

Santa Barbara County
2017-2018

Senior RESOURCE DIRECTORY

Your comprehensive
guide to services
for senior citizens
and caregivers

Area Agency on Aging | San Luis Obispo and Santa Barbara Counties



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County Senior Resource Directory

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ACKNOWLEDGMENTS

The Central Coast Commission for Senior Citizens-Area Agency on Aging (AAA), the sponsor of the Santa Barbara County Senior Resource Directory, is a non-profit organization responsible for allocating federal and state dollars to local agencies to advance the development of a 'senior friendly' community throughout Santa Barbara County.

Services provided are funded by the Older Americans Act. This Act is designed to strengthen our community's ability to address the needs of its older persons and the caregivers of older persons. The Area Agency on Aging is the local organization designated to utilize the limited state and federal funds to address local needs.

The AAA is committed to the development of a home- and community-based system of care that will:

1. Secure and maintain maximum independence and dignity in a home environment for older persons capable of self care and appropriate supportive services;
2. Remove individual and social barriers to economic and personal independence for older persons;
3. Develop a continuum of care for the vulnerable elderly.

We are thankful to the organizations and businesses listed below for their generous financial support. This Directory would not be possible without their support.

In addition to the community's financial support many individuals reviewed and updated the text of the Directory. This task can be quite laborious and I would like to extend a special thanks to those individuals who helped make the information as accurate as possible.

Additionally, the information from the Senior Resource Directory is available on the AAA home page (www.centralcoastseniors.org). This will permit you to secure updates from the home page and provide us with another communication tool.

Please let me know your suggestions to improve this directory. A survey is enclosed for this purpose or just contact me.

The *Santa Barbara County Senior Resource Directory* is a community project with many people sharing their expertise and resources to help professionals, family members and older adults acquaint themselves with the many resources available within our community. Your generosity is greatly appreciated.

joyce ellen lippman
Area Agency on Aging

Financial Support provided by:

At Home Senior Services	Liv Home
CAC Senior Nutrition Program	Lompoc Skilled Nursing & Rehab
Central Coast Home Health	Lompoc Valley Community Health Organization
Dallas Atkins	Maravilla
David Turpin	Meridian of Lompoc
Family Services Agency Caregiving	Merrill Gardens
Family Services Agency Senior Expo	Quinn Fiduciary Services
GranVida Senior Living	Sansum Clinic
Help Unlimited	Senior Connection
HICAP	Senior Planning Services
Home Choices for Mom and Dad	Sharon Kennedy Estate Management
Home Helpers	SMOOTH
Home Instead	Visiting Nurse & Hospice Care
Hummel Village	
Josette Fast, Physical Therapist	

Review and Updates provided by:

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The Central Coast Commission for Senior Citizens, Area Agency on Aging is delighted to present the 2017/18 Santa Barbara County Senior Resource Directory.

Santa Barbara County residents have access to a variety of services. It is not necessarily easy determining what services you or a loved one may need and equally difficult locating the appropriate service agency. We wish the Santa Barbara Senior Resource Directory would answer all of your questions. We know it cannot. It is our hope the Directory simplifies your search, expands your base of information, and ultimately eases the challenges you or a loved one is experiencing.

The Directory provides a listing of nonprofit and governmental agencies offering services to seniors with descriptions of services and benefits. The financial supporters include for-profit businesses; inclusion of a listing or information ad does not imply endorsement.

How do you know the right questions to ask? Who can help you evaluate if a service will meet your needs? Can you expect services to be available when you need them?

It takes time and energy researching services to meet your needs. In the midst of a crisis is the most difficult time to assess a need and investigate resources. The Directory is an opportunity to get familiar with resources before a crisis hits.

Various factors play a role in establishing a service's accessibility. Five important factors are:

1. Determining the need.
2. Finding an appropriate service.
3. Eligibility requirements.
4. Waiting lists.
5. Cost.

Determining Your Need

When a problem exists which you cannot easily resolve, it may be helpful to talk with someone experienced in identifying specific problems to

determine which could be helped by community services. Most nonprofit agencies provide informal information and referral.

If there is more than one problem, define each problem individually. Often, no one agency can provide the complete scope of services you need. You may obtain different services from various agencies.

Finding an Agency to Assist You

This Directory can help narrow down your choices. If you call an agency you think may help, and for some reason they cannot, ask them for suggestions.

Senior Connection

A free, specialized senior information and assistance service of the Area Agency on Aging, Senior Connection assists with information, referral, follow up, and education. Call 800-510-2020, 965-3288 or 928-2552.

With any referral, call and explain the situation. If they can help, Great! If they cannot, ask for another referral. Also, call back Senior Connection for additional referrals.

There are other information and referral agencies. Contact the one addressing your needs.

Eligibility Requirements

Agencies have different eligibility requirements. The most common are age and income. ASK!

Some agencies provide services to people not on an entitlement program, others require income below a certain level, and others don't have any income requirements. Eligibility requirements may be specified by the funder, or may be an effort to provide services to a specific population.

Find out exactly what income and asset information is required and what kind of documentation must be provided.

If you are assisting someone, that individual may need to write a short letter authorizing you to act on their behalf. "Durable Powers of Attorney"

and "General Powers of Attorney" are legal documents allowing an individual to act for another person. Both documents can be used only for specific reasons which are defined by law. Investigate before you proceed.

Waiting Lists/Denials

So you determine you're eligible for a particular service and it will best meet your needs, the next question is: When can the service begin?

Our advice? If there is a waiting list, get on it. You may have to settle for another service that either costs more or does not quite meet your needs in the meantime. If you don't need the service when your name comes up, they go to the next person. Don't wait until the agency no longer has a waiting list. It may not happen.

If your health plan or an agency denies services, ask them about your right to appeal the decision. If the denial regards a Medicare service, contact Health Insurance Counseling and Advocacy Program (HICAP) at 800-434-0222 or 928-5663. All services funded by the Area Agency on Aging have a grievance procedure.



INTRODUCTION

Cost

Cost will determine if you can afford a service. Some agencies have a set cost, no matter your income; others determine cost based on income; some services are free, and others—AAA federally funded programs (the Senior Lunch program is one example)—request only a donation. ASK!

Long Distance Caregiving

Most communities have a range of services available for seniors, but finding them can be a challenge for families who live out of the area.

ElderCare Locator is a free service to help locate specific resources for seniors. Call 800-677-1116 and ElderCare staff is available weekdays from 9 a.m. to 8 p.m. (EST) for callers in the United States.

The California Department of Aging's Senior Information Line's number is 800-510-2020. When called from anywhere in California, it connects to the local senior citizen information and assistance service.

On Line

The Senior Resource Directory is on line at the Central Coast Commission for Senior Citizens (www.centralcoastseniors.org) website as are links to other resources.

In Conclusion

Every effort has been taken to verify the accuracy of the information in these pages. If you are aware of a discrepancy, please let us know. Suggestions for improving the Directory, revealing new or not listed information, as well as your comments are appreciated. We can be reached at:

Senior Resource Directory
Area Agency on Aging
528 S. Broadway
Santa Maria, CA 93454
925-9554
seniors@KCBX.net

Questions Consumers Should Ask

The following is a list of important questions that consumers and caregivers should ask their health care providers about each medicine:

- Why is this medicine prescribed?
- How does the medicine work in my body?
- How can I expect to feel once I start taking this medicine?
- How will I know the medicine is working? Is there a typical period after which my symptoms should improve?
- How long will I have to take this medicine? Will I need a refill when I finish this prescription?
- Will this medicine interact with other medicines—prescription and nonprescription—that I am taking now?
- Should I take this medicine with food? Are there any foods or beverages I should avoid?
- Are there any activities I should avoid while taking this medicine?
- What possible problems might I experience with the medicine? How can I prevent these problems from occurring? At what point should I report problems with the medicine?
- What should I do if I miss a dose of this medicine, or take too much?
- What is the cost for the medicine prescribed? Is there a less expensive alternative prescription?

Consumer Alert

Get Health Care in Your Language

A recent law (SB 853) says private health plans must give you health care in your language. This means you have the right to: Tell your health plan or your doctor that you want services in your language.

Ask for an interpreter when you make an appointment with your doctors, dentist, therapist, or other health care provider. Ask your health plan to provide you with written materials in your language.

If you need help or are not getting services in your language, call the Help Center: 1-888-466-2219.

The California Office of Patient Advocate is a state agency that informs and educates consumers about their health care rights and responsibilities. www.opa.ca.gov

Source: The Patient Advocate

Caregiving for members of our family affects persons from all walks of life. Whether the care receiver is over the age of 90 or in the final stages of Parkinson's Disease, has Alzheimer's Disease or some other physical or cognitive impairment, the role of the caregiver is a challenge. While it is a privilege to accept the responsibility to care for our mother, uncle or sister, caregiving has inherent challenges and stresses along its course, from logistical (where care is most appropriate) and financial, to emotional and spiritual. Caregiving truly affects the whole person in ways that no book or article can fully explain.

This introductory page is meant to help the reader understand the impact of caregiving, learn how to recognize changes (in either the caregiver or care receiver) that may affect health and safety of both parties and discover how to address and access critical resources.

