL 33513 (352) 793-2701
Sumter County Public Housing Provides housing to low and low-to-moderate income residents through Section 8 and public housing programs.	115 N. Florida Street Bushnell, FL 33513 (352) 793-0272
Sumter County Special Needs Registry Emergency evacuation services to elders and other persons with special needs	(352) 569-6000
Withlacoochee Area Long-Term Care Ombudsman Council Withlacoochee Area Long-Term Care Ombudsman Council	1515 E. Silver Springs Blvd. Suite 203 Ocala, FL 34470 (352) 620-3088

Suwannee County	
Agency and Description	Telephone Number and Address
CARES - Department of Elder Affairs Provides preadmission screenings for placement in a nursing facility or other long-term care setting.	3801 N.W. 40th Terrace Suite A Gainesville, FL 32606 (352) 955-6560
Elder Helpline Accesses a qualified Information and referral specialist who can provide information about services available for elders and their caregivers within the local community.	1-800-262-2243
Housing Authority of the City of Live Oak Provides housing to low and low-to-moderate income residents through Section 8 and public housing programs.	406 Webb Drive N.E. Live Oak, FL 32064 (386) 362-2123
Legal Aid: Three Rivers Legal Services Legal services for persons who would not otherwise have the means to obtain a lawyer.	P.O. Drawer 3067 Lake City, FL 32056-3067 (904) 752-5960
Mid-Florida Area Agency on Aging Offers services, such as homemaker assistance and Meals on Wheels, which help older adults who wish to remain in their homes.	5700 S.W. 34th Street Suite 222 Gainesville, FL 32608 (352) 378-6649 1-800-262-2243 (with TDD)
North Central Florida Long-Term Care Ombudsman Council Free service that protects the rights of residents of nursing homes and assisted living facilities.	3801 N.W. 40th Terrace Suite A Gainesville, FL 32606 (352) 955-5015
Northwest Florida Regional Housing Authority Provides housing to low and low-to-moderate income residents through Section 8 and public housing programs.	5302 Brown Street Graceville, FL 32440 (850) 263-4442
Quality First Care Provides medical care based on ability to pay.	422 N.E. Lakeshore Terrace Lake City, FL 32055 (386) 758-6950
Suwannee County Health Department Offers primary care, personal health and related medical services.	P.O. 6030 915 Nobles Ferry Road Live Oak, FL 32064 (386) 362-2708
Suwannee County Housing Authority Provides housing to low and low-to-moderate income residents through Section 8 and public housing programs.	P.O. Box 38 611 Pine Street Bronson, FL 32621 (352) 468-5420
Suwannee County Special Needs Registry Emergency evacuation services to elders and other persons with special needs.	(386) 364-3405
Suwannee River Economic Council, Inc. Community Care for the Elderly county lead agency. Provides case management and in-home services to qualified elders.	1171 Nobles Ferry Rd N.W. Building # 2 P.O. Box 70 Live Oak, FL 32064 (386) 362-4115

Taylor County	
Agency and Description	Telephone Number and Address
Area Agency on Aging of North Florida, Inc. Offers services, such as homemaker assistance and Meals on Wheels, which help older adults who wish to remain in their homes.	2414 Mahan Drive Tallahassee, FL 32308 (850) 488-0055
CARES - Department of Elder Affairs Provides preadmission screenings for placement in a nursing facility or other long-term care setting.	2002 Old St. Augustine Rd. Suite E-40 Tallahassee, FL 32301 (850) 414-9803
Elder Helpline Accesses a qualified information and referral specialist who can provide information about services available for elders and their caregivers within the local community.	1-866-467-4624 or (850) 487-8926
Legal Aid: Three Rivers Legal Services Legal services for persons who would not otherwise have the means to obtain a lawyer.	P.O. Drawer 3067 Lake City, FL 32056-3067 (904) 752-5960
Northwest Florida Regional Housing Authority Provides housing to low and low-to-moderate income residents through Section 8 and public housing programs.	P.O. Box 218 5302 Brown Street Graceville, FL 32440 (850) 263-4442
Panhandle Long-Term Care Ombudsman Council District Office Free service that protects the rights of residents of nursing homes and assisted living facilities.	2002 Old St. Augustine Rd. Suite E43 Tallahassee, FL 32301 (850) 921-4703
Tallahassee Memorial Family Medical Provides medical care based on ability to pay.	1549 S. Jefferson Street Monticello, FL 32344 (850) 997-0707
Taylor County Health Department Offers primary care, personal health and related medical services.	1215 N. Peacock Avenue Perry, FL 32347 (850) 584-5087
Taylor County Senior Services Community Care for the Elderly county lead agency. Provides case management and in-home services to qualified elders.	800 West Ash Street Perry, FL 32347 (850) 584-4924
Taylor County Special Needs Registry Emergency evacuation services to elders and other persons with special needs.	(850) 838-3575

Union County	
Agency and Description	Telephone Number and Address
<p>CARES - Department of Elder Affairs Provides preadmission screenings for placement in a nursing facility or other long-term care setting.</p>	<p>3801 N.W. 40th Terrace Suite A Gainesville, FL 32606 (352) 955-6560</p>
<p>Elder Helpline Accesses a qualified Information and referral specialist who can provide information about services available for elders and their caregivers within the local community.</p>	<p>1-800-262-2243</p>
<p>Legal Aid: Three Rivers Legal Services Legal services for persons who would not otherwise have the means to obtain a lawyer.</p>	<p>PO Drawer 3067 Lake City, FL 32056-3067 (904) 752-5960</p>
<p>Mid-Florida Area Agency on Aging Offers services, such as homemaker assistance and Meals on Wheels, which help older adults who wish to remain in their homes.</p>	<p>5700 S.W. 34th Street Suite 222 Gainesville, FL 32608 (352) 378-6649 1-800-262-2243 (with TDD)</p>
<p>North Central Florida Long-Term Care Ombudsman Council Free service that protects the rights of residents of nursing homes and assisted living facilities.</p>	<p>3801 N.W. 40th Terrace Suite A Gainesville, FL 32606 (352) 955-5015</p>
<p>Suwannee River Economic Council, Inc. Community Care for the Elderly county lead agency. Provides case management and in-home services to qualified elders.</p>	<p>1171 Nobles Ferry Rd N.W. Building #2 P.O. Box 70 (32064-0070) Live Oak, FL 32064 (386) 362-4115</p>
<p>Union County Health Department Offers primary care, personal health and related medical services.</p>	<p>495 E. Main Street Lake Butler, FL 32054 (386) 496-3211</p>
<p>Union County Housing Authority Provides housing to low and low-to-moderate income residents through Section 8 and public housing programs.</p>	<p>715 W. Main Street Lake Butler, FL 32054 (386) 496-2047</p>
<p>Union County Special Needs Registry Emergency evacuation services to elders and other persons with special needs.</p>	<p>(386) 496-4300</p>

Volusia County	
Agency and Description	Telephone Number and Address
<p>CARES - Department of Elder Affairs Provides preadmission screenings for placement in a nursing facility or other long-term care setting.</p>	<p>210 N. Palmetto Avenue Suite 408 Daytona Beach, FL 32114 (904) 238-4946</p>
<p>Council on Aging of Volusia County, Inc. Community Care for the Elderly county lead agency. Provides case management and in-home services to qualified elders.</p>	<p>160 N Beach Street Daytona Beach, FL 32115 (386) 253-4700 Fax: (386) 253-6300</p>
<p>County of Volusia Department of Community Services Provides housing to low and low-to-moderate income residents through Section 8 and public housing programs.</p>	<p>123 W. Indiana Ave Room 100 DeLand, FL 32720 (386) 943-7029 www.Volusia.Org</p>
<p>Deaf and Hard of Hearing Service Center Fosters the development, improvement and growth of services for deaf, hard of hearing and late deafened people in Florida.</p>	<p>1219 Dunn Avenue Daytona Beach, FL 32114 (386) 257-1700 Voice (386) 257-3600 TTY</p>
<p>DeLand Housing Authority Provides housing to low and low-to-moderate income residents through Section 8 and public housing programs.</p>	<p>300 Sunflower Circle DeLand, FL 32724 (386) 734-2564</p>
<p>Elder Helpline Accesses a qualified Information and referral specialist who can provide information about services available for elders and their caregivers within the local community.</p>	<p>(904) 391-6699</p>
<p>First Coast South Long-Term Care Ombudsman Council Free service that protects the rights of residents of nursing homes and assisted living facilities.</p>	<p>210 N. Palmetto Suite 403 Daytona Beach, FL 32114 (386) 226-7846</p>
<p>Hilliard Medical Center Provides medical care based on ability to pay.</p>	<p>3772 W. Third Street Hilliard, FL 32046 (904) 845-3574</p>
<p>Housing Authority of New Smyrna Beach Provides housing to low and low-to-moderate income residents through Section 8 and public housing programs.</p>	<p>1101 S. Dixie Freeway New Smyrna Bch, FL 32168 (386) 428-8171</p>
<p>Housing Authority of the City of Daytona Beach Provides housing to low and low-to-moderate income residents through Section 8 and public housing programs.</p>	<p>211 N. Ridgewood Avenue Suite 200 Daytona Beach, FL 32114 (386) 253-5653</p>
<p>Legal Aid: Community Legal Services of Mid-Florida Legal services for persons who would not otherwise have the means to obtain a lawyer.</p>	<p>128 Orange Avenue Suite 100 Daytona Beach, FL 32114 (386) 255-6573</p>
<p>Elder Source Offers services, such as homemaker assistance and Meals on Wheels, which help older adults who wish to remain in their homes.</p>	<p>4160 Woodcock Drive, 2nd Floor, Jacksonville, FL 32207 (904) 391-6600</p>

Volusia County

Agency and Description	Telephone Number and Address
<p>Ormond Beach Housing Authority Provides housing to low and low-to-moderate income residents through Section 8 and public housing programs.</p>	<p>100 New Britain Avenue Ormond Beach, FL 32174 (386) 677-2069</p>
<p>Volusia County Health Department Offers primary care, personal health and related medical services.</p>	<p>1845 Holsonback Drive Daytona Beach, FL 32117 (386) 247-0500</p>
<p>Volusia County Housing Provides information about weatherization, and other programs for economically disadvantaged citizens through support services.</p>	<p>123 W. Indiana Avenue Room 203 DeLand, FL 32720 (386) 736-5955</p>
<p>Volusia County Special Needs Registry Emergency evacuation services to elders and other persons with special needs.</p>	<p>(386) 258-4088 Daytona (386) 423-3395 SE Volusia (386) 736-5980 W Volusia</p>