Taking care of yourself while caring for others

It is important to recognize the signs and symptoms of caregiver stress. This may include feeling overwhelmed and alone, isolated or deserted by others, sleeping too much or too little, gaining or losing a lot of weight, feeling tired most of the time or losing interest in activities you used to enjoy.

Caregiver stress may affect your physical and behavioral health. Studies show that stress can affect caregivers in a variety of ways. One may develop depression and anxiety, or a weakened immune system causing more sick days and slower recovery from illness. There may be an increased likelihood of obesity, especially in women, increased risk for chronic diseases, or problems with short-term memory or attentiveness skills.

Here is a message of importance to each and every caregiver. Make time for yourself - to take care of yourself! Exercise is important – and try to do this with others. Develop and nurture new friends and social activities.

When safe and practical, get your family member moving- take a group exercise class, join a mall walking club or walk the dog together.

Your identity as caregiver needs to be recognized

Both federal legislation and good sense directs that the hospital consider the caregiver as part of the team. Many physician offices include the caregiver in the care receiver's medical records and as part of the team. This is important for planning to meet care needs, such as bathing, eating and walking. It is imperative that the caregiver have access to appropriate medical records and information, so making this need known early in the caregiving experience is critically important.

And, if you are a working caregiver trying to balance employment and caregiving, ask your employer if they have any benefits that fit your needs. Is there paid family leave? Paid sick leave? Scheduling flexibility and predictability? Remember, getting adequate and timely support is dependent upon making your needs known early in the caregiving experience.

Assessing Needs

It is important to assess both the needs of the care receiver and the caregiver. This would include providing information and training about the tasks that the caregiver will be expected to complete. Based on the care receiver's health condition and skilled care needs, perhaps training can be provided by a home health nurse or physical therapist, as ordered by the physician. It is important to inquire about all potential resources at the outset of becoming a caregiver to your loved one, so that appropriate care is given and mishaps avoided.

Last, consider the issue of safety of the care receiver in their living environment. As physical conditions change, it is important to re-evaluate the physical environment. This can be done through a home safety evaluation which, with a physician's order, can be conducted by a licensed physical

and/or occupational therapist. They will help the caregiver evaluate the following: does the environment need to be adapted; are there tripping hazards; are any home or equipment repairs needed; is the house well lit, inside and out; is there clutter; is there carpeting or safety grips on stairs? Making needed modifications at the outset, or as needs change, will hopefully avoid injuries to the care receiver AND also help protect the caregiver.

Involve other People

Involving other people in the caregiving responsibility is a benefit for both the caregiver and the care receiver. This can be achieved by holding a family conference, obtaining professional guidance and using community resources.

Although care may be provided primarily by one person, all family members, friends and significant others should be involved in all aspects of caregiving. Holding family conferences throughout the process is the best way to maintain communication and address issues as they occur. Being proactive rather than reactive can make the difference in the safety and well-being of all concerned. It may mean the difference between keeping the loved one at home for as long as possible, versus needing placement in a long term care facility. Remembering that Hospice care is a valuable resource to both the care receiver and the caregiver and is also great source of comfort and support at end-of-life, will enhance the capabilities of all involved in the circle of care. Bringing in an objective third party may also help to deal with conflicts or stressful situations that might arise.

Securing professional advice and assistance can help to reduce stress and ensure the 'best' course of action is underway. Reaching out and getting support can help to ensure objectivity and a clear perspective and may also enable one to be a better caregiver.

Santa Barbara County is a community that is replete with many resources for caregivers. Check each section of this Directory to find resources that may fit the needs of the caregiver or care receiver.

WARNING SIGNS CHECKLIST

The following checklist can help determine whether or not a person is safe at home. These warning signs should alert you that an individual may not be capable of meeting all of his or her needs. Check each area that applies to your loved one. None of these warning signs should be ignored.



EATING

Individual is not eating, or not eating right. See Food & Nutrition section.



BATHING/HYGIENE

Individual is not bathing and is uninterested in personal hygiene. Individual has lost interest in appearance or does not dress all day.

See Home & Nursing Care section.



DRESSING/GROOMING

Individual shows a loss of interest in life, daily activities and may neglect their own needs. See Mental Health/Counseling section.



MEDICATIONS

Individual takes medicine at the wrong time or takes the wrong dosage.

See Alcohol/Drug/Medication section.



HOUSEKEEPING

Individual is not able to keep or clean house as before.

See Home & Nursing Care section.



MOBILITY

Individual cannot ambulate without some assistance, or has frequent falls.

See Transportation section.



SECURITY/SAFETY

Individual is alone, vulnerable, and may require daily visits.

See Home & Nursing Care section.



INDEPENDENCE

Individual is increasingly dependent on others for assistance with transportation, shopping, financial affairs, laundry, etc.



SOCIALIZATION

Individual is not in contact with others, or lacks group interaction.

See Recreation and Support Group and Education Groups sections.

All of the above needs must be met to insure the success of the individual in any living environment. Please consider assessing how to change the situation so the person is safe and secure.

Original Source: Garden Court

EMERGENCY SERVICES

24-Hour Crisis Intervention Agencies

DIAL 9-1-1 (V/TDD) in Santa Barbara County to contact Police, Fire, Highway Patrol, Paramedics, and Sheriff for any emergency.

CARES CRISIS TEAM & Mental Health Assessment Team (MHAT) County of Santa Barbara

Alcohol, Drug and Mental Health Services
888-868-1649

For crisis in mental health or behavior issues for older adults who may be gravely disabled and cannot provide food, clothing or shelter for themselves, or, who may be a danger to themselves or others, call 9-1-1 and tell them you need the Santa Barbara County Alcohol, Drug and Mental Health Services' CARES Crisis Team. The CARES CRISIS Team will provide an authorized person to do an evaluation.

2-1-1

2-1-1 is a 24 hour social services information and referral hotline, including abuse and mental health referrals.

Hospital Emergency Rooms

Dignity Health/Marian Regional Medical Center

1400 E. Church St.
Santa Maria, CA 93454
739-3000
www.marianmedicalcenter.org

Goleta Valley Cottage Hospital

351 S. Patterson Ave.
Santa Barbara, CA 93111
967-3411
www.cottagehealth.org

Lompoc Valley Medical Center

1515 E. Ocean Ave.
Lompoc, CA 93436
737-3300
www.lompocvcmc.org

Santa Barbara Cottage Hospital

400 W. Pueblo St.
Santa Barbara, CA 93102
682-7111
www.cottagehealth.org

Santa Ynez Valley Cottage Hospital

2050 Viborg Road
Solvang, CA 93463
688-6431
www.cottagehealth.org

Victims of Violence

If you are a victim or witness a situation where others are being seriously threatened or abused, your first recourse should be to call 9-1-1 and report the incident to local law enforcement.

Adult Protective Services (APS)

Santa Barbara - Santa Maria - Lompoc
1-844-751-6729
www.countyofsb.org
To report suspected elder or dependent adult abuse, staff is available from 8 a.m. to 5 p.m. After 5 p.m. (Mon.-Fri.) and during the weekend, a recording will offer instructions on what to do.
APS investigates reports of suspected dependent adult abuse (18-64) and elder abuse (65+), including self-neglect, occurring in the community.

North County Rape Crisis & Child Protection Center

Lompoc
24-hour Hotline 736-7273
Office 736-8535
Santa Maria
24-hour Hotline 928-3554
Office 922-2994
Provides emotional, medical and legal support to victims of sexual assault, child abuse and their families.

Long Term Care Ombudsman

123 W. Gutierrez
Santa Barbara, CA 93103
120 E. Jones St.
Santa Maria, CA 93454
922-1236
965-1001 ext.244
ltco@fsacares.org
Long Term Care Ombudsman is responsible for the investigation of elder and dependent adult abuse allegations in long term care

facilities. They coordinate with law enforcement.

Santa Barbara Rape Crisis Center

433 E Canon Perdido
Santa Barbara, CA 93101
963-6832
24-hour Hotline 564-3696
www.sbrapecrisiscenter.org

Offers a 24-hour confidential hotline staffed by trained volunteers to help victims of sexual assault and harassment. Medical and legal information are available, as is non-crisis counseling, and instruction in self-defense.

Domestic Violence Solutions

County-wide Office
963-4458
Santa Barbara
24-hour Hotline 964-5245
Santa Maria
24-hour Hotline 925-2160

Lompoc
24-hour Hotline 736-0965

Santa Ynez Valley
24-hour Hotline 686-4390
www.dvsolutions.org

Offers temporary shelter to battered women and their children, victims of sexual assault and other trauma.

Victim Witness Assistance Program

Santa Barbara County District Attorney's Office

Santa Barbara
1112 Santa Barbara St.
Santa Barbara, CA 93101
568-2400
Toll Free (855) 840-3232

Santa Maria
312 East Cook Street #D
Santa Maria, CA 93454
346-7529
Toll Free (855) 840-3233

Lompoc
115 Civic Ctr. Plaza
Lompoc, CA 93436
737-7910
www.countyofsb.org/da
From 8 a.m. to 5 p.m. Monday - Friday, provides services to victims

EMERGENCY SERVICES

of violent and property crimes. Services include crisis intervention, referrals, information about the criminal justice system and support through the court process. Intervention on the victim's behalf with employers and creditors for problems created by a crime.