Wakulla County	
Agency and Description	Telephone Number and Address
Area Agency on Aging of North Florida, Inc. Offers services, such as homemaker assistance and Meals on Wheels, which help older adults who wish to remain in their homes.	2414 Mahan Drive Tallahassee, FL 32308 (850) 488-0055
CARES - Department of Elder Affairs Provides preadmission screenings for placement in a nursing facility or other long-term care setting.	2002 Old St. Augustine Rd Suite E-40 Tallahassee, FL 32301 (850) 414-9803
Elder Helpline Accesses a qualified information and referral specialist who can provide information about services available for elders and their caregivers within the local community.	1-866-467-4624 or (850) 487-8926
Legal Aid: Legal Services of North Florida Legal services for persons who would not otherwise have the means to obtain a lawyer.	2119 Delta Boulevard Tallahassee, FL 32303 (850) 385-9007
Office of the Public Guardian Helps to care for persons who lack the capacity to make decisions on their own interest. Guardians protect the property and personal rights of incapacitated individuals.	2292 Wednesday Drive Suite 1 Tallahassee, FL 32308 (850) 487-4609 Fax: (850) 922-2986
Panhandle Long-Term Care Ombudsman Council District Office Free service that protects the rights of residents of nursing homes and assisted living facilities.	2002 Old St. Augustine Rd Suite E43 Tallahassee, FL 32301 (850) 921-4703
Tallahassee Memorial Family Medical Provides medical care based on ability to pay.	1549 S. Jefferson Street Monticello, FL 32344 (850) 997-0707
Wakulla County Health Department Offers primary care, personal health and related medical services.	48 Oak Street Crawfordville, FL 32327 (850) 926-3591
Wakulla County Housing Provides housing to low and low-to-moderate income residents through Section 8 and public housing programs.	P.O. Box 849 11 Bream Fountain Road Crawfordville, FL 32327 (850) 926-7962
Wakulla County Senior Citizens Council, Inc. Community Care for the Elderly county lead agency. Provides case management and in-home services to qualified elders.	33 Michael Drive Crawfordville, FL 32327 (850) 926-7145
Wakulla County Special Needs Registry Emergency evacuation services to elders and other persons with special needs.	(850) 926-0861

Walton County	
Agency and Description	Telephone Number and Address
CARES - Department of Elder Affairs Provides preadmission screenings for placement in a nursing facility or other long-term care setting.	1101 Gulf Breeze Parkway Suite 331 Gulf Breeze, FL 32561 (850) 916-6700
Deaf & Hard of Hearing Services of Northwest Florida, Inc. Fosters the development, improvement and growth of services for deaf, hard of hearing and late deafened people in Florida.	945 W. Michigan Avenue Suite 4B Pensacola, FL 32505 (850) 433-7128 V/TTY
DeFuniak Springs Housing Authority Provides housing to low and low-to-moderate income residents through Section 8 and public housing programs.	120 Oerting Drive DeFuniak Springs, FL 32435 (850) 892-2823
Elder Helpline Accesses a qualified Information and referral specialist who can provide information about services available for elders and their caregivers within the local community.	(850) 494-7100
Legal Aid: Legal Services of North Florida Legal services for persons who would not otherwise have the means to obtain a lawyer.	133 Staff Drive N.E. Suite B Fort Walton, FL 32548 (850) 862-3279
Northwest Florida Area Agency on Aging Offers services, such as homemaker assistance and Meals on Wheels, which help older adults who wish to remain in their homes.	5090 Commerce Park Cir Pensacola, FL 32505 (850) 494-7100
Northwest Florida Long-Term Care Ombudsman Council Free service that protects the rights of residents of nursing homes and assisted living facilities.	1101 Gulf Breeze Parkway Suite 119 Gulf Breeze FL 32561 (850) 916-6720
Walton County Council on Aging Community Care for the Elderly county lead agency. Provides case management and in-home services to qualified elders.	1154 Baldwin Avenue P.O. Box 648 (32435) DeFuniak Springs, FL 32433 (850) 494-7100
Walton County Health Department Offers primary care, personal health and related medical services.	493 N. 9th Street DeFuniak Springs FL 32433 (850) 892-8027
Walton County Housing Authority Provides housing to low and low-to-moderate income residents through Section 8 and public housing programs.	312 College Avenue Unit D DeFuniak Springs, FL 32433 (850) 892-8185
Walton County Special Needs Registry Emergency evacuation services to elders and other persons with special needs.	(850) 892-8066

Washington County	
Agency and Description	Telephone Number and Address
Area Agency on Aging of North Florida, Inc. Offers services, such as homemaker assistance and Meals on Wheels, which help older adults who wish to remain in their homes.	2414 Mahan Drive Tallahassee, FL 32308 (850) 488-0055
CARES - Department of Elder Affairs Provides preadmission screenings for placement in a nursing facility or other long-term care setting.	101 W. 5th Street Panama City, FL 32401 (850) 747-5840
Chipley Housing Authority Provides housing to low and low-to-moderate income residents through Section 8 and public housing programs.	1370 Old Bonifay Road Chipley, FL 32428 (850) 638-0134
Elder Helpline Accesses a qualified Information and referral specialist who can provide information about services available for elders and their caregivers within the local community.	1-866-467-4624 or (850) 487-8926
Legal Aid: Legal Services of North Florida Legal services for persons who would not otherwise have the means to obtain a lawyer.	211 E 11th Street Panama City, FL 32401 (850) 769-3581
Panhandle Long-Term Care Ombudsman Council District Office Free service that protects the rights of residents of nursing homes and assisted living facilities.	2002 Old St. Augustine Rd Suite E43 Tallahassee, FL 32301 (850) 921-4703
Tallahassee Family Medical Provides medical care based on ability to pay.	17808 NE Charley Johns St Blountstown, FL 32724 (850) 674-4524
Tri-County Community Council Provides housing to low and low-to-moderate income residents through Section 8 and public housing programs.	302 N. Oklahoma Street Bonifay, FL 32425 (850) 547-3689 tricounty@digitalexp.com
Washington County Council on Aging Community Care for the Elderly county lead agency. Provides case management and in-home services to qualified elders.	1348 South Boulevard Chipley, FL 32428 (850) 638-6216
Washington County Health Department Offers a wide variety of public health Services with respect to primary care, personal health and related medical services.	1338 South Boulevard W. P.O. Box 648 Chipley, FL 32428 (850) 638-6240 patsy_justice@doh.state.fl.us
Washington County Special Needs Registry Emergency evacuation services to elders and other persons with special needs.	(850) 638-6203

National Organizations	
Agency and Description	Telephone Number and Address
<p>Administration on Aging Provides information on programs funded by the Older Americans Act and directories of state agencies in the Aging Network. Operated through the Department of Health and Human Services.</p>	<p>Washington, DC 20001 1-800-677-1116 www.aoa.gov</p>
<p>Alzheimer's Association Provides education and support for people diagnosed with the condition, their families, and caregivers.</p>	<p>225 N Michigan Ave, Floor 17 Chicago, IL 60601 1-800-272-3900 www.alz.org</p>
<p>American Academy of Orthopedic Surgeons Provides public service announcements, patient education services and orthopedics awareness program and related services.</p>	<p>6300 N. River Road Rosemont, IL 60018 1-800-346-2267 www.aaos.org</p>
<p>AARP (formerly known as the American Association of Retired Persons) Provides consumer advocacy, legal assistance, tax counseling, job training and placement, health care and long-term care information and other services.</p>	<p>601 N.W. East Street Washington, DC 20049 1-800-687-2277 www.aarp.org</p>
<p>American Cancer Society Provides information about cancer, treatment options and coping to patients, families, friends and health information seekers.</p>	<p>1599 Clifton Road N.E. Atlanta, GA 30329 1-800-227-2345 http://www.cancer.org/</p>
<p>American Dental Association Provides consumer information about oral health topics, recommended products and a dentist directory.</p>	<p>211 E. Chicago Avenue Chicago, IL 60611 1-800-621-8099 www.ada.org</p>
<p>American Diabetes Association Provides information and other services to people with diabetes, their families, health care professionals and the public.</p>	<p>1701 N. Beauregard Street Alexandria, VA 22311 1-800-342-2383 www.diabetes.org</p>
<p>American Dietetic Association Promotes good health through optimal nutrition and well-being in five critical health areas: obesity (including preventing childhood obesity), complementary care and supplements, retail food practices and genetic research</p>	<p>120 S. Riverside Chicago, IL 60606 1-800-877-1600 www.eatright.org</p>
<p>American Heart Association Provides consumer information for the purpose of reducing disability and death from cardiovascular diseases and stroke.</p>	<p>7272 Greenville Avenue Dallas, TX 75231 1-800-242-8721 www.americanheart.org</p>
<p>American Lung Association Promotes prevention and control of lung diseases through education, research, training and advocacy programs. The oldest voluntary health organization in the U.S.</p>	<p>61 Broadway 6th Floor New York, NY 10006 (212) 315-8700 http://www.lungusa.org/</p>
<p>American Orthopedic Foot and Ankle Society Offers educational materials about foot fitness, foot and ankle anatomy, medical conditions, healthy footwear and shoe fit.</p>	<p>6300 N. River Road Suite 510 Rosemont, IL 60018 1-800-235-4855 www.aofas.org</p>

National Organizations	
Agency and Description	Telephone Number and Address
<p>American Podiatric Medical Association Provides foot health care information to the public including press releases.</p>	<p>9312 Old Georgetown Road Bethesda, MD 20814 (301) 571-9200 www.apma.org</p>
<p>American Sleep Apnea Association Provides information about apnea to reduce injury, disability and death from sleep apnea. Promotes education and awareness, research, continuous improvement and care and support groups.</p>	<p>1424 K Street N.W. Suite 302 Washington, DC 20005 (202) 293-3650 www.sleepapnea.org</p>
<p>Consumer Product Safety Commission Offers a variety of information to the public consistent with its mission to reduce the risk of injuries and death associated with consumer products.</p>	<p>4330 East-West Highway Bethesda, MD 20814-4408 (301) 504-6816 1-800-638-7227</p>
<p>Family Caregiver Alliance Provides information and resources for family caregivers.</p>	<p>180 Montgomery Street Suite 1100 San Francisco, CA 94104 1-800-445-8160 www.caregiver.org</p>
<p>Federal Citizen Information Center Federal clearinghouse for consumer information. Provides information useful to consumers through the many publications offered and on the Web site.</p>	<p>Federal Citizen Information Center Pueblo, CO 81009 1-888-878-3256 www.pueblo.gsa.gov</p>
<p>Federal Emergency Management Agency (FEMA) Agency of the U.S. government tasked with disaster mitigation, preparedness, response and recovery planning. Call to order free FEMA publications.</p>	<p>500 S.W. C Street Washington, DC 20472 1-800-480-2520 www.fema.gov</p>
<p>Food and Drug Administration (FDA) Provides information for older people on a wide range of health issues, including arthritis, cancer, health fraud and nutrition.</p>	<p>5600 Fisher Lane, Room 1675 Rockville, MD 20857 1-888-463-6332 www.fda.gov</p>
<p>Glaucoma Research Foundation Provides information and educational outreach along with research about glaucoma for patients, family members, physicians and researchers. Searching for a cure for glaucoma.</p>	<p>251 Post Street Suite 600 San Francisco, CA 94108 1-800-826-6693 www.glaucoma.org</p>
<p>MedicAlert Foundation Provides identification and information with the use of a MedicAlert emblem and medical information card.</p>	<p>2323 Colorado Avenue Turlock, CA 95382 1-888-633-4298 www.medicalert.org</p>
<p>Medicare Hotline A toll-free telephone number for information about Medicare, a national health insurance plan for persons 65 and older, or disabled individuals.</p>	<p>1-800-633-4227 1-800-MEDICARE www.medicare.gov</p>
<p>National Alliance for Caregiving Provides support to family caregivers and the professionals who help them. Increases public awareness of issues facing family caregiving.</p>	<p>4720 Montgomery Lane, Fifth Floor Bethesda, MD 20814 www.caregiving.org</p>
<p>National Association for Home Health Care Represents the interests and concerns of home care agencies, hospices, and home care aide organizations, to assist providers and caregivers in home settings.</p>	<p>228 Seventh Street S.E. Washington, DC 20003 (202) 547-7424 www.nahc.org</p>