Assistance in applying for reimbursement for medical and counseling expenses, lost wages or loss of support, and funeral expenses for victims of violent crime. Aids in returning lost property and counsels clients. Advocates are available for sexual and family violence counseling.

Urgent Care Centers

Medcenter, Inc

2954 State St.
Santa Barbara, CA 93105
682-7411

271 N. Fairview Avenue #101
Goleta, CA 93117
681-7411

Sansum Clinic Urgent Care

215 Pesetas Lane
Santa Barbara, CA 93105
563-6110

1225 N. H Street
Lompoc, CA 93436
737-8786

Physicians provide minor emergency treatment without an appointment. Lab and X-ray on site. Weekend & extended hours. Medicare accepted.

Urgent Care

340 E. Betteravia Suite C
Santa Maria, CA 93454
922-0561

Open Monday-Saturday.

Emergency Assistance

Material Assistance

Sometimes we're unable to stretch our dollars as far as they need to go. Food, clothing, and shelter can be jeopardized because circumstances become difficult. The agencies below offer assistance to help people meet their immediate needs. Each agency

operates different programs - call for specific information. During winter months, shelters open on a temporary basis to assist homeless persons trying to escape inclement weather.

American Red Cross of the Pacific Coast

2707 State St.
Santa Barbara, CA 93105
687-1331

Provides disaster relief and offers disaster preparedness and education classes.

Path Santa Barbara

816 Cacique St.
Santa Barbara, CA 93101
884-8481
path@epath.org

Homeless shelter and a wide range of services.

Catholic Charities

Santa Barbara
609 E. Haley St.
Santa Barbara, CA 93103
965-7045

Lompoc

325 N Second St.
Lompoc, CA 93436
736-6226

Santa Maria

607 West Main St.
Santa Maria, CA 93454
922-2059

Carpinteria

941 Walnut St.
Carpinteria, CA 93013
684-8621

Food, clothing & utility/rent financial assistance.

Community Action Commission/Energy Services

5638 Hollister Ave. #230
Goleta, CA 93117
964-8857

www.cacsb.com

Countywide Home Energy Assistance Program. Applications accepted only by mail.

Cuyama Valley Family Resource Center

4689 Highway 166, Unit B
P O Box 5
New Cuyama, CA 93254

661-766-2369

Provides emergency and basic services, such as food distribution center and community garden.

Department of Social Services, Santa Barbara County

Santa Barbara
234 Camino del Remedio
Santa Barbara, CA 93110
681-4401

Lompoc
1100 W Laurel Ave.
Lompoc, CA 93430
737-7080

Santa Maria
2125 S Centerpointe Pkwy.
Santa Maria, CA 93455
346-7135
www.countyofsb.org

General relief, food stamps & Medi-Cal.

Good Samaritan Shelter

Operates two emergency shelters
Bridgehouse Emergency Shelter
2025 Sweeney Rd.
Lompoc, CA 93436
735-4390

401 W. Morrison, Ste B
Santa Maria, CA 93458
347-3338 x101

Provides emergency, transitional and affordable housing with support services.

Little House by the Park
4681 11th St.
Guadalupe, CA 93434
343-1194

Provides emergency and basic services.

Jewish Family Services

524 Chapala St.
Santa Barbara, CA 93101
957-1115

Food, clothing and financial assistance on one time basis

Marks House Transitional Shelter

203 North N St.
Lompoc, CA 93436
735-9980

An alcohol and drug-free transitional shelter for homeless

EMERGENCY SERVICES

families and children.

Salvation Army

423 Chapala St.
Santa Barbara, CA 93101

962-6281

200 W Cook St.
Santa Maria, CA 93454
349-2421

Food, Clothing & shelter

Santa Ynez Valley People Helping People

545 N Alisal Rd,
Solvang 93463
686-0295

www.SYVPHP.org

Food, clothing, utility assistance,
education & shelter

Other

California Poison Control System

Hotline

24-hour Hotline: 800-222-1222

www.calpoison.org

A statewide network of trained

experts who provide the public and health professionals with information and advice about treating poisoning exposures. Interpreting services in more than 100 languages.

Friendship Line

800-971-0016

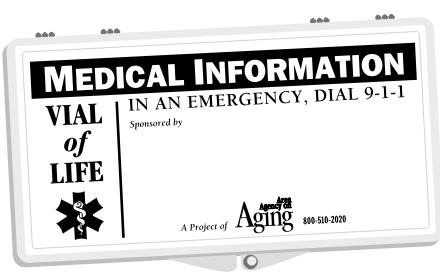
Calls are connected to a skilled, trained counselor, anytime 24/7. This crisis intervention and "warm line" offers emotional support to seniors and abled adults.

National Suicide Prevention Lifeline

800-273-TALK (8255)

Calls are connected to a skilled, trained counselor, anytime 24/7.

Vial of Life



Be prepared for an Emergency with The Vial of Life Program

Emergencies are never planned. And that's why it's important to be as prepared as possible when one does strike. Emergency medical personnel responding to calls for assistance in the home need crucial and immediate information.

The Vial of Life provides instant, detailed information to emergency medical responders. Vial of Life is available free of charge. The labeled container has a magnet on the back which is placed on the front of the refrigerator.

You can pick up a Vial of Life at the local senior center.

For more information call the Area Agency on Aging

800-510-2020

Potential employers are not just reading your resume; they are also reviewing your credit history to find out:

- If you pay your bills on time.
- How much money you owe.
- If someone has sued you.

Potential employers must notify you and ask your permission before they request or use your credit report.

Be proactive and get a copy of your report before you begin your job search so you will know beforehand what companies see and correct inaccuracies.

If a company decides not to hire you because of your credit report, it must tell you so, as well as your rights to get a free report, and your rights to dispute the accuracy of the report.

Source: 2014 Consumer Action Handbook

ALCOHOL/DRUG/MEDICATION MANAGEMENT

Because seniors experience many health changes and may also take medication, they need to be aware of the effects of combining medications with other drugs or alcohol. Medication misuse and abuse is one of the leading causes of loss of independence in frail older persons.

There are a variety of services if one is having trouble with alcohol and/or the misuse of prescription drugs. The two general types of services are out-patient and in-patient/residential.

Out-Patient

Out-patient means that you go to the facility for the program or session(s), and then return home. These services are normally available 9 a.m. to 5 p.m., Monday through Friday. Services can include diagnosis and evaluation; group and/or family counseling, and self-help groups.

Santa Barbara Cottage Hospital

C.O.P.E.
Pueblo at Bath
PO Box 689
Santa Barbara, CA 93105
569-7434

Intensive family focused outpatient program offering individual, group and family counseling, education and relapse prevention. Most insurance accepted. Experienced staff include licensed therapists.

In-Patient or Residential Treatment

In-patient or residential treatment programs can include up to a week of detoxification and then an average of 30 days of treatment in a residential setting or in a medical facility. Longer term treatment is also available if needed.

Within Santa Barbara County both in-patient and out-patient services are available to seniors. Some programs accept Medicare, Medi-Cal, private insurance, or have a sliding fee schedule. These services are offered through private agencies, hospitals and county clinic referrals.

Adult Inpatient Psychiatry Service

Santa Barbara Cottage Hospital

Emergency Room, Pueblo & Bath
Santa Barbara, CA 93105
569-8339

Information and admission through Emergency Psychiatric Services. Twenty bed acute, voluntary, short-term service in a therapeutic setting that includes individual, group and family therapy and counseling, management of medication, and full medical care as appropriate. Experienced staff provide thorough discharge planning and follow up. This inpatient service includes specialized care for geriatric concerns and dual diagnosis (psychiatric illness and substance abuse or dependency).

Adult Chemical Dependency Residential Rehabilitation Service

Santa Barbara Cottage Hospital

Cottage Residential Center
316 W. Montecito St.
Santa Barbara, CA 93105
569-7422

Intensive, family-focused four week drug and alcohol residential rehabilitation service in a therapeutic environment that includes individual, group and family counseling, education and relapse prevention. Experienced staff includes psychiatrists, internists, and licensed therapists/case managers. Specialized services for dual diagnosis offered. Day program available.

Counseling

Santa Barbara Council on Alcoholism and Drug Abuse

232 E. Canon Perdido
Santa Barbara, CA 93102
963-1433

Project Recovery Drop In Center
133 E. Haley St
Santa Barbara, CA 93101
308-8547

The council provides walk-in

counseling, education, information and referral to patient treatment. Free short-term counseling available. Support and information for family members and friends.

Elements Counseling Group

301 S Miller # 105
Santa Maria, CA 93454
349-2255

Individual and group counseling for substance abuse and adult senior counseling.

Family Services Agency

123 W Gutierrez St
Santa Barbara, CA 93101
965-1001

110 S C St #A
Lompoc, CA 93436
735-4376

120 East Jones Street, Suite 130
Santa Maria, CA 93454
925-1100

5201 Eighth Street, Suite 202A
Carpinteria, CA 93013
566-1619

Provides individual counseling services on a sliding scale fee basis.