National Organizations	
Agency and Description	Telephone Number and Address
<p>National Association of Insurance Commissioners Provides a variety of consumer information and publications concerning insurance products.</p>	<p>2301 McGee Street, Suite 800, Kansas City, MO 64108 (816) 842-3600 www.naic.org</p>
<p>National Association on Area Agencies on Aging Umbrella organization for AAAs and Native American aging programs in the U.S. Coordinates and supports home and community-based services such as transportation, home delivered/ congregate meals, senior centers and adult day care.</p>	<p>1730 Rhode Island Ave NW Suite 1200 Washington, DC 20036 (202) 872-0888 www.aoa.dhhs.gov/elderpage.html</p>
<p>National Easter Seal Society Provides services to children and adults with disabilities and other special needs and support to their families.</p>	<p>230 W. Monroe Street , Suite 1800 Chicago, IL 60606 (312) 726-6200 www.easter-seals.org</p>
<p>National Family Caregivers Association Offers information, education, support and advocacy services to address the concerns and needs of all family caregivers.</p>	<p>10400 Connecticut Avenue #500 Kensington, MD 20895 1-800-896-3650 www.nfcacares.org</p>
<p>National Federation of Interfaith Volunteer Caregivers Promotes interfaith ministry of care giving to disabled persons and their families without reference to age, gender, race or religious affiliation.</p>	<p>368 Broadway Suite 103 Kingston, NY 12401 1-800-350-7438 www.nfivc.org</p>
<p>National Fire Protection Association (NFPA) Provides fire codes and standards, research, training and education to reduce the burden of fires and other hazards on the quality of life.</p>	<p>1 Batterymarch Park Quincy, MA 02269 (617) 770-0700 www.nfpa.org</p>
<p>National Institute of Mental Health Promotes public health through understanding, education, research and treatment of mental health disorders.</p>	<p>6001 Executive Boulevard MSC 9663 Bethesda, MD 20892 (301) 443-4513 www.nimh.nih.gov/home</p>
<p>National Kidney Foundation Provides information to patients, health care professional and others on kidney diseases, supports research and training and information on the transplantation of all organs.</p>	<p>30 E. 33rd Street New York, NY 10016 1-800-622-9010 www.kidney.org</p>
<p>National Osteoporosis Foundation Offers information, supports groups, publications, videos and other services to educate the public about osteoporosis prevention and treatment.</p>	<p>1232 22nd Street N.W. Washington, DC 20037 (202) 223-2226 www.nof.org</p>
<p>National Parkinson Foundation, Inc. Provides diagnostic and therapeutic services, education for medical practitioners, patients, caregivers and the public about Parkinson Disease. Searching for the cause and cure of Parkinson Disease and other neurodegenerative diseases.</p>	<p>1501 N.W. 9th Ave. Bob Hope Road Miami, FL 33136 1-800-327-4545 www.parkinson.org</p>
<p>National Safety Council Educates the public to adopt safety, health and environmental policies, practices and procedures that prevent/mitigate losses from preventable causes.</p>	<p>1121 Spring Lake Drive Itasca, IL 60143 (630) 285-1121 www.nsc.org</p>

National Organizations	
Agency and Description	Telephone Number and Address
Arthritis Foundation Offers a variety of free resources and information about arthritis medications and treatments.	P.O. Box 7669 Atlanta, GA 30357 1-800-283-7800
Centers for Disease Control & Prevention Develops and administers disease prevention and control, environmental health and health promotion services to improve the health of U.S. citizens.	1600 Clifton Road Atlanta, GA 30333 1-800-311-3435 www.cdc.gov
Lupus Foundation of America, Inc. Provides education and awareness materials, support and outreach to patients and their families.	1300 Piccard Drive Suite 200 Rockville, MD 20850 1-800-558-0121 www.lupus.org
National Association for Continenence Educates the public and disseminates information to assist individuals suffering from urinary incontinence.	P.O. Box 1019 Charleston, SC 29402 1-800-252-3337
National Center for Injury Prevention and Control Operated by the U.S. Department of Health and Human Services, provides information and other services to reduce morbidity, disability, mortality and costs associated with injuries.	4770 Buford Highway N.E. Mailstop K-65 Atlanta, GA 30341 1-800-232-4636 www.cdc.gov/ncipc
National Digestive Disease Information Clearinghouse Responds to inquiries about digestive diseases, provides patient education materials and publishes publications about specific digestive diseases.	2 Information Way Bethesda, MD 20892 (301) 654-3810 1-800-891-5389 http://digestive.niddk.nih.gov/
National Sleep Foundation Promotes public health through sleep-related research, advocacy, education, prevention of health and safety problems related to insufficient sleep and untreated sleep disorders.	1522 K Street N.W. Suite 500 Washington, DC 20005 (202) 347-34712 www.sleepfoundation.org
National Stroke Association Provides education, services and community-based activities in prevention, treatment, rehabilitation and recovery from stroke to the public, health care providers, stroke survivors and their families and caregivers.	9707 E. Easter Lane Centennial, CO 80112 1-800-787-6537 www.stroke.org
U.S. Department of Agriculture (USDA) Administers a wide variety of services/programs such as Food, Nutrition & Consumer Services and Food Safety.	Washington, DC 20250 1400 Independence Ave. Washington, DC 20250 (202) 720-2791 www.usda.gov
Center for Medicare and Medicaid Services (CMS) Administers the Medicare and Medicaid programs within the U.S. Department of Health and Human Services.	7500 Security Boulevard Baltimore, MD 21244 1-800-633-4227 www.medicare.gov
U.S. Food and Drug Administration Regulatory agency of the U.S. government. Promotes and protects public health through food, drug and cosmetic inspection/testing and reviewing clinical research of regulated products.	5600 Fishers Lane Room 1675 Rockville, MD 20857 1-888-463-6332 www.fda.gov

Statewide Organizations	
Agency and Description	Telephone Number and Address
<p>Florida Agency for Health Care Administration Offers a variety of consumer resources to assist all Floridians in obtaining accessible, affordable quality health care. Information about the quality of nursing homes ("Gold Seal") by county.</p>	<p>2727 Mahan Drive Tallahassee, FL 32308 1-888-419-3456 www.fdhc.state.fl.us</p>
<p>Aging with Dignity Provides families and elders with practical information, advice and practical tools to improve the quality of care for the sick, aging and dying.</p>	<p>P.O. Box 1661 820 E. Park Avenue Suite D 100 Tallahassee, FL 32301 1-888-594-7437 www.agingwithdignity.org</p>
<p>Alzheimer's Caregiver Support Online Provides caregivers of elders with Alzheimer's and other dementias with caregiver education in a supportive online classroom environment.</p>	<p>1-866-260-2466 www.AlzOnline.net</p>
<p>Brain Injury Association of Florida, Inc. Be Head Smart, Seniors! Prevention Project Assists individuals with brain injuries, their families and professionals with information, education, training, support services and other assistance.</p>	<p>201 E. Sample Road Pompano Beach, FL 33064 1-800-992-3442 www.biaf.org</p>
<p>Elder Floridians Foundation, Inc. Provides advocacy, education and publications for the prevention and promotion of effective community-based and clinical interventions for osteoporosis.</p>	<p>P.O. Box 16183 Tallahassee, FL 32317 (850) 205-2500</p>
<p>Elder Helpline Information and Referral Provides consumer information about all elder programs and services.</p>	<p>4040 Esplanade Way; Tallahassee, FL.32399-7000</p>
<p>Florida Advocacy Council (FAC) c/o Florida Statewide Advocacy Council Advocate for the welfare of individuals who receive services from the State of Florida. Investigates complaints of abuse and deprivations of human and constitutional rights.</p>	<p>1317 Winewood Boulevard Building 1; Room 401 Tallahassee, FL 32308 1-800-342-0825</p>
<p>Florida Association for Community Action, Inc. Headquarters Provides information to citizens about weatherization, Head Start, and other sanctioned programs for economically disadvantaged citizens through educational programs, advocacy and support services.</p>	<p>320 E. Park Avenue Suite 200 Building E Tallahassee, FL 32301 (850) 224-4774</p>
<p>The Florida Bar Organization of all lawyers who are licensed by the Supreme Court of Florida to practice law in the state. Any lawyer desiring to practice law in Florida must be a member of The Florida Bar.</p>	<p>651 E. Jefferson St. Tallahassee, FL 32399 (850) 561-5600</p>
<p>Florida Department of Business and Professional Regulation Regulates professionals and businesses including electricians, real estate agents, cosmetologists, hotels, restaurants, alcohol, and tobacco retailers, condominiums and mobile home parks.</p>	<p>Phone (850) 487-1395 FAX (850) 488-1830</p>

Statewide Organizations

Agency and Description	Telephone Number and Address
<p>Florida Department of Children and Families Adult Protective Services Abuse Hotline For reporting abuse, neglect and exploitation of the elderly.</p>	<p>1317 Winewood Blvd. Tallahassee, FL 32399-0700 1-800-962-2873</p>
<p>Florida Department of Elder Affairs (DOEA) State agency that administers human services programs for the elderly including in-home services to frail elders, information and referral services, health insurance assistance, and nursing home pre-admission counseling and screening among other services.</p>	<p>4040 Esplanade Way Tallahassee, FL 32399 (850) 414-2000 or 1-800-963-5337 http://elderaffairs.state.fl.us</p>
<p>SHINE, a program of the DOEA (Serving Health Insurance Needs of Seniors) Provides free Medicare and health insurance education, counseling and assistance to Medicare customers, their families and caregivers.</p>	<p>4040 Esplanade Way Tallahassee, FL 32399 1-800-963-5337 http://elderaffairs.state.fl.us</p>
<p>Florida Department of Environmental Protection Office of Greenways and Trails Lead agency for environmental management and stewardship. The agency manages the Florida Park Service and provides information about discount programs for recreational activities at state parks.</p>	<p>3900 Commonwealth Boulevard DEP MS 795 Tallahassee, FL 32399 1-877-822-5208 www.floridagreenwaysandtrails.com</p>
<p>Florida Department of Health (DOH), Disease Control Provides information and services in the areas of disease control, prevention and health statistics.</p>	<p>4052 Bald Cypress Way Bin# A-09 Tallahassee, FL 32399 (850) 245-4300 www.doh.state.fl.us</p>
<p>Florida Department of Health (DOH), HIV/AIDS Provides information regarding programs, services, functions and publications related to HIV/AIDS..</p>	<p>4052 Bald Cypress Way Bin# A-09, Tallahassee, FL 32399 (850) 245-4334 www.doh.state.fl.us</p>
<p>Florida Department of Financial Services, Consumer Outreach and Education Provides education, information and assistance to consumers about insurance.</p>	<p>200 E. Gaines Street Tallahassee, FL 32399 1-800-342-2762</p>
<p>Florida Department of Revenue, Tax Information Services Provides information and education about taxes and provides free tax seminars for citizens.</p>	<p>1379 Blountstown Highway Tallahassee, FL 32304 (850) 488-6800 1-800-352-3671 (FL Only) www.sun6.dms.state.fl.us</p>
<p>Florida Developmental Disabilities Council, Inc. Encourages and advocates opportunities for persons with developmental disabilities and their families to enhance their quality of life within their communities. The council accomplishes its mission by supporting innovative initiatives that demonstrate new approaches to enhance the independence, productivity, inclusion and self-determination of individuals with developmental disabilities in all facets of community life.</p>	<p>124 Marriott Drive, Suite 203 Tallahassee, FL 32301 (850) 488-4180 1-800-580-7801</p>

Statewide Organizations	
Agency and Description	Telephone Number and Address
Florida Division of Consumer Services Clearinghouse for consumer information, protection and complaints. Handles product recalls, inspections and investigations.	2002 Apalachee Parkway Rhodes Building Tallahassee, FL 32399 1-800-352-9832 www.800helpfla.com
Florida Injury Prevention Program for Seniors (FLIPS) Provides educational materials to agencies who serve Florida's seniors on the topic of injury prevention, particularly falls prevention, fire safety and poison and medication safety.	4040 Esplanade Way Tallahassee, FL 32399 (850) 414-2000 http://elderaffairs.state.fl.us
Florida Medical Quality Assurance, Inc. Reviews care and services provided to Medicare beneficiaries to determine medical necessity, appropriateness of setting and quality of service according to recognized standards of care.	5201 W. Kenedy Blvd. Suite 900 Tampa, FL 33609 1-800-844-0795 www.fmqai.com
Florida Poison Information Center Network (FPICN) Hotline Provides emergency services 24 hours a day by offering poison prevention and management information through a nation-wide toll-free hotline.	1-800-222-1222 www.fpinc.org/
Florida Public Service Commission Consumer Assistance/Lifeline Assistance & Link-Up Florida Offers assistance to needy residential telephone customers so that basic telephone service remains affordable. Provides credit on qualified residential customer's monthly bills, and Link-up Florida provides a reduction in hook-up charges.	2540 Shumard Oak Blvd Tallahassee, FL 32399 1- 800-342-3552 www.psc.state.fl.us
Florida Telecommunications Relay, Inc. (FTRI) FTRI provides access terminals required for basic telecommunications services for citizens of Florida who are deaf, hard of hearing, deaf/blind, and speech impaired, enabling them to communicate over the phone. FTRI loans specialized telephone equipment and ring-signaling devices to all qualified and permanent residents of Florida for as long as they need them, at no charge.	1820 East Park Avenue Suite 101 Tallahassee, FL 32301 1-800-222-3448 (Voice) 1-888-447-5620 (TTY) www.ftri.org
Legal Aid: Florida Legal Services Inc. Legal services for persons who would not otherwise have the means to obtain a lawyer.	2425 Torreya Drive Tallahassee, FL 32303 (850) 385-7900
Legal Aid: Florida Institutional Legal Services Inc. Legal services for persons who would not otherwise have the means to obtain a lawyer.	1010-B N.W. 8th Avenue Gainesville, FL 32601 (352) 375-2494
Legal Aid: Florida Rural Legal Services Inc. Legal services for persons who would not otherwise have the means to obtain a lawyer.	3210 Cleveland Avenue Suite 101 Ft. Myers, FL 33901 (239) 334-4554
Legal Aid: Southern Legal Counsel Legal services for persons who would not otherwise have the means to obtain a lawyer.	1229 N.W. 12th Avenue Gainesville, FL 32601-4113 (352) 271-8890
Long-Term Care Ombudsman Program, Florida Department of Elder Affairs (DOEA) Investigates complaints of residents of nursing homes, assisted living facilities and adult family care homes.	4040 Esplanade Way Tallahassee, FL 32399 1-888-831-0404 http://ombudsman.myflorida.com
Statewide Public Guardianship Office Helps to care for persons who lack the capacity to make decisions on their own behalf and in their own best interest. Guardians protect the property and personal rights of incapacitated individuals.	4040 Esplanade Way Tallahassee, FL 32399 (850) 414-2000 http://elderaffairs.state.fl.us

Long-Term Care Ombudsman District Councils

Long-Term Care Ombudsman Councils protect the rights of residents of nursing homes, assisted living facilities and adult family-care homes. Council services are free of charge. All complaints are confidential. The following is an alphabetical list of Florida's 17 Long-Term Care Ombudsman district councils with contact information. You may also contact any council through the Long-Term Care Ombudsman statewide toll-free number 1-888-831-0404.

Long-Term Care Ombudsman Council	Counties Served	Telephone Number and Address
Broward	Broward County	7771 West Oakland Park Blvd., Suite 139 Sunrise, FL 33351 (954) 747-7919
East Central Florida	Brevard, Orange, Osceola, and Seminole Counties	988 Woodcock Road Suite 200 Orlando, FL 32803 (407) 228-7752
First Coast	Baker, Clay, Duval, Nassau, and St. Johns Counties	644 Cesery Suite 240 Jacksonville, FL 32211 (904) 723-2058
Mid & South Pinellas	Pinellas County from Belleair Road, Clearwater south.	11351 Ulmerton Road Suite 303 Largo, FL 33778 (727) 588-6912
North Central Florida	Alachua, Bradford, Columbia, Dixie, Gilchrist, Hamilton, Lafayette, Levy, Putnam, Suwannee, and Union Counties	3801 N.W. 40th Terrace Suite A Gainesville, FL 32606-6183 (352) 955-5015
North Dade	North Miami-Dade County, (Hialeah and all NE and NW addresses north of Flagler St.)	7270 N.W. 12th Street Suite 130 Miami, FL 33126 (786) 336-1418 or 1-888-831-0404
Northwest Florida	Escambia, Okaloosa, Santa Rosa, and Walton Counties	1101 Gulf Breeze Parkway Suite 119 Gulf Breeze FL 32561 (850) 916-6720
Palm Beach County	Palm Beach County	111 S. Sapodilla Ave Suite 125 A-B-C West Palm Beach, FL 33401 (561) 837-5038 or 1-888-831-0404
Panhandle	Bay, Calhoun, Franklin, Gadsden, Gulf, Holmes, Jackson, Jefferson, Leon, Liberty, Madison, Taylor, Wakulla, and Washington Counties	2002 Old St. Augustine Road Suite E43 Tallahassee, FL 32301 (850) 921-4703
Pasco & North Pinellas	Pasco County and Pinellas County north of Belleair Road, Clearwater	7601 Little Road Suite 2001 Council Sq II New Port Richey, FL 34654 (727) 834-3127
South Central Florida	Hardee, Highland, and Polk Counties	200 N. Kentucky Avenue Suite 302 Lakeland, FL 33801 (863) 413-2764

Long-Term Care Ombudsman Council	Counties Served	Telephone Number and Address
South Dade & Florida Keys	Monroe County and South Miami- Dade County (all SE & SW addresses south of Flagler St)	7300 N. Kendall Drive Suite 780 Miami, FL 33156 (305) 671-7245
Southwest Florida	Charlotte, Collier, Desoto, Glades, Hendry, Lee, and Sarasota Counties.	2295 Victoria Ave Room 135 Ft. Myers, FL 33901 (239) 338-1493
Treasure Coast	Indian River, Martin, Okeechobee, and St. Lucie Counties	337 N. Fourth Street Suite 317 (A,C,E) Ft. Pierce, FL 34950 (772) 595-1385
West Central Florida	Hillsborough and Manatee Counties	9393 N. Florida Ave. Suite 1126 Tampa, FL 33612 (813) 558-5591
Withlacoochee	Citrus, Hernando, Lake, Marion, and Sumter Counties	1515 E. Silver Springs Blvd. Suite 203 Ocala, FL 34470 (352) 620-3088

See County Quick Reference table on following page.

Quick Reference – Ombudsman District Councils by County

Use the following table to identify the district council serving a particular county.

County	District Office	County	District Office
Alachua	North Central	Gadsden	Panhandle
Baker	First Coast	Gilchrist	North Central
Bay	Panhandle	Glades	Southwest
Bradford	North Central	Gulf	Panhandle
Brevard	East Central	Hamilton	North Central
Broward	Broward	Hardee	South Central
Calhoun	Panhandle	Hendry	Southwest
Charlotte	Southwest	Hernando	Withlacoochee
Citrus	Withlacoochee	Highlands	South Central
Clay	First Coast	Hillsborough	West Central
Collier	Southwest	Holmes	Panhandle
Columbia	North Central	Indian River	Treasure Coast
Desoto	Southwest	Jackson	Panhandle
Dixie	North Central	Jefferson	Panhandle
Duval	First Coast	Lafayette	North Central
Escambia	Northwest	Lake	Withlacoochee
Flagler	First Coast South	Lee	Southwest
Franklin	Panhandle	Leon	Panhandle

County	District Office	County	District Office
Levy	North Central	Polk	South Central
Liberty	Panhandle	Putnam	North Central
Madison	Panhandle	St. Johns	First Coast
Manatee	West Central	St. Lucie	Treasure Coast
Marion	Withlacoochee	Santa Rosa	Northwest
Martin	Treasure Coast	Sarasota	Southwest
Miami-Dade	N.Dade S.Dade & FL Keys	Seminole	East Central
Monroe	S.Dade & FL Keys	Sumter	Withlacoochee
Nassau	First Coast	Suwannee	North Central
Okaloosa	Northwest	Taylor	Panhandle
Okeechobee	Treasure Coast	Union	North Central
Orange	East Central	Volusia	First Coast South
Osceola	East Central	Wakulla	Panhandle
Palm Beach	Palm Beach County	Walton	Northwest
Pasco	Pasco & N. Pinellas	Washington	Panhandle
Pinellas	Pasco & N. Pinellas Mid & S. Pinellas		

Memory Disorder Clinics

Through the state program Alzheimer's Disease Initiative, memory disorder clinics provide diagnosis, research, treatment and referral to caregiver training and support.