Good Samaritan/Recovery Point

245 Inger Dr. #103B
Santa Maria, CA 93454
346-8185

Residential detox, outpatient treatment for adults. Uses drug free social model with acupuncture for adult drug and alcohol clients.

Information and Referral

2-1-1

2-1-1 provides a 24-hour crisis counseling line. Through this 24-hour telephone service, also provides referrals to drug and alcohol related programs.

Bilingual Counseling

Zona Seca

26 W. Figueroa
Santa Barbara, CA 93101
963-8961

Zona Seca is a nonprofit organization offering alcohol counseling in English and Spanish.

ALCOHOL/DRUG/MEDICATION MANAGEMENT

Central Coast Headway

318 W. Carmen Lane
Santa Maria, CA 93458
922-2106

115 E. College, Ste 16
Lompoc, CA 93436
737-0015

Individual and group counseling is offered, as well as drinking driver, family violence, drug and alcohol awareness programs.

Counseling

Alcohol and Drug Counseling: individual, group, family for adults with special programs for seniors is available. Sliding scale fee available. For a listing of providers, contact the Santa Barbara County Behavioral Wellness Drug and Alcohol program at 681-5440 and ask for their Treatment Provider List.

Support Groups

For a listing of support groups, see **Support Groups**.

Steps for Successful Management of Medications

1. Know your medicines.
2. Know the names, reason for use and possible side effects.
3. Ask your pharmacist or doctor if you do not understand the instructions.
4. Contact your pharmacist or doctor if you are having a side effect.
5. Take your medicines exactly as directed.
6. Continue taking all of your medicines until the doctors says to stop.
7. Keep an updated list of all of your prescribed medicines, sample medicines, OTC medicines, vitamins and dietary/herbal supplements.
8. Do not use old or expired medicines.
9. Store medicines in a cool and dry place.
10. Do not store medicines in the heat (e.g. near the stove), in direct sunlight (on a windowsill) or in a wet or damp place (bathroom).
11. Store your medicines in one location.
12. Keep all your medicines in one place unless they need to be stored in the fridge.
13. Use only one pharmacy.
14. Ask your pharmacist or doctor before taking any over the counter medicines.
15. Read all of your medicine labels and written instructions before taking each medicine.
16. Do not share your medicine with other people, including family members.
17. Bring an up to date medicine list to all of your doctor appointments.

Tip: Home Repair Scams Alert

Never Buy Home Repairs From Door To Door Sellers

Many elderly persons are targeted by scam artists who use high pressure tactics to sell unneeded and overpriced contracts for "home improvements." Often they charge more than their customers are led to believe. And then, when the senior refuses to pay for shoddy or *incomplete work, the contractor or its closely affiliated financial institution,* attempts to force payment by placing a lien on the senior's home and making threats.

How You Can Protect Yourself

There are several basic steps one can take which can prevent a problem from arising:

- Never deal with any door to door contractors or buy repairs advertised on TV. Deal with local trades people recommended by friends or reputable building supply stores.
- Before agreeing to hire any home improvement contractor, get at least a **second estimate** for the same work from another contractor.
- Get a **written contract** or estimate describing the work, the price, the responsibility for cleaning up, and the hourly rate for any added work.
- Get references for the contractor and speak to those references. Ask about satisfaction and any problems that arose.
- Take a look at other work performed by the same contractor.

If problems have developed with a contractor's work, seniors should immediately take steps to protect their interests, such as:

- Obtain an estimate from a professional detailing how much damage was done by the contractor and the value of whatever services were rendered.
- Take detailed pictures of the work or damage left by the contractor and date them. These photos can be used in court to show the nature and extent of the problem.
- Hire an expert (architect, reputable contractor, etc.) to look at the work for quality and compliance with specifications. The expert can also provide an estimate regarding the fairness of the price for work completed, the extent of physical damage, and its cost to repair.

You Are Not Alone

Learn how to come to grips with Senior Substance Abuse problems...

1st

Get information.

2nd

Educate yourself – learn about treatment options and the problems that abuse can cause.

3rd

Talk with your doctor.

Information and Assistance

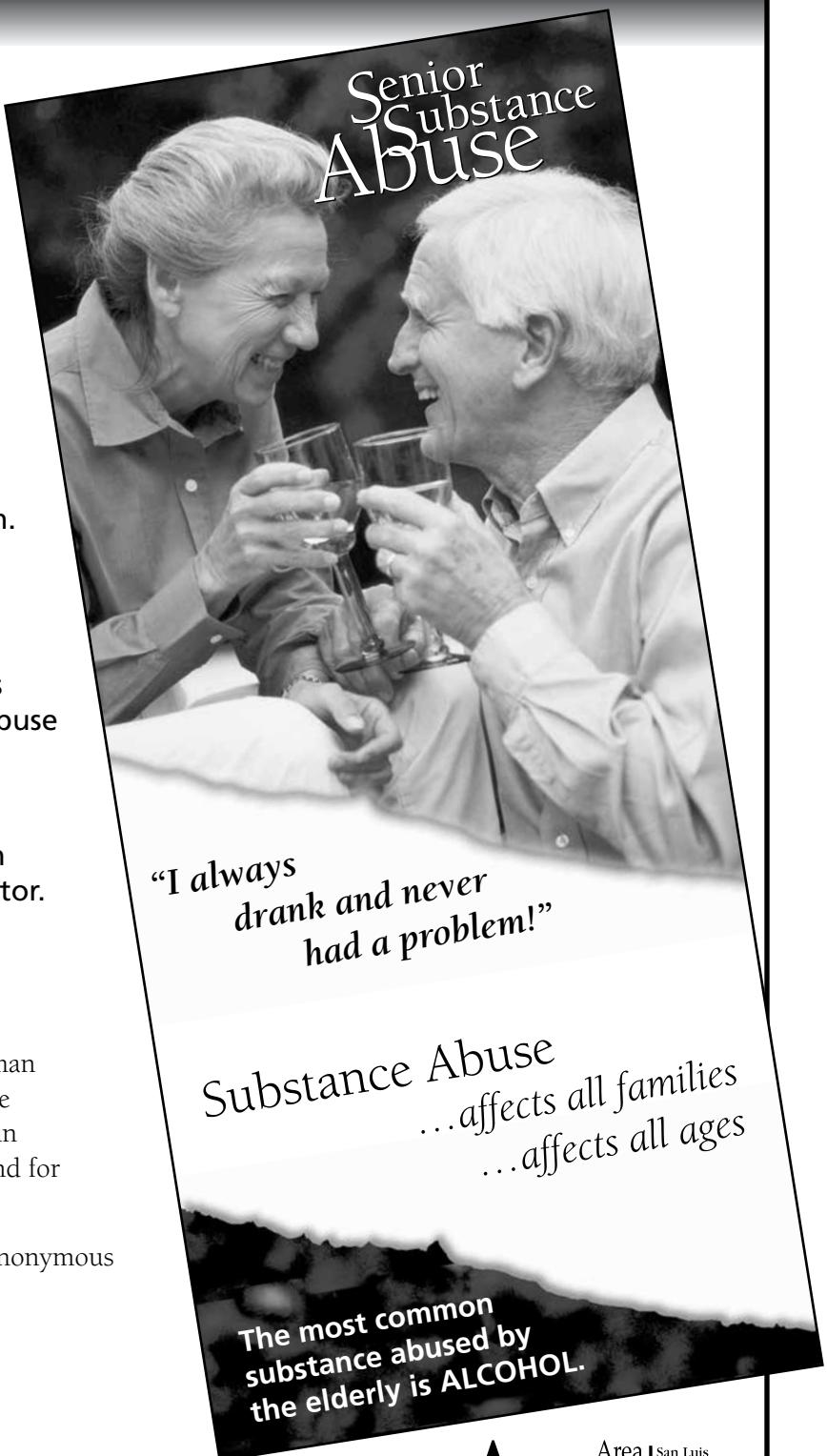
Take the first step – access the health and human services available in Santa Barbara County. The information in the **Resource Guide** can assist in obtaining needed services for older persons and for those acting on behalf of an older person.

For listings of local agencies like Alcoholics Anonymous and Al-Anon Family Groups. Call today.

Available in English and Spanish.

Call today for your free brochure

925-9554



Area Agency on Aging
San Luis Obispo and Santa Barbara Counties

Civic

An important tip to finding the appropriate government office is to refer to the front section of the white pages of your local telephone directory. The "Easy Reference List" provides information on Federal, State, County and City Government Services.

Voter Registration

Santa Barbara County Clerk Recorder

Election Division

Santa Barbara County
4440 A Calle Real
Santa Barbara, CA 93110
568-2200

www.sbccrecorder.com

511 E. Lakeside Pkwy, # 134
Santa Maria, CA 93455
346-8374
1-800-722-8683

www.sbvote.com

Registration forms are also available at Post Offices, DMV offices and Public Libraries.