Memory Disorder Clinic	Telephone Number and Address
East Central Florida Memory Disorder Clinic	1934 Dairy Road Melbourne, FL 32904 (321) 768-9575
Florida Atlantic University Memory Disorder Clinic	777 Glades Road, Building AZ - 79 Boca Raton, FL 33431 (561) 297-0520
Lee Memorial Health Systems Memory Disorder Clinic	2776 Cleveland Avenue, Suite 814 Fort Myers, FL 32901 (239) 334-5768
Mayo Clinic Memory Disorder Clinic	4500 San Pablo Road Jacksonville, FL 32224 (904) 953-7103
Mortan Plant Memory Disorder Clinic	437 Morton Plant Street, Suite 401 M.S. 24 Clearwater, FL 33756 (727) 462-7052
North Broward Memory Disorder Center	201 E. Sample Road Pompano Beach, FL 33064 (954) 786-7341
Orlando Regional Lucerne Memory Disorder Clinic	818 Main Lane, Orlando, FL 32801 (321) 841-2452
St. Mary's Neuroscience Center St. Mary's Memory Disorder Center	5305 Greenwood Avenue, Suite 102, West Palm Beach, FL 33407 (561) 882-6363
Sarasota Memorial Hospital Memory Disorder Clinic	1700 S. Tamiami Trail, Sarasota, FL 34239 (239) 917-7197
Tallahassee Memorial Health Care Neuroscience Center	1300 Miccosukee Road, Tallahassee, FL 32308 (850) 431-5001
The Wien Center, Mt. Sinai Medical Center/Miami Heart	4300 Alton Road, Miami Beach, FL 33140 (305) 674-2543
University of Florida Memory Disorder Clinic	100 Newell Drive, L3 - 100, Gainesville, FL 32611 (352) 392-3491
University of Miami Memory Disorder Clinic	1400 N.W. 10th Avenue, MS 801, Dominion Tower Miami, FL 33136 (305) 243-4082
University of South Florida Memory Disorder Clinic	3515 E. Fletcher Avenue, MDC-14 Tampa, FL 33613 (813) 974-8900
West Florida Hospital Memory Disorder Clinic	8383 N Davis Hwy, Pensacola, FL 32514 (850) 494-4885

Better Business Bureaus

Agency and Description	Telephone Number and Address
Better Business Bureau of Central Florida, Inc.	1600 South Grant Street, Longwood, FL 32750 (407) 621-3300 www.orlando.bbb.org
Better Business Bureau of Southeast Florida & the Carribean	2924 N. Australian Avenue, West Palm Beach, FL 334071 (561) 842-1918 www.bbbsoutheastflorida.org
Better Business Bureau of Northeast Florida	4417 Beach Road, Suite 202, Jacksonville, FL 32207 (904) 721-2288 www.bbbnefla.org
Better Business Bureau of Northwest Florida	P.O. Box 1511 912 East Gadsden Street Pensacola, FL 32501 (850) 429-0002 www.nwfl.bbb.org
Better Business Bureau of West Florida	P.O. Box 7950 Clearwater, FL 33375 (727) 535-5522 www.clearwater.bbb.org

Senior Centers

County and Senior Center	Telephone Number and Address
Alachua	
McGurn Center / YMCA	1303 NE 23 Avenue, Gainesville, FL 32609 (352) 379-9622
Baker	
Baker County Senior Center	101 East Macclenny Avenue, Macclenny, FL 32063 (904)259-2223
Bay	
Bay County Council on Aging	1116 Frankford Avenue, Panama City, FL 32401 (850)769-3468 http://www.baycouncilonaging.org/senior_center.htm
Bradford	
Starke Multipurpose Senior Center	550 W Georgia Street, Starke, FL 32091 (904) 964-4545
Brevard	
Freedom 7 Senior Community Center	5000 Tom Warriner Boulevard, Cocoa Beach, FL 32391 (321) 783-9505
Greater Palm Bay Senior Center	1275 Culver Road NE, Palm Bay, FL 32907 (321) 724-1338
Martin Anderson Senior Center	1025 South Florida Avenue, Rockledge, FL 32955 (321) 631-7549
North Brevard Senior Center	909 Lane Avenue, Titusville, FL 32780 (321) 268-2333 www.nbbd.com/npr/nbsc
South Brevard Senior Center	618 East Melbourne Avenue, Melbourne, FL 32902 (321) 724-2233 www.brevardtoday.com/justforseniors.asp
Broward	
Austin-Hepburn Senior Mini-Center	750 NW Eighth Avenue, Hallandale, FL 33009 (954) 457-1460
Tamarac Community Center - Senior Program	8601 W. Commercial Way, Tamarac, FL 33321 (954) 718-6667
Daniel D. Cantor Senior Center	5000 Nob Hill Road, Sunrise, FL 33351 (954) 742-2299
Fred Lippman Multipurpose Center	2030 Polk Street, Hollywood, FL 33020 (954) 921-3408
Hispanic Unity of Florida, Inc	5840 Johnson Street Hollywood, FL 33021 (954) 964-8884

County and Senior Center	Telephone Number and Address
Broward	
Lauderdale Lakes Multipurpose Center	4340 NW 36th Street , Lauderdale Lakes, FL 33313 (954) 535-2810
Sadkin Community Center	1176 N.W. 42 Way, Lauderhill, FL 33313 (954) 321-2450 http://www.lauderhill.net/dept_pals_facilities.html
Memorial Senior Partners	7031 Taft Street, Hollywood, FL 33024 (954) 963-8030xt223 www.mhs.net
Memorial Senior Partners	1726 E. Hallandale Beach Blvd., Hallandale, FL 33609 (954) 457-0501 www.mhs.net
Miramar Satellite Senior Center	7667 Venetian Street, Miramar, FL 33023 (954) 967-1605 www.ci.miramar.fl.us
N.E. Focal Point Senior Center	227 N.W. Second Street, Deerfield Beach, FL 33441 (954) 480-4449 www.deerfield-beach.com
N.W. Focal Point Senior Center	6009 N.W. 10th Street, Margate, FL 33063 (954) 973-0300 http://www.margatefl.com/seniorct
N.W. Federated Central Service Center	100 SW 18 Avenue, Ft. Lauderdale, FL 33302 (954)463-0284
Oakland Park Senior Center	250 NE 33rd Street, Oakland Park, FL 33334 (954) 561-6276
Sartory Senior Center	10150 NW 29th Street, Coral Springs, FL 33065 (954) 345-2209 http://www.coral springs.org/seniorprograms/
S.E. Focal Point Senior Center	3081 Taft Street, Hollywood, FL 33021 (954) 966-9805 www.seniorsummit.org/focalpoints.php
Southwest Focal Point Senior Center	301 NW 103rd Avenue, Pembroke Pines, FL 33026 (954) 450-6888 www.seniorsummit.org/focalpoints.php
Sunrise Senior Center	10650 W. Oakland Park Boulevard, Sunrise, FL 33351 (954) 746-3670
Sylvia L. Poitier & Theodora S. Williams Senior Center	2185 NW 19th Street, Ft. Lauderdale, FL 33311 (954) 714-3500 www.seniorsummit.org
Tamarac Senior Center	8601 W. Commercial Boulevard, Tamarac, FL 33321 (954) 724-2447 www.seniorsummit.org

County and Senior Center	Telephone Number and Address
Calhoun	
Calhoun County Senior Center	16859 NE Cayson, Street Blountstown, FL 32424 (850) 674-4163
Charlotte	
Senior Friendship Center	27420 Voyager Drive, Punta Gorda, FL 33983 (941) 743-5353
Citrus	
Annie Johnson Senior Center	1991 Test Court, Dunnellon, FL 34430 (352) 489-8021
Central Citrus Community Center	2804 Marc Knighton Court, Lecanto, FL 34461 (352) 527-5993 http://www.bocc.citrus.fl.us/suppserv/senprog/senior_programs.htm
East Citrus Community Center	9907 E. Gulf to Lake Highway, Inverness, FL 34452 (352) 344-9666 http://www.bocc.citrus.fl.us/suppserv/senprog/senior_programs.htm
Inverness Community Center	1081 N. Paul Drive, Inverness, FL 34453 (352) 726-1009 http://www.bocc.citrus.fl.us/suppserv/senprog/senior_programs.htm
West Citrus Community Center	8940 W. Veterans Drive, Homosassa, FL 34448 (352) 795-3831 http://www.bocc.citrus.fl.us/suppserv/senprog/senior_programs.htm
Clay	
Clay Council on Aging	604 Walnut Street, Green Cove Springs, FL 32043 (904) 284-5977 www.claycco.org
Orange Park Senior Center	414 Stowe Avenue, Orange Park, FL 32073 (904) 269-4731 www.claycco.org
Middleburg/Weigel Senior Center	3916 Section Street, Middleburg, FL 32068 (904) 2913520 www.claycco.org
Keystone Heights Senior Center	100 Commercial Circle, Keystone Heights, FL 32656 www.claycco.org

County and Senior Center		Telephone Number and Address
Collier		
Senior Connections	905 Roberts Road, Immokalee, FL 33934 (239) 657-2823	
Columbia		
Columbia County Senior Services	480 S.E Clements Place, P.O. Box 1772, (32056), Lake City, FL 32025 (386) 755-0235 / www.ccseniors.com	
Richardson Senior Recreation Center	221 Coach Anders Street, Lake City, FL 32025 (386) 752-0675	
Ft. White Senior Recreation Center	Highway 47 S., P.O. Box 1772, Ft. White, FL 32056 (386) 497-1504	
Golden Age Senior Recreation Center	480 S.E Clements Place, P.O Box 1772 (32056) Lake City, FL 32025 (386) 755-0235	
DeSoto		
Senior Friendship Center of DeSoto County	23 N Polk Avenue, Arcadia, FL 34266 (863) 494-5965 / www.seniorfriendship.com	
Duval		
Arlington Senior Citizens Center	1078 Rogero Road, Jacksonville, FL 32211 (904) 723-6145 / www.coj.net	
Beaches Senior Center	281 South 19th Avenue, Jacksonville Beach, FL 32250 (904) 241-3477/ www.coj.net	
Jewish Families & Community Services	3367 Pickwick Drive, S, Jacksonville, FL 32257 (904)394-5722	
Lane Wiley Senior Center	6710 Wiley Road, Jacksonville, FL 32210 (904) 783-6589 / www.coj.net	
Louis Dinah Senior Center	1805 Flag Street, Jacksonville, FL 32209 (904) 630-0728 / www.coj.net	
Mandarin Senior Center	3848 Hartley Road, Jacksonville, FL 32257 (904) 262-7309 / www.coj.net	
Mary L. Singleton Senior Center	150 East First Street, Jacksonville, FL 32206 (904) 630-0995 / www.coj.net	
Neptune Beach Senior Activity Center	2004 Forest Avenue, Neptune Beach, FL 32266 (904) 270-1688	
Oceanway Community Center	12215 Sago Avenue, West Jacksonville, FL 32216 (904) 751-2375 / www.coj.net	
Riverview Senior Center	9620 Water Street, Jacksonville, FL 32208 (904) 765-7511	
Westside Senior Center	1083 Line Street, Jacksonville, FL 32209 (904) 630-0724 / www.coj.net	

County and Senior Center	Telephone Number and Address
Escambia	
Bayview Senior Rec. Center	2000 E. Lloyd Street, Pensacola, FL 32502 (850) 436-5190
Cantonment Center COA	132 Mintz Lane, Cantonment, FL 32533 (850) 968-6259
Century Senior Center	6025 Industrial Boulevard, Century, FL 32535 (850) 256-1012
Felix Miga Senior Center	904 North 57th Avenue, Pensacola, FL 32506 (850) 453-0288
West Escambia Senior Citizen Org.	504 N. 57th Avenue, Pensacola, FL 32506 (850) 453-0288
Flagler	
Flagler County Senior Center	1000 Belle Terre Boulevard, Palm Coast, FL 32164 (386) 437-7300 / www.flaglercounty.org
Wickline Senior Center	800 S. Daytona Avenue, Flagler Beach, FL 32136 (386) 517-2083
Franklin	
Franklin Co. Senior Citizens County, Inc.	302 NW Avenue, F Carrabelle, FL 32322 (850) 697-3756 (850) 697-3760
Gadsden	
Gadsden County Senior Center	79 LaSalle Leffall Drive, P.O. Box 468 (32353) Quincy, FL 32351 (850) 627-2223
Gilchrist	
Trenton Senior Center	P.O. Box 509, Trenton, FL 32693 (352) 463-3160
Gulf	
Gulf County Senior Citizens	120 Library Drive, Port St. Joe, FL 32456 (850) 229-8466
Hendry	
L.J. Nobles Senior Center	475 East Cowboy Way, P.O. Box 2400 (33975) LaBelle, 33935 (863) 675-1446

County and Senior Center	Telephone Number and Address
Hernando	
Brooksville Enrichment Center	670 South Broad Street, Brooksville, FL 34601 (352) 544-5900
Hernando County Senior Services	820 Kennedy Boulevard, Brooksville, FL 34601 (352) 796-1425 www.cohernando.fl.us/social-services
Hillsborough	
Barksdale Senior Center	1801 N. Lincoln Avenue, Tampa, Florida 33607 (813) 348-1180
Brandon Senior Center	612 Parsons Avenue, Brandon, FL 33510 (813) 635-8064 / www.hillsboroughcounty.org
Life Enrichment Senior Center	9704 North Boulevard, Tampa, FL 33612 (813) 932-0241 / www.lifeenrichmenttampa.org
Lutz Senior Center	112 First Avenue NW, Lutz, FL 33549 (813) 264-3803 / www.hillsboroughcounty.org
Plant City Senior Center	1205 S. Waller Street, Plant City, FL 33566 (813) 757-3824
Riverside Senior Center	829 West Dr. MLK Boulevard, Suite 105, Tampa, FL 33603 (813) 272-7108
Ruskin Senior Center	901 Sixth Street, SE Ruskin, FL 33570 (813) 672-1106
West Shore Senior Center	4102 West Spruce Street, Tampa, FL 33607 (813) 554-5156
Wimauma Senior Center	601 E. Kennedy Boulevard, Tampa, FL 33602 (813) 671-7672
Holmes	
Holmes County COA	210 W. Kansas Street, Bonifay, FL 32425 (850) 547-2345
Indian River Sebastian Senior Center	815 Davis Street, Sebastian, FL 32958 (772) 388-5889
Vero Beach Senior Center	686 14th Street, Vero Beach, FL 32960 (772) 569-0760

County and Senior Center	Telephone Number and Address
Jackson	
Jackson County Senior Citizens - Graceville	5400 Cliff Street, Graceville, FL 32440 (850) 263-4650
Jackson County Senior Citizens - Marianna	2931 Optimist Drive, Marrianna, FL 32448 (850) 482-5028
Jefferson	
Jefferson County Senior Citizens Center	1155 N. Jefferson Street, Monticello, FL 32344 (850) 342-0242
Lafayette	
Lafayette Senior Center	114 Community Circle, Mayo, FL 32066 (386) 294-2202
Lake	
Eustis Senior Center	301 Ward Street, Eustis, FL 32726 (352) 589-7113
Groveland Community Center	243 South Lake Avenue, Groveland, FL 34736 (352) 429-9513
Leesburg Senior Center	1211 Penn Street, Leesburg, FL 34748 (352) 326-3370
Paisley Community Center	24958 County Road 42, Paisley, FL 32767 (352) 669-6680
Lee	
Island Senior Program	2401 Library Way, Sanibel, FL 33957 (239) 472-5743
Lake Kennedy Center	400 Santa Barbara Boulevard, P.O. Box 150027 (33915) Cape Coral, FL 33991 (239) 574-0575
North Fort Myers Senior Center	5170 Orange Grove Boulevard, North Fort Myers, FL 33903 (239) 656-7760
Tony Rotino Senior Center	5817 Driftwood Parkway, Cape Coral, FL 33915 (239) 574-0807 http://www.capecoral.net/citydept/parks/

County and Senior Center	Telephone Number and Address
Leon	
Tallahassee Senior Center	1400 N. Monroe Street, Tallahassee, FL 32303 (850) 891-4000 / www.talgov.com
Levy	
Chiefland Multipurpose Senior Center	305 SW First Street, Chiefland, FL 32626 (352) 493-6709
Liberty	
Liberty Sr. Citizens Center	15629 NW County Road 12, P.O. Box 730 , Bristol, FL 32321 (850) 643-5613
Madison	
Senior Citizens Council of Madison	P.O. Box 204, Madison, FL 32341 (850) 973-2006
Manatee	
Meals on Wheels Plus of Manatee	811 23rd. Avenue, East Bradenton, FL 34208 (941) 747-4655 / www.mealsonwheelsplus.org
Marion	
8th Avenue Senior Center	830 NE Eighth Avenue, Ocala, FL 34470 (352) 629-8545
Annie Johnson Senior Center	1991 W. Test Court P.O. Box 1951, Dunnellon, FL 34430 (352) 489-8021
Belleview - St. Theresa's Catholic Church	11528 SE Highway 301, Belleview, FL 34420 (352) 245-5357 / www.mfaaa.org
Marion	
Harvey Fellowship Dining	1415 NW Five Street, Ocala, FL 34475 (352) 622-2480
Marion Multipurpose Senior Center	2001 SW 32nd Avenue, Ocala, FL 34470 (352) 620-3501
St. Joseph of the Forest Catholic Church	17301 E Highway 40, Silver Springs, FL 34489 (352) 625-6540

County and Senior Center	Telephone Number and Address
Martin	
Log Cabin Senior Center	2369 NE Dixie Highway, Jensen Beach, FL 34957 (772) 334-926w http://www.coamc.org/cabin/default.htm
Miami-Dade	
Allapattah Community Center	2257 NW River Drive, Miami, FL 33125 (305) 633-0466
Armando Badia Senior Center	25 Tamiami Boulevard, Miami, FL 33144 (305) 261-6202
Carrol Manor Center	3667 South Miami Avenue, Miami, FL 33133 (305) 856-6275
Casa Devon Nutrition Center	11250 SW 197 Street, Miami, FL 33157 (305) 233-7315
Catholic Community Senior Center	9900 NE Second Avenue, Miami Shores, FL 33138 (305) 751-5203
Colonel Harry Zubkoff Center	55 NW 199th Street, North Miami Beach, FL 33169 (305) 770-3132
Council Towers Center	533 Collins Avenue, Miami Beach, FL 33139 (305) 532-8576
Culmer Overtown Community Center	1600 NW Third Avenue, Hialeah, FL 33136 (305) 576-0682
Edison Plaza Center	200 NW 55 Street, Miami, FL 33127 (305) 751-3569
Goodlet Park Senior Center	900 West 44 Place, Hialeah, FL 33012 (305) 558-1089
Homestead/Florida City Neighborhood Center	1600 NW Sixth Court, Florida City, FL 33034 (305) 242-7650
Issac Withers Enrichment Center	21300 SW 122 Avenue, Goulds, FL 33170 (305) 235-1958
Jack Orr Senior Center	550 NW Fifth Street, Miami, FL 33128 (305) 579-5588 miamisa.dadeschools.net/jako.htm
Jollivette Senior Center	6319 NW 24 Place, Miami, FL 33147 (305) 693-2706
Leonard Batz Senior Center	150 NE 69 Street, Miami, FL 33138 (305) 754-5428

County and Senior Center	Telephone Number and Address
Miami-Dade	
Little Havana Activities & Nutrition Center	700 S.W. Eighth Street, Miami, FL 33130 (305) 858-0887 ext. 221
Malcolm Ross Senior Center	2800 NW 18th Avenue, Miami, FL 33142 (305) 633-0462
Marjorie & William McDonald Center	17051 NE 19th Avenue, North Miami Beach, FL 33162 (305) 948-2972
Metropolitan-Haley Sofge Senior Center	1407 NW Seventh Street, Miami, FL 33125 (305) 649-5311/12
Miami Beach Senior Center	610 Espanola Way, Miami Beach, FL 33139 (305) 673-6060 / www.jcsfl.org/index.php
Miami Springs Senior Center	343 Payne Drive, Miami Springs, FL 33166 (305) 805-5160
Mildred and Claude Pepper Towers	2350 NW 54th Street, Miami, FL 33142 (305) 638-5500
Mildred Pepper Multi-Purpose Senior Center	10000 SW 56 Street, Miami, FL 33165 (305) 598-0260
Myers Senior Center	450 SW Five Street, Miami, FL 33130 (305) 856-4701 miamisa.dadeschools.net/myers.htm
South Miami Center	6701 SW 62nd Avenue, South Miami, FL 33143 (305) 669-0712
Southwest Social Services Program	25 Tamiami Boulevard, Miami, FL 33144 (305) 261-6202
St. Dominic's Center	5849 NW Seventh Street, Miami, FL 33126 (305) 264-3751
Stella Maris	8683 Harding Avenue, Miami Beach, FL 33141 (305) 868-4020
Stirrup Plaza Senior Center	3150 Mundy Street, Miami, FL 33133 (305) 443-9471
Village of Key Biscayne Senior Services	88 West Mchtyre Street, Key Biscayne, FL 33149 (305) 365-8953 keybiscayne.fl.gov/senioractivities

County and Senior Center	Telephone Number and Address
Monroe	
Big Pine Key Senior Center	380 Key Deer Boulevard, Big Pine Key, FL 33043 (305) 872-3617
Melvin Levitt Senior Center	535 33 Street, Marathon, FL 33050 (305) 743-3346
Plantation Key Senior Center	88800 Overseas Highway, Plantation Key, FL 33070 (305) 852-7133
Truman School Nutrition Site	1016 Georgia Street, Key West, FL 33040 (305) 295-5166 / co.monroe.fl.us/pages
Nassau	
Westside Senior Center	37002 Ingham Road, Hilliard 32046 (904) 845-3331
Nassau County Council on Aging	1367 South 18th Street, Fernandina Beach, FL 32034 (904) 261 0701
Okaloosa	
Autumn House	207 Hospital Drive, Ft. Walton Beach, FL 32548 (850) 833-9165
Creative Senior Center of Ft. Walton Beach	31 Memorial Parkway SW, Ft. Walton Beach, FL 32548 (850) 833-9586 / www.fwb.org/html/fwbprnew
Crestview Senior Center	198 S. Wilson Street, Crestview, FL 32536 (850) 689-7807
Elder Services of Okaloosa County	207 Hospital Drive, NE Ft. Walton Beach, FL 32548 (850) 833-9165 / www.gnt.net/nesoc/
Valparaiso Senior Center	268 Glenview Avenue, Valparaiso, FL 32580 (850) 833-9210
Okeechobee	
Lottie Raulerson Senior Center	1019 W. South Park Street, Okeechobee, FL 34972 (863) 462-5180