Community

Libraries

www.sbplibrary.org

Buellton Branch

140 W. Highway 246
Buellton, CA 93427
688-3115

Carpinteria Branch

5141 Carpinteria Ave.
Carpinteria, CA 93013
684-4314

Central Branch

40 E. Anapamu
Santa Barbara, CA 93101
962-7653

Cuyama Library

4689 Hwy 166
Cuyama, CA 93254
661-766-2490

Eastside Branch

1102 E. Montecito
Santa Barbara, CA 93103

963-3727

Goleta Branch & Bookmobile

500 N. Fairview Ave.
Goleta, CA 93117
964-7878

Guadalupe Branch

4719 W. Main St. #D
Guadalupe, CA 93434
343-1405

Lompoc Branch

501 E. North Ave.
Lompoc, CA 93436
875-8775

Montecito Branch

1469 East Valley Rd.
Montecito, CA 93108
969-5063

Orcutt Branch

175 S. Broadway
Santa Maria, CA 93455
937-6483

Santa Maria Branch

421 S. McClelland
Santa Maria, CA 93454
925-0994

Solvang Branch

1745 Mission Drive
Solvang, CA 93463
688-4214

Vandenberg Village Branch

3755 Constellation Rd.
Lompoc, CA 93436
733-3323

Senior Organizations

There are several organizations and groups which focus on the needs and interests of seniors. Some are for retired workers of a particular profession, some are involved in social or political advocacy and yet others offer special benefits for their members.

Adult & Aging Network

Santa Barbara County

681-4678

www.sbcana.org

Advisory Council to the Santa Barbara County Board of Supervisors on long term care and aging issues.

AARP

American Association of Retired Persons

Regional Headquarters

1415 L St. # 960
Sacramento, CA 95814
866-448-3614 (toll free)
800-424-3410 National
casaramento@aarp.org
www.aarp.org

Santa Barbara Chapter #72

Meetings held at 1232 De la Vina St., Santa Barbara. First Monday of each month, 1 p.m.

www.aarp.org

AARP is a membership organization that is committed to mature adults. The organization provides special information on various services, legislation and consumer education. Membership open to anyone over the age of 50.

Area Agency on Aging (AAA)

Central Coast Commission for Senior Citizens

528 S. Broadway
Santa Maria, CA 93454
925-9554
965-3288
800-510-2020

The Central Coast Commission for Senior Citizens is the Area Agency on Aging to serve and represent senior citizens in Santa Barbara County. The AAA has the responsibility of distributing federal monies from the Older Americans Act to support home and community based services for seniors and adults with functional disabilities.

The Area Agency on Aging has an Advisory Council, composed of seniors from throughout the County, that provides information and advocacy on senior issues.

California Commission on Aging

1300 National Dr. # 173
Sacramento, CA 95834
916-419-7591
Fax 916-419-7596
www.ccoa.ca.gov

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Advisory Council to the state Department of Aging advocates at the state level on behalf of older Californians.	www.seniors.org Statewide nonprofit education and advocacy organization. Conducts research, analyzes issues and provides voter and consumer education.	Provides activities, including weekly Bingo, for seniors at their State Street Community Center.
California Retired Teachers Association 800 Howe Ave. #370 Sacramento, CA 95825 916-923-2200 www.calrta.org Frank Stevens, President 335 E. Valerio St. Santa Barbara, CA 93101 687-9678 fkstevens@cox.net	National Association of Retired Federal Employees, District IX <i>Santa Maria, Santa Ynez Valley</i> 934-5986 Lompoc 598-9055, 268-2199 lompocski@gmail.com Monthly meetings are held. Advisors and advocates on behalf of retired federal employees on issues relating to retirement and other public benefits.	Filipino Community of Santa Maria Valley 2270 Preisker Lane Santa Maria, CA 93458 928-0392
Division 17 Phil Morris, President 1208 Jackie Lane Santa Maria, CA 93455-2121 922-1629 Advocates to enhance the welfare of and increase benefits to retired teachers in California.	Santa Barbara Village 15 E. Carrillo St. Santa Barbara, CA 93101 P.O. Box 2191, 93120 729-8828 Info@sbvillage.org www.SBVillage.org Santa Barbara Village works to help seniors age in place in their homes. The Village is membership based, not for profit.	Filipino Seniors Association of Santa Maria PO Box 6883 Santa Maria, CA 93456 League of Women Voters 328 A East Carrillo St. Santa Barbara, CA 93101 965-2422 league@lwvsantabarbara.org www.lwvsantabarbara.org PO Box 1388 Santa Maria, CA 93456 lwvsmv2012@gmail.com www.lwvsmv.org 1107 Ninth St. #300 Sacramento, CA 95814 916-442-7215 lwvc@lwvc.org www.lwvc.org The League is a nonpartisan organization which promotes political responsibility and informed participation in government. Membership open to all citizens aged 18 years and older.
California Senior Legislature 1020 N Street #513 Sacramento, CA 95814 916-552-8056 www.4csl.org The Senior Legislature meets yearly in Sacramento to develop and promote legislation which responds to the needs and concerns of older Californians. Election of delegates is conducted by the Area Agency on Aging. For information, call Area Agency on Aging office at 800-510-2020	Social Service/Advocacy Organizations Catholic Charities 965-7045 Santa Barbara 922-2059 Santa Maria Provides case management directed food, clothing, emergency utility/rental financial assistance, immigration referrals, and counseling services for Spanish-speaking persons.	National Asian Pacific Center on Aging Los Angeles Office 3727 W. 6th St., Ste. 619 Los Angeles, CA 90020 213-365-9005 www.napca.org Advocate on behalf of the AAPI aging community at local, state and national levels. Educates AAPI seniors and general public on the unique needs of the APA aging community.
Current CSL delegates Senior Assemblyman-S B County Martin Tucker 969-0760 tuckmet@aol.com Senior Senator Garilee Cave 801-4103 garicave@gmail.com Congress of California Seniors 1230 N St. Ste 201 Sacramento, CA 95814 916-442-4474 800-543-3352	Family Services Agency 965-1001 Bilingual Outreach Advocate provides in-home assessment, casework, counseling and translation services for Spanish speaking persons.	Toll free Helplines: Chinese 1-800-582-4218 Korean 1-800-582-4259 Vietnamese 1-800-582-4336 English 1-800- 336-2722

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Pacific Pride Foundation

126 E. Haley St. A-11
Santa Barbara, CA 93101
963-3636 ext.117
819 W. Church St.
Santa Maria, CA 93454
349-9947
Fax 349-8638
www.pacificpridefoundation.org
The LGBT organization in Santa Barbara County has services specialized for Lesbian, Gay, Bisexual and Transgender Elders. Services Include: monthly social/educational Potlucks, usually on the 4th Friday of the month at noon located at 2101 State Street, S.B.(First Congregational Church of S.B. auditorium) call 963-3636 ext 230 and leave a phone number; Sensitivity trainings for staffs at residential and non-residential senior facilities so they can better understand the needs of LGBT elders (assisting with new State and Federal Law compliance standards); and a Friendly Visitor Program to carefully match trained and screened volunteers with homebound LGBT elders in need of socialization with another LGBT community member.

People Helping People

545 North Alisal Road, Ste 102
Solvang, CA 93463
686-0295

php@syvphp.org
www.syvphp.org

People Helping People (PHP) provides social services, client advocacy and entitlement application assistance to persons living in the Santa Ynez Valley (Solvang, Buellton, Santa Ynez & Los Olivos), Los Alamos, Sisquoc and the Gaviota Coast.

Community Centers

Filipino Community Center

P. O. Box 6/2270 Preisker Ln.
Santa Maria, CA 93456
928-0392

Jewish Family Services

524 Chapala St.
Santa Barbara, CA 93103
957-1116
Fax 957-9230
jfs@sbjf.org
www.jewishsantabarbara.org

Provides services for the community such as short term case management, social and educational activities, luncheons and low cost counseling.

La Casa de la Raza

601 E Montecito St
Santa Barbara, CA 93103
965-8581
Fax 965-6451
A community center offering a variety of services.

Consumer

Consumer Complaints & Information

Many local agencies will speak on your behalf, support or defend a case or provide you with information about your rights.

The agencies listed below will help you to access consumer protection, political action and other assistance.

Conflict Solution Center

1528 Chapala St. #205
Santa Barbara, CA 93101
963-6765 x5

120 E. Jones St., Ste 133
Santa Maria, CA 93454
349-8943

www.cscsb.org

Mediators are impartial third parties who will meet with you to help you discuss issues and come to agreements. Divorce, parenting, household, business, neighbor, workplace, small-claims disputes and victim offender are among a few of the issues where mediation can be utilized. Appointment recommended.

Housing

Fair Housing Enforcement Program

630 Garden St., 2nd Flr
Santa Barbara, CA 93101
564-5461

A program within the City of Santa Barbara designed to assist people who believe they have experienced discrimination in the rental of housing.

Rental Housing Mediation Program

City of Santa Barbara

630 Garden St.
Santa Barbara, CA 93101
564-5420

Provides basic information on California rules and regulations regarding tenant/landlord rights.. Offers mediation services in rental housing disputes.