County and Senior Center	Telephone Number and Address
Orange	
L. Claudia Allen Senior Center	1840 Mable Butler Avenue, Orlando, FL 32811 (407) 521-3663 http://www.cityoforlando.net/fpr/net/index.aspx
Maitland Senior Center	345 South Maitland Avenue, Maitland, FL 32751 (407) 539-6251 www.itsmymaitland.com/pr-senior
Marks Street Senior Rec. Complex	99 East Marks Street, Orlando, FL 32803 (407) 245-0921 www.seniornetorlando.org/marksst.htm
William Beardall Senior Center	800 S. Delaney Avenue, Orlando, FL 32801 (407) 246-2637 cityoforlando.net/cys/recreation
Osceola	
Osceola County COA	1099 Shady Lane, Kissimmee, FL 34744 (407) 483-1473
St. Cloud Senior Center	3101 17th Street, St. Cloud, FL 34769 (407) 957-7392
Palm Beach	
Boynton Beach Senior Center	1021 S. Federal Highway , Boynton Beach, FL 33435 (561) 752-9928
Howard & Sylvia Kaplan Comm. Center	3151 N. Military Trail, West Palm Beach, FL 33409 (561) 689-7700 / www.kaplanjcc.org
Mae Volen Senior Center	1515 W. Palmetto Park Road, Boca Raton, FL 33486 (561) 395-8920 / www.maevolen.com/
Mid-County Senior Center, PBC	202 North H Street, Lake Worth, FL 33460 (561) 694-5445
North County Senior Center	5217 North Lake, Boulevard Palm Beach Gardens, FL 33418 (561) 694-5435
Ruth Rales Jewish Family Service	21300 Ruth and Baron Coleman Boulevard Boca Raton, FL 33428 (561) 852-3333 / www.ruthralesjfs.org
West County Senior Center, P.B.C.	2916 State Road 15, Belle Glade, FL 33430 (561) 996-4809

County and Senior Center	Telephone Number and Address
Pasco	
CARES Claude Pepper Senior Center	6640 Van Buren Street, New Port Richey, FL 34653 (727) 844-3077 / www.caresfl.com
CARES Crescent Enrichment Center	13906 South Fifth Street, Dade City, FL 3352 (352) 518-9300 / www.caresfl.com
CARES Elders Senior Center	4136 Barker Drive, Elfers, FL 34652 (727) 847-1290 / www.caresfl.com
CARES Hudson-Bayonet Point Enrichment Center	12417 Clock Tower Parkway , Hudson, FL 34667 (727) 863-6868 / www.caresfl.com
CARES Phil Mishkin Center	7505 Rottingham Road, Port Richey, FL 34668 (727) 862-9291 / www.caresfl.com
CARES Zephyrhills Community Center	4645 Airport Road, Zephyrhills, FL 33542 (813) 788-0471 / www.caresfl.com
Pinellas	
Bethlehem Center	10895 Hamlin Boulevard, Largo, FL 33774 (727) 596-9394
Dunedin Senior Center	330 Douglas Avenue, Dunedin, FL 34698 (727) 298-3299 / www.dunedingov.com
Enoch Davis Center	1111 18th Avenue South St. Petersburg, FL 33705 (727) 893-7134 / www.stpete.org
Golda Meir Kent Jewish Center	2010 Greenbriar Boulevard Clearwater, FL 33763 (727) 736-1494
Gulfport Senior Center	5501 27th Avenue S. Gulfport, FL 33707 (727) 893-2237 / www.ci.gulfport.fl.us
Largo Community Center	65 Fourth Street NW, Largo, FL 33770 (727) 518-3131 / www.largo.com
Oldsmar Senior Center	300 Commerce Boulevard, Oldsmar, FL 34677 (813) 749-1195 / www.ci.oldsmar.fl.us
Palm Harbor Community Center(formerly Palm Harbor Senior Center)	1500 16th. Street, Palm Harbor, FL 34683 (727) 771-6000 / www.phrec.org/
Pinellas Park Senior Center	7625 59th Street North, Pinellas Park, FL 33781 (727) 541-0776
Senior Center Services	50 S. Belcher Road, Suite #308, Clearwater, FL 33765 (727) 442-8104 / seniorcitizenservices.org
Sunshine Senior Center	330 Fifth Street N., St. Petersburg, FL 33701 (727) 893-7190 / www.stpete.org/offage.htm
Tarpon Springs Community Center	400 S. Walton Avenue, Tarpon Springs, FL 34689 (727) 942-5628

County and Senior Center		Telephone Number and Address
Polk		
Charles R. Richardson Senior Center	615 N. Jackson Avenue Bartow, FL 33830 (863) 534-0393	
Haines City Multipurpose Center	751 Scenic Highway Haines City, FL 33844 (863) 421-3369	
Lake Morton Senior Center	730 S Florida Avenue Lakeland, FL 33801 (863) 687-2988	
Lake Wales Senior Center	129 Stuart Avenue E. Lake Wales, FL 33853 (813) 678-0662	
Lakeland Multipurpose Center	1200 Southern Avenue Lakeland, FL 33815 (863) 499-2606	
Mulberry Senior Center	301 NE Fifth Street, Mulberry, FL 33860 (863) 425-1523	
Putnam		
Edgar Johnson Senior Center	1215 Westover Drive, Palatka, FL 32177 (386) 329-0469	
St. Lucie		
COA of St. Lucie County	1505 Orange Avenue, Fort Pierce, FL 34950 (772) 465-5220	
Santa Rosa		
Holley-Navarre Senior Association	8476 Gordon Goodin Lane, Navarre, FL 32566 (850) 936-1644	
Jay Senior Center	4088 Mart Jernigan Road, Jay, FL 32565 (850) 675-0810	
Milton Senior Center	5918 Carroll Road, Milton, FL 32570 (850) 983-4590	
Sarasota		
Kathleen Caitlin Friendship Center	2350 Scenic Drive, Venice, FL 34293 (941) 955-2122 / www.seniorfriendship.com	
Senior Friendship Center Inc.	1888 Brother Geenen Way Sarasota, FL 34236 (941) 955-2122 / www.seniorfriendship.com	
Seminole		
Casselberry Multi-Purpose Senior Center	200 North Tripplett Lake Drive Casselberry, FL 32707 (407) 696-5122 / www.casselberry.org	
Lake Mary Senior Center	P.O. Box 958446, Lake Mary, FL 32796 (407) 585-1466	
Sanford Senior Center	401 E. Seminole Boulevard P.O. Box 1788 (32772) Sanford, FL 32771 (407) 302-1010 / www.ci.sanford.fl.us	
Winter Springs Senior Center	400 North Edgemon Avenue Winter Springs, FL 32708 (407) 327-6554	

County and Senior Center		Telephone Number and Address
Sumter		
Mid-Florida Community Senior Services	100 East Dade Avenue, Bushnell, FL 33513 (352) 793-6111	
Sumterville Senior Center	2427 Highway 301, Sumterville, FL 33585 (352) 568-1081	
Lake Panasoffkee Senior Center	County Road 527, N. Community Building Lake Panasoffkee, FL 33538 (352) 793-2633	
Wildwood Senior Center	602 Four Street, Wildwood, FL 34785 (352) 748-3411	
Suwannee		
Live Oak Multipurpose Senior Center	1171 Nobles Ferry Road, Bldg. #1, Live Oak, FL 32060 (386) 362-1164	
Taylor		
Taylor County Senior Center	800 West Ash, Perry, FL 32348 (850) 584-4924 / www.aaanf.org	
Union		
Union Meal Site	855 SW Sixth Avenue, Lake Butler, FL 32054 (386) 496-2342	
Volusia		
COA Volusia County	P.O. Box 671 Daytona Beach, FL 32115-0671 (386) 253-4700 www.daytonaseniorservices.org	
Daytona Beach Shores	3048 S. Atlantic Avenue, Edgewater, FL 32118 (386)763-7597	
Ormond Beach Senior Center	351 Andrews Street, Ormond Beach, FL 32174 (386) 676-3257 www.ormondbeach.org	
Port Orange Adult Center	4790 S. Ridgewood Avenue, Port Orange, FL 32127 (386) 756-5391	
Sunshine Senior Center	980 Lake Shore Drive, Deltona, FL 32725 (386) 574-0060 / www.ci.deltona.fl.us	
The Brannon Center	105 Riverside Drive, New Smyrna Beach, FL 32168 (386) 424-2280	
Wava Hall Orange City Senior Center	207 N. Holly Avenue, Orange City, FL 32763 (386) 775-3121	
Wakulla		
Wakulla County Senior Center, Inc.	33 Michael Drive, Crawfordville, FL 32327 (850) 926-7145 / www.aaanf.org	
Walton		
DeFuniak Springs Senior Center	1154 Baldwin Avenue, DeFuniak Springs, FL 32435 (850) 892-8166	
Washington		
Washington County COA	1348 South Boulevard, Chipley, FL 32428 (850) 638-6216	

County Emergency Management Directory

County	Address	Phone
Alachua	P.O. Box 548, 1100 S.E. 27th Street, Gainesville, 32602-0548	(352) 384-3116
Baker	P.O. Box 958 1190 West Macclenny Ave., Macclenny, FL 32063	(904) 259-6111
Bay	644 Mulberry Ave., Panama City, FL 32401	(850) 784-4016
Bradford	945-B N. Temple Ave., Starke, FL 32091	(904) 966-6336
Brevard	1746 Cedar Street ,Rockledge, 32955	(321) 637-6670
Broward	201 NorthWest 84 Ave., Plantation, FL 33324	(954) 831-3905
Calhoun	20859 Central Ave. East, Room G-40 Blountstown, 32424	(850) 674-8075
Charlotte	7474 Utilities Rd., Punta Gorda, 33982	(239) 505-4620
Citrus	3425 West Southern St., Lecanto, 34461	(352) 726-4435
Clay	1 Doctors Drive, Green Cove Springs, 32043- 3128	(904) 284-7703
Collier	3301 Tamiami Trail East, Naples, 34112	(239) 774-8000
Columbia	P.O. Box 1787, Lake City, 32056-1787	(386) 758-1125
DeSoto	115 East Oak St., Room B-1, Arcadia, 34266- 4450	(863) 993-4831
Dixie	P.O. Box 2009, 56 NE 210 Avenue, Cross City, 32628-2009	(352) 498-1240
Duval	515 North Julia St., Jacksonville, 32202	(904) 630-2472
Escambia	6575 North W. Street, Pensacola, 32505	(850) 471-6411
Flagler	1200 East Moody Boulevard, #8, Bunnell, 32110-5918	(386) 437-7381
Franklin	28 Airport Road, Apalachicola, FL 32320	(850) 653-8977
Gadsden	P.O. Box 1709, Quincy, 32351-1709	(850) 875-8870
Gilchrist	P.O. Box 367, Trenton, 33693-0367	(352) 463-3198
Glades	P.O. Box 68, Moore Haven, 33471-0068	(863) 946-6020
Gulf	1000 Cecil G Costin Sr. Boulevard, Port St. Joe, FL 32456	(850) 229-9110
Hamilton	1133 US Highway 41 N.W., Jasper, FL 32052	(386) 792-6647