Mobile Homes

Golden State Mobile Home Owners League

14802 Beach Blvd.
La Mirada, CA 90638
800-888-1727
714-994-9638
www.gsmol.org

Santa Barbara County Region:
Anne B. Anderson
333 Old Mill Rd # 161
Santa Barbara, CA 93110
895-8319

This organization is statewide and lobbies for appropriate legislation at the state level. In addition, it works with local government to develop and implement standards on such issues as rent control.

Mobile Home Ombudsman

Division of Codes and Standards Dept. of Housing & Community Development

PO Box 31
Sacramento, CA 95812-0031
800-952-5275

Receives and processes complaints related to living In manufactured homes and mobilehomes. Provides information, coordination, referrals to help resolve complaints related to operations, purchase, sale,

CIVIC/COMMUNITY/CONSUMER

financing, titling and registering and health and safety matters.

Products and Services

Better Business Bureau of the Tri-Counties

P O Box 129
211 E. Victoria St.
Santa Barbara, CA 93102
963-8657

info@santabarbara.bbb.org
www.bbb.org/santa-barbara

Helps consumers identify trustworthy business, and those that aren't, through business reviews. Sets standards for and evaluates ads.

Consumer and Environmental Protection Unit

District Attorney, Santa Barbara County

312 E. Cook St. Ste D
Santa Maria, CA 93454
346-7540

Investigation of complaints from individuals and businesses. Mediation of consumer complaints by volunteer staff. Prosecution of civil and criminal fraud violations.

Bureau of Department of Motor Vehicles (DMV)

Investigation

1732 Palma Dr., #202
Ventura, CA 93003-5717
654-4711
Fax 654-1680

www.dmv.ca.gov

Handles complaints against auto dealers, car contracts, auto advertising and warranties and victims of ID Theft or other issues involving the purchase of a vehicle or ID Theft.

Mobile Home Registration - Titling

8911 Folsom Blvd.
Sacramento, CA 95826
800-952-8356
RD@hcd.ca.gov

United States Consumer Product Safety Commission

4330 East-West Highway, 4th floor
Bethesda, MD 20814
800-638-2772
TTY 301-595-7054

www.cpsc.gov

Investigates complaints of product safety, defects and hazards, as well as product safety-related injuries.

Professional Services

State Dept. of Consumer Affairs

1625 N. Market St. N112
Sacramento, CA 95834
916-445-1254
800-952-5210
www.dca.ca.gov

This state department investigates consumer complaints, and has numerous boards specializing in various areas that are responsible for the investigations. Some of these boards are:

Contractor State License Board

800-321-2752 (CSLB)
Senior Scam seminars
916-255-3273

Bureau of Automotive Repairs

District Office
10949 N. Mather Blvd.
Rancho Cordova, CA 95670
800-952-5210
www.bar.ca.gov

Dental Board of California

2005 Evergreen St #1550
Sacramento, CA 95815
916-263-2300
877-729-7789

Medical Board of California

2005 Evergreen St #1200
Sacramento, CA 95815
916-263-2382
800-633-2322
www.mbc.ca.gov

Licenses medical doctors, investigates complaints, disciplines those who violate the law, conducts physician evaluations and facilitates rehabilitation where appropriate. Also performs these functions for affiliated healing arts professionals including registered dispensing opticians, spectacle lens dispensers, contact lens dispensers, licensed midwives and research psychoanalysts.

Nursing Home Administrator Program

MS 3302
PO BOX 997416
Sacramento, CA 95899-7416
916-552-8780
nhap@cdph.ca.gov
www.cdph.ca.gov



AN ACTIVE AGING FAIR

Coming to Earl Warren Showgrounds in October!

Discover the latest goods & services for seniors and caregivers.

- Flu Shots for Seniors 55+
- 100+ Exhibitors
- Health Screenings
- Activities for Seniors
- Information for Caregivers
- Live Entertainment
- Free Healthy Snack

Learn more at SeniorExpo.com

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Board of Optometry

2450 Del Paseo Rd. #105
Sacramento, CA 95834
916-575-7170
866-585-2666
www.optometry.ca.gov

Board of Pharmacy

1625 N. Market Blvd. N219
Sacramento, CA 95834
916-574-7900
Fax 916-574-8618
www.pharmacy.ca.gov

Board of Registered Nurses

1747 N. Market Blvd. # 150
Sacramento, CA 95834
916-263-7800
www.rn.ca.gov

Insurance

Health Insurance Counseling and Advocacy Program (HICAP)
528 S. Broadway
Santa Maria, CA 93454
928-5663
800-434-0222
seniors@kcbx.net
www.centralcoastseniors.org
Informs and counsels about Medicare, supplemental, Medicare advantage and long term care insurance.

Consumer Assistance

California Dept. of Insurance

300 S. Spring St., South Tower
Los Angeles, CA 90013
800-927-HELP (4357)
800-482-4833 TTY
www.insurance.ca.gov

Responsible for gathering and responding to consumer inquiries regarding insurance company or producer activities. Includes a Senior Information Center.

Many other state departments have complaint units. Call your local legislator for information about the appropriate state department to contact for your particular need.

Residential Care Facilities (Board & Care Homes)

Community Care Licensing Division

State Dept. of Social Services
6500 Hollister Ave Ste 200
MS 29-09
Goleta, CA 93117
562-0400
www.ccll.ca.gov

Licenses and inspects residential care facilities. Complaints about these facilities can be made to this agency.

Skilled Nursing Facilities (Nursing Homes)

Licensing and Certification

State Dept. of Public Health

1889 N. Rice Ave. #200
Oxnard, CA 93030
604-2926
800-547-8267
www.cdph.ca.gov

Responsible for licensing and inspecting skilled nursing facilities, home health, hospitals, hospice, and most types of nursing facilities. Complaints about these facilities can be made to this agency.

Consumer Financial Protection Bureau (CFPB)

PO Box 4503
Iowa City, Iowa 52244
855-411-CRPB (2372)
TTY/TDD 855-729-CFPB (2372)

Info@consumerfinance.gov
www.consumerfinance.gov

The mission of the Consumer Finance Protection Bureau is to make markets for consumer financial products and services work for Americans - whether choosing among credit cards or using a number of other consumer financial products.

Long Term Care Ombudsman

123 W. Gutierrez
Santa Barbara, CA 93103
922-1236, 965-1001
ltco@fsacares.org
www.fsacares.org

The State Crisis Line

800-231-4024

The crisis line is available to receive complaints 24/7.

Investigates complaints about residential care and skilled nursing facilities and allegations of elder abuse in residential care and skilled nursing facilities.

10 Tips to Make Sure Your Contractor Measures Up

1. Hire only state-licensed contractors.
2. Check a contractor's license number online at www.csrb.ca.gov or by calling 800-321-CSLB (2752).
3. Get at least three bids.
4. Get three references from each bidder and review past work in person.
5. Make sure all project expectations are in writing and only sign the contract if you completely understand the terms.
6. Confirm that the contractor has worker's compensation insurance for employees.
7. Never pay more than 10% down or \$1,000, whichever is less. Don't pay in cash.
8. Don't let payments get ahead of the work.
9. Keep a job file of all papers relating to your project, including all payments.
10. Don't make the final payment until you're satisfied with the job.

Source: Contractors State License Board
www.csrb.ca.gov or 800-321-2752

BASIC STEPS TO PROTECT YOURSELF

Basic Steps to Protect Yourself

1

Obtain a free copy of your credit report.

www.annualcreditreport.com
1-877-322-8228

2

Remove your name from direct mail lists.

Send your name, address and \$1 check or money order payable to: DMA Choice
P.O. Box 643, Carmel, NY 10512
or go to www.dmachoice.org to register for removal.
Registration is good for 3 years.

3

Remove your name from telemarketing lists; sign-up for the National Do Not Call Registry.

Register online at www.donotcall.gov,
or call toll-free 1-888-382-1222 (TTY 1-866-290-4236)
from the number you wish to register.
Registration does not expire.

4

Remove the name of a deceased family member from direct mail lists.

Sign up for Deceased Do Not Contact at
www.ims-dm.com/cgi/ddnc.php. There is no charge to register.

5

Remove yourself from pre-approved offers of credit

If you prefer not to receive pre-approved unsolicited offers of credit and insurance offers, you can opt out of such offers by calling 1-888-5 OPT OUT (1-888-567-8688). Or log onto: www.optoutprescreen.com.

6

Remove Unwanted E-mail and Internet Ads

If you would like to remove your email address from unsolicited commercial e-mail lists or Internet ads, log onto: www.dmachoice.org. Registration is good for 5 years.

BASIC STEPS TO PROTECT YOURSELF

Free Annual Credit Reports

Under the Fair and Accurate Credit Transactions Act of 2003, all consumers are entitled to free annual credit reports from the three major credit bureaus: Equifax, Experian and TransUnion.

To order your free credit report, go to the government-mandated site:
www.annualcreditreport.com

If you do not have internet access, call 1-877-322-8228 to request your credit report.

Placing A Fraud Alert on Your Account

If you discover that someone else is taking out credit cards or loans in your name, immediately report the situation to the fraud units of the three credit bureaus. If you notify one bureau that you are a victim of identity theft, it is required to notify the other two bureaus. Ask that your file be flagged with a fraud alert. Add a statement to your report ("My ID has been used to apply for credit fraudulently. Contact me at [telephone number] to verify all applications.")