County	Address	Phone
Hardee	404 W. Orange St., Wauchula, 33873-2831	(863) 773-6373
Hendry	P.O. Box 358, LaBelle, 33975-0358	(863) 612-4700
Hernando	20 North Main Street, Room 362, Brooksville, FL 34601	(352) 754-4083
Highlands	6850 West George Avenue, Sebring, FL 33875	(863) 385-1112
Hillsborough	2711 East Hanna Avenue, Tampa, FL 32425	(850) 276-2385
Holmes	170 East Virginia Avenue, Bonifay, FL 32425	(850) 547-1112
Indian River	1840 25th Street, Vero Beach, FL 32960	(772) 567-2154
Jackson	4447 Marion Street, Marianna, FL 32448	(850) 482-9678
Jefferson	P.O. Box 45, Monticello, 32345-0045	(850) 342-0211
Lafayette	P.O. Box 344, Mayo, 32066-0344	(386) 294-1950
Lake	315 West Main Street, Suite 411, Tavares, 34778-7800	(352) 343-9420
Lee	P.O. Box 398, Fort Myers, 33902-0398	(239) 344-5400
Leon	535 Appleyard Drive, Tallahassee, 32304	(850) 488-5921
Levy	P.O. Box 221, Bronson, 32621-0221	(352) 486-5213
Liberty	P.O. Box 877, 11109 N.W. State Road 20, Bristol, FL 32321-0877	(850) 643-2339
Madison	112 East Pickney Street, Suite #217, Madison, 32340	(850) 973-3698
Manatee	1112 Manatee Avenue West, Suite 525, Bradenton, 34205	(239) 749-3022
Marion	P.O. Box 1987, Ocala, 34478-1987	(352) 622-3205
Martin	6000 Southeast Tower Drive, Stuart, 34997	(772) 288-5694
Miami-Dade	9300 NW 41st Street, Miami, 33178-2414	(305) 468-5400
Monroe	490 63rd Street (Ocean), Suite 150, Marathon, 33050	(305) 289-6018
Nassau	96135 Nassau Place, Suite 2 Yulee, 32097	(904) 491-7550
Okaloosa	1250 North Eglin Parkway, Shalimar, 32579	(850) 651-7560
Okeechobee	499 NW Fifth Avenue, Okeechobee, 34972	(863) 763-3212
Orange	P.O. Box 5879, Winter Park, 32793-5879	(407) 836-9140
Osceola	320 N. Beaumont Avenue, Kissimmee, 34741	(407) 343-7000
Palm Beach	20 South Military Trail, West Palm Beach, FL 33415	(561) 712-6400

County	Address	Phone
Pasco	7530 Little Road, New Port Richey, FL 34654	(727) 847-8137
Pinellas	400 South Fort Harrison Avenue, Clearwater, FL 34616	(727) 464-3800
Polk	P.O. Box 1458, Bartow, FL 33831-1458	(863) 534-0350
Putnam	120 Orié Griffin Blvd, Palatka, FL 32177-1416	(386) 329-0379
Santa Rosa	4499 Pine Forest Road, Milton, FL 32583	(850) 983-5360
Sarasota	1660 Ringling Boulevard, 6th Floor Sarasota, FL 34236	(239) 861-5300
Seminole	150 Bush Boulevard, Sanford, FL 32773	(407) 665-5131
St. Johns	4455 Avenue "A", Suite 102, St. Augustine, FL 32095	(904) 824-5550
St. Lucie	101 North Rock Road, Ft. Pierce, FL 34945	(772) 461-5201
Sumter	414 Lawrence Street ,Bushnell, FL 33513	(352) 569-6000
Suwannee	13530 80th Terrace, Live Oak, FL 32060	(386) 364-3405
Taylor	108 North Jefferson Street, Perry, FL 32347	(850) 838-3575
Union	58 Northwest 1st Street, Lake Butler,FL 32054	(386) 496-4300
Volusia	49 Keyton Avenue, Daytona Beach, FL32124	(386) 254-1500
Wakulla	15 Oak Street, Crawfordville,FL 32327	(850) 926-0861
Walton	75 South Davis Lane, DeFuniak Springs, FL 32435	(850) 892-8065
Washington	1331 South Boulevard, Chipley, FL 32428	(850) 638-6203

County Special Needs Registries

The following are contact telephone numbers for information on special-needs shelters in your county, including information on how to register.

County	Phone Number	County	Phone Number
Alachua	(352) 264-6500	Gadsden	(850) 875-8642
Baker	(904) 259-6111	Gilchrist	(352) 463-3198
Bay	(850) 784-4000	Glades	(863) 946-6020
Bradford	(904) 966-6336	Gulf	(850) 229-9111
Brevard	(321) 637-6670	Hamilton	(386) 792-6647
Broward	(954) 537-2888	Hardee	(863) 773-6373
Calhoun	(850) 674-8075	Hendry	(863) 612-4700
Charlotte	(941) 505-4620	Hernando	(352) 754-4083
Citrus	(352) 746-6555	Highlands	(863) 385-1112
Clay	(904) 284-7703	Hillsborough	(813) 276-2385
Collier	(239) 774-8444	Holmes	(850) 547-1112
Columbia	(386) 752-8787	Indian River	(772) 567-2154
Desoto	(863) 993-4831	Jackson	(850) 482-9678
Dixie	(352) 498-1240	Jefferson	(850) 342-0211
Duval	(904) 630-2472	Lafayette	(386) 294-1950
Escambia	(850) 595-3311	Lake	(352) 343-9420
Flagler	(386) 437-7381	Lee	(239) 477-3600 or (239) 335-1601
Franklin	(850) 653-8977	Leon	(850) 488-5921

County	Phone Number	County	Phone Number
Levy	(352) 486-5213	Polk	(863) 534-0350
Liberty	(850) 643-2339	Putnam	(386) 329-0379
Madison	(850) 973-3698	St. Johns	(904) 824-5550
Manatee	(941) 748-2241	St. Lucie	(772) 462-1770
Marion	(352) 622-3205	Santa Rosa	(850) 983-5360
Martin	(772) 287-1652	Sarasota	(941) 951-5283
Miami-Dade	(305) 468-5400	Seminole	(407) 665-5102
Monroe	(800) 516-1665	Sumter	(352) 569-6000
Nassau	(904) 491-7550	Suwannee	(386) 364-3405
Okaloosa	(850) 651-7561 or (850) 651-7150	Taylor	(850) 838-3575 or (850) 838-3576
Okeechobee	(863) 462-5776	Union	(386) 496-4300
Orange	(407) 650-4047	Volusia	(386) 258-4088 (386) 736-5980 (386) 423-3395
Osceola	(407) 343-7000	Wakulla	(850) 926-0861
Palm Beach	(561) 712-6400	Walton	(850) 892-8066
Pasco	(727) 847-8959 or TDD(352) 521-5137	Washington	(850) 638-6203
Pinellas	(727) 464-3800		

INDEX

- A**
- Adult Care Food Program 4
 - Adult Day Health Care Waiver 4
 - Alzheimer's Disease Initiative (ADI) 5
 - Alzheimer's Disease Waiver 5
 - AmeriCorps 5
 - Agency for Health Care Administration 15
 - Adult Day Health Care 19
 - AIDS/HIV Prevention 20
 - Alzheimer's Disease 21
 - Arthritis 24
 - Asthma/Bronchitis/Emphysema 25
 - Adult Day Care 81
 - Assistance with Daily Activities 82
 - Adult Family Care Homes 120
 - Affordable Housing 121
 - Assisted Living Facilities 123
 - Advance Directives 201
- B**
- Bladder Problems 27
 - Blood Screening Tests 28
 - Bone Density Scanning/Osteoporosis 29
 - Bowel Problems - Constipation 30
 - Basic Subsidy - Food Stamps 83
 - Basic Subsidy - Social Security 84
 - Bereavement and Final Arrangements 204
- C**
- Community Care for the Elderly (CCE) 5
 - Communities for a Lifetime 6
 - Comprehensive Assessment and Review for Long-Term 6
 - Consumer Directed Care (CDC) 7
 - Colorectal Cancer Screening 31
 - Caregiver Resources and Support 85
 - Chore/Homemaker Services 88
 - Companion/Escort Services 89
 - Consumer-Directed Care Plus 90
 - Continuing Care Retirement Communities 124
- D**
- Department of Children and Families 14
 - Department of Health 15
 - Department of Veterans' Affairs 15
 - Dehydration 32
 - Dementia 33
 - Discount Programs for Seniors 91
 - Driving Evaluation 110
 - Disaster/Hurricane Preparedness 186
- E**
- Elder Farmers Market Nutrition Program 7
 - Elder Helpline 7,92
 - Elder Update Newspaper 7
 - Emergency Home Energy Assistance 8
 - Employment Opportunity 94
 - Energy Assistance Programs 126
 - Eviction Assistance 127
 - Emergency Medical Care 192
 - Estate Planning 198
 - End of Life Preparations (Hospice Care) 203
- F**
- Florida Injury Prevention Program for Seniors 8
 - Financial Fraud/Scams 169
- H**
- Health and Wellness Promotion 8
 - Home Care for the Elderly (HCE) 8
 - Hobbies/Leisure/Recreation 96
 - Homestead Tax Exemption 128
 - Home Repair/Modifications 129
 - Housing Options for Seniors 131
 - Health Insurance and Counseling 142
 - How Medicaid Works 156
 - Health Care Practitioner Complaints 174
 - Home Repair Fraud 175
 - Heat Exhaustion/Emergencies 194
- I**
- Intergenerational Connections 9
 - Identity Theft 177
- L**
- Long-Term Care Ombudsman Council 9
 - Landlord/Tenant Relationships 133
 - Long-Term Care Planning 143
 - Legal Aid/Assistance Programs 179
 - Life Planning Perspective 196
 - Last Will and Testament 199
- M**
- Medicaid Waivers 9
 - Meals - Congregate/Home Delivered 97
 - Medical Equipment/Assistive Devices 99
 - Mature Driving Programs 111
 - Medicare Basics 145
 - Medicare - How Medicare Works 147
 - Medicare - Health Plan Options 149
 - Medicare Savings Programs 152
 - Medicare - Health Screenings and Tests 153

Medicaid Basics 154
Medicaid Waiver/SSI Related Programs 158
Medicare Fraud 181

N

Nursing Homes 135
Natural Gas Odors/Leaks 193

O

Older Americans Act Programs 10, 101
Outreach Initiatives- Frail/Underserved 102

P

Publications, Newsletters and Brochures 103
Property Taxes 136

R

Respite for Elders Living in Everyday Families
10
Reverse Mortgages 137

S

Senior Community Service Employment Program
10
Senior Companion Program 11
Senior Medicare/Medicaid Patrol Project 11
Serving Health Insurance Needs of Elders 12
Statewide Public Guardianship Office 12
Sunshine for Seniors 13
Support Through Alzheimer's Relief Systems
(STARS) 13
Social Workers/Case Managers 105
Statewide Services 116
Senior Apartment Complexes 139
Statewide Public Guardianship Office 182

T

Triad 183
Trusts 200

V

Volunteerism 106

W

Weatherization 140

Y

Youth Programs - Intergenerational Connections
107