Fraud alerts are placed in your file for 90 days, but you can extend the time period to seven years. You may cancel fraud alerts at any time.

Placing A Freeze on Your Account

You can also place a freeze on your account so that no further credit accounts can be opened in your name, contact each of the three credit bureaus and complete the required paperwork for a freeze to be placed on your account. A credit report freeze costs \$10 (or \$30 for all three credit bureaus). You can suspend the freeze with a few days' notice if you are planning to seek additional credit yourself, but the cost is another \$10 to each of the three bureaus to suspend the freeze. If you are a victim of identity theft, the freeze is free. If you are 65 or older, Experian and TransUnion will place a freeze for free, Equifax will charge \$5.00.

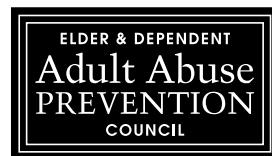
Credit Reporting Bureaus

Equifax
P.O. Box 105788
Atlanta, GA 30348
1-800-525-6285
www.equifax.com

Experian
PO Box 9554
Allen, TX 75013
1-888-397-3742
www.experian.com

TransUnion
P.O. Box 6790
Fullerton, CA 92834
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www.transunion.com

Prepared by Sharon Kennedy, Esq., Sharon Kennedy Estate Management, Updated November 2016



EDUCATION

A variety of educational opportunities exist for seniors. Classes range from regular college courses to special physical fitness, English as a Second Language (ESL) and planning for retirement, to name a few. There are a number of different ways that you can take these courses. The following is a listing of the different types of programs and the schools and other organizations that offer them. Some programs offer special discounts for seniors.

Road Scholar

11 Avenue de Lafayette
Boston, MA 02111-1746
1-800-454-5768

roadscholar.org

Road Scholar Program is a not-for-profit educational travel organization for people 40 and older, offering nearly 7,000 exciting educational programs throughout the United States, Canada and in 135 countries around the world. Programs range from one day to three weeks, depending on location and level of interest.

Road Scholar Caregiver Grants

Recognizing the role of the caregiver and the value of the learning adventures provided, Road Scholar can help offset the costs of arranging substitute care while attending a Road Scholar program. There is an application to complete and there is eligibility criteria. Check the website for the details.

Adult Education Programs

These programs offer many courses of interest to seniors. Some classes are free; others have fees. The selection of course is extensive.

Allan Hancock College Community Education

800 South College Drive, Bldg. T
Santa Maria, CA 93454
922-6966, Ext. 3209
Fax 352-1046

www.hancockcollege.edu
One Hancock Drive
Lompoc, CA 93436
735-3366

641 Utah Ave., Bldg. 13640, Rm. 216
Vandenberg AFB, CA 93437
734-3500
Fax 734-0321

Santa Barbara City College Center for Lifelong Learning

Alice Schott Center

310 W Padre St
Santa Barbara, CA 93105
687-0812
Fax 569-5457

Selmer O. Wake Center

300 N Turnpike Rd
Santa Barbara, CA 93111
964-6853
Fax 964-7564

Continuing education offers classes designed to promote and help maintain the mental, physical, emotional and social well-being of older adults to foster awareness and appreciation for aging as a lifelong developmental process. Instructional objectives are designed to encourage and assist with continued, healthful, meaningful engagement of the participant by broadening the scope of interests and increasing one's knowledge-base and enhancing coping skills and enriching self-awareness as we age.

Adult Literacy

Adult Literacy Programs provide trained volunteer tutors who will teach adults to read, write and speak English on a one-to-one basis. Listed below are literacy programs accessible throughout Santa Barbara County.

Adult Literacy Program

Santa Barbara Public Library

40 East Anapamu
Santa Barbara, CA 93101
564-5619
www.sbplibrary.org

Carpinteria Branch Library

5141 Carpinteria Avenue
Carpinteria, CA 93013

Montecito Branch Library

1469 East Valley Road
Santa Barbara, CA 93108

East Side Branch

1102 East Montecito Street
Santa Barbara, CA 93103

Goleta Branch

500 North Fairview Avenue
Goleta, CA 93117

Solvang Branch

1745 Mission Drive
Solvang, CA 93463

Adult Literacy Programs are offered at all branches of the Santa Barbara Public Library, as listed above. For more information or to register for the Program at any branch, call the main branch office of the Santa Barbara Public Library at 564-5619.

Central Coast Literacy Council

421 S. McClelland Street
Santa Maria, CA 93454
925-0951, Ext. 837
Fax 928-7432

cclread@mypowerpipe.com

The Central Coast Literacy Council, a non-profit organization, provides one-on-one tutoring and small group adult basic literacy classes in seven centers throughout Santa Maria. There is also one center in Guadalupe, one in Solvang and another in Lompoc. Their mission is to teach adults in Northern Santa Barbara County to read, communicate and understand English so they can develop to their full potential to benefit themselves, their families and the community.

SBCC Adult Education Adult Literacy Program

Selmer O. Wake Center

300 North Turnpike Road
Santa Barbara, CA 93111
683-8260

Free literacy classes are available through SBCC Continuing Education Division. Classes are available at numerous locations from Carpinteria to Goleta.

Other Adult Education Programs

University of California, Santa Barbara

2160 Kerr Hall
UCSB Main Campus
Santa Barbara, CA 93106-1110
893-4200

Studentservices@extension.ucsb.edu
www.extension.ucsb.edu

Adult School, Lompoc

320 North "J" Street
Lompoc, CA 93436
742-3100
Fax 742-3085

Lompoc Adult School offers programs which include basic education, high school programs, vocational and occupational training and English as a Second Language (ESL). The school has a GED center which provides a high school diploma. They also offer "traffic school" and provide "behind-the-wheel" driver training.

Cooperative Extensions/Farm Advisor**Santa Barbara County Cooperative Extension**

2156 Sierra Way, Suite C
San Luis Obispo, CA 93401
781-5940
Fax 781-4316

cesantabarbara.uc2nr.edu

The Cooperative Extension provides informal education through delivery of information in areas of agriculture, natural resources, home economics, marine sciences and youth development.

Hospice of Santa Barbara, Inc.

2050 Alameda Padre Serra, #100
Santa Barbara, CA 93103
563-8820
Fax 563-8821

info@hospiceofsantabarbara.org
www.hospiceofsantabarbara.org

Hospice sponsors lectures and retreats on end-of-life topics.

Experienced hospice professionals teach the community about facing death and dealing with grief recovery. Available free of charge is a book and video library, pamphlets, Advance Directives and Living Will forms.

Walter H. Capps Center**UCSB**

3045 Humanities & Social Sciences
Bldg.
Santa Barbara, CA 93106
893-2317

www.cappscenter.ucsb.edu

The center is designed to provide studies of ethics, religion and public life. It serves as a community forum for discussing issues of local, national

and global significance. Its free public events are presented in downtown Santa Barbara and at UCSB main campus. Information about current offerings can be found on its website.

Health Education**Alzheimer's and Dementia Care****Alzheimer's Association**

1528 Chapala Street, #204
Santa Barbara, CA 93101
892-4259
Fax 892-4250

www.alz.org/centralcoast

Santa Maria Office
120 E. Jones St., Ste.133
636-6432
1-800-272-3900 to request a schedule by mail.

The Association provides regularly scheduled workshops and educational programs for families, professional caregivers and the community throughout the four-county (Santa Barbara, San Luis Obispo, Ventura and Kern) service area. View schedule of classes at the Association's website or call

American Red Cross

2707 State Street
Santa Barbara, CA 93105
687-1331
Fax 682-4655

Offers classes in first aid, CPR, family caregiving, emergency preparedness and disaster response, as well as emergency communication resources for the armed forces and volunteer support.

Care Connection**Ask Dr. Jamie**

800-927-7930
866-232-8484

slondon@alzfdn.org
www.askdrjamie.net/selfcareradio.html

Care Connections is a free national telephone support network for caregivers of Alzheimer's Disease and related illnesses hosted by Dr. Jamie Rotnofsky of Santa Barbara. It broadcasts every week *live* on Thursday at 6 pm. When there is a fifth Thursday in the month,

a tape recording of a previous guest speaker will occur. If you would like to receive a weekly e-mail reminder that will also inform you of the guest speaker and topic, contact the Alzheimer's Foundation of America (AFA) and ask to be placed on the Care Connection e-mail notification list. More information is available by calling AFA at 866-AFA-8484

Marian Regional Medical Center**Community Education Department**

1400 E. Church St.
Santa Maria, CA 93454
739-3593

Provides a wide variety of programs about health.

Sansum Clinic**Education Department**

215 Pesetas Lane
Santa Barbara, CA 93110
1225 North H Street,
Lompoc, CA 93436,
866-829-0909 toll free

Register online at
www.SanumClinic.org/classes

Offers a wide variety of health education programs, from Asthma to weight management, including comprehensive diabetes education. All are open to the community. Most are free of charge, some with a materials fee. Call or visit online for offerings and schedule www.SanumClinic.org/classes.

Sanum Clinic Health Resource Center

215 Pesetas Lane
Santa Barbara, CA 93110
681-7672
800-281-4425 x7672

Free and open to the public. Reliable answers to your health questions. A private, comfortable place with trained staff. Internet, books, newsletters and videos on health. Community resource information. Information and registration for classes. Help with Medicare by appointment. Help with Advance Directives by appointment.

ELDER ABUSE & CRIME

What is Elder Abuse?

The aging of our society presents challenges to many sectors of our community. Increasing numbers of older persons are being cared for in their own homes, where resources to provide sufficient care may be limited. Substantial portions of our elderly are being cared for by elderly children and spouses. Elder abuse is not a new problem.

Definitions

Abduction: removing a person from their state of residence or restraint from returning to their state of residence.

Neglect: Denial of food, clothing, shelter or health care or the inability to provide basic needs.

Mental Suffering: Infliction of mental anguish by demanding, name-calling, insulting, ignoring, humiliating, frightening, threatening, isolating, harassment or coercion.

Financial Abuse: Theft, misuse of funds or property, extortion, duress, fraud.

Abandonment: Desertion or willful forsaking of an elder by anyone having care or custody of that person under circumstances in which a reasonable person would continue to provide care or custody.

Physical Abuse: assault, battery, restraint, deprivation of food or water, over/under medication, sexual assault.

Isolation: Intentionally preventing an elder from receiving his or her mail or telephone calls. Telling a caller or prospective visitor that an elder is not present, or does not wish to talk or meet when the statement is false or is contrary to the express wishes of the elder, whether she/he is competent or not, and is made for the purpose of preventing the elder from having contact with family, friends or concerned people. False imprisonment. Physical restraint for the purpose of preventing the elder from meeting with visitors.

Self Neglect: The negligent failure of the person themselves to exercise the degree of care that a reasonable person in a like position would exercise. Includes: physical, medical care, health and safety, malnutrition and dehydration, financial.

Toward Prevention – for Individuals

Do's

- Stay sociable as you age; maintain and increase your network of friends and acquaintances.
- Keep in contact with old friends and neighbors if you move in with a relative or change to a new address.
- Develop a "buddy" system with a friend outside the home. Plan for at least a weekly contact and share openly with a person.
- Ask friends to visit you at home; even a brief visit can allow observations of your well-being.
- Accept new opportunities for activities. They can bring new friends.
- Participate in community activities as you are able.
- Take pictures of all your valuables for your records.
- Check your credit report every year- review for any accounts you did not open
- Volunteer or become a member or officer of an organization. Participate regularly.
- Have your own telephone; post and open your own mail. If your mail is being intercepted, discuss the problem with postal authorities.
- Stay organized. Keep your belongings neat and orderly. Make sure others are aware that you know where everything is kept.
- Take care of your personal needs. Keep regular medical, dental, barber, hairdresser, and other personal appointments.
- Arrange to have your Social Security or pension check

deposited directly to a bank account.

- Get legal advice about arrangements you can make now for possible future disability, including powers-of-attorney or conservatorships.
- Keep records, accounts, and property available for examination by someone you trust, as well as the person you or the court has designated to manage your affairs.
- Review your will periodically. Give up control of your property or assets only when you decide you cannot manage them.
- Ask for help when you need it. Discuss your plans with your attorney, physician, or family members.

Don'ts

- Don't live with a person who has a background of violent behavior or alcohol or drug abuse.
- Don't leave your home unattended. Notify police if you are going to be away for a long period.
- Don't leave messages on the door while you are away.
- Don't leave cash, jewelry, or prized possessions lying about.
- Don't accept personal care in return for transfer or assignments of your property or assets unless a lawyer, advocate, or another trusted person acts as a witness to the transaction.
- Don't sign a document unless someone you trust has reviewed it.
- Don't allow anyone else to keep details of your finances or property management from you.

Abuse and/or neglect may be intentional or due to a caregiver's lack of knowledge or capacity to care for the older person. Abuse also can be reflective of a stressed family or long-standing difficult home, in residential or convalescent facilities, or in other areas of the community. Abusers can be family members, caregivers, employees, or strangers.

ELDER ABUSE & CRIME

If you suspect that an elder is being abused, contact:

Adult Protective Services Hotline:

1-844-751-6729

Online:

www.ReportToAPS.org

An investigation into the suspected abuse may be initiated based upon the information that you are able to provide. You may, if you choose, report anonymously or call to discuss your concerns without making a report. Elder-care custodians, health practitioners, or employees of any agency/business who, within their professional capacity or within the scope of the employment, have a reasonable suspicion of abuse, MUST REPORT immediately by telephone and in writing within two working days to Adult Protective Services. Long-Term Care Ombudsman Services, or to law enforcement.

**IN CASE OF AN EMERGENCY,
CALL 9-1-1**

District Attorney's Office

Vulnerable Victim Prosecution Unit

1112 Santa Barbara St.
Santa Barbara, CA 93101
568-2300

Hours: 8:00 am to 5:00 pm M-F

312-D East Cook Street
Santa Maria, CA 93454
346-7540

The District Attorney's Office has a specialized unit to prosecute crimes committed against vulnerable victims, including elders. The Unit is comprised of trained investigators and prosecutors who are familiar with dynamics which are common in elder abuse cases. In addition to the assignment of specially trained Elder Abuse prosecutors and investigators, the District Attorney's Office has implemented an Advocacy Program comprised of crime victim advocates. The advocates offer services to victims and their families that include crisis

intervention, orientation to the criminal justice system, case status information, court support, referral and resource information, assistance in obtaining state compensation for crime related expenses and emergency food and financial assistance.

Long Term Care Ombudsman

123 W. Gutierrez
Santa Barbara, CA 93103
965-1001 ext 244
ltco@fsacares.org
www.fsacares.org

LTC Ombudsman investigate reports of alleged dependent adult abuse (18-59) and elder abuse (60+) that occurs in skilled nursing or residential care facilities. The Long Term Care Ombudsman is also responsible for investigating complaints against skilled nursing and residential care facilities that pertain to a person's quality of care. 24-hour answering machine is available. Emergencies should be directed to local law enforcement by dialing 911. A statewide Ombudsman Hotline is also available at 800-231-4024, where an answering service will take your call and alert the appropriate agency.

U.S. Senate Special Committee on Aging

Toll Free Fraud Hotline
1-855-303-9470

A toll-free hotline to help seniors who have been victims of investment scams, identify theft, bogus sweepstakes and lottery schemes, Medicare and Social Security fraud, and a variety of other senior exploitation issues. The hotline investigators will directly examine complaints, and, if appropriate, refer them to the proper authorities.

Reporting Elder Financial Abuse

Consumer Scams: Contact the Office of the District Attorney.

The Consumer Financial Protection Bureau (CFPB): You can submit a complaint about an issue you have with a company about a consumer financial product or service. The CFPB receives complaints about bank accounts or services, credit cards, credit reporting, money transfers, mortgages, student loans, and vehicle or consumer loans. Contact the CFPB by visiting: www.consumerfinance.gov/complaint/.

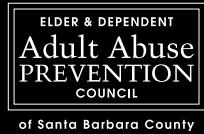
ELDER ABUSE IS SHAMEFUL So Is Not Reporting It

If you suspect elder abuse call

**Adult Protective Services
1-844-751-6729 (toll free)**

**Long Term Care Ombudsman
965-1001 ext 244 or 922-1236**

**District Attorney's Office
568-2442 • 346-7518**



Area Agency on Aging
San Luis Obispo and Santa Barbara Counties



ELDER ABUSE & CRIME

Questionable Annuity or Insurance Practices:

Contact the State Insurance Commissioner's Office at 1-800-927-4347 or visit www.insurance.ca.gov/0300-fraud/index.cfm. If an attorney sold the annuity, file a complaint with the State Bar Association at 1-800-843-9053 or www.calbar.ca.gov/Attorneys/LawyerRegulation/FilingComplaint.aspx.

Reverse Mortgage Scams: File a complaint with the Federal Trade Commission online or by phone, toll-free, at 1-877-FTC-HELP. If you believe that a real estate professional has committed fraud having to do with your reverse mortgage, file a complaint with the California Department of Real Estate at www.yourhome.ca.gov/file_complaint.shtml.

Filing a complaint with the FBI

IC3: The IC3 accepts online Internet crime complaints from either the actual victim or from a third party to the complainant. The following information is requested using the following website, www.IC3.gov:

- Victim's name, address, telephone and email
- Financial transaction information
- Subject's name, address, telephone, email, website and IP address
- Specific details on the victimization
- Email header(s)
- Any other relevant information supporting the complaint.

To Request to Potentially Block Victims From Sending Further Wire Transfers Through Money Transmitters:

Western Union

For Family Members: To block a sender (AKA: "interdiction") from transferring funds to scammers: If a family member or concerned third party (including law enforcement and Adult Protective Services) knows that someone is sending money to scammers, they may request that Western Union stop and black list any future wire transfers by calling Western Union Fraud Hotline Service at 1-800-448-1492. Western Union will ask for the victim's name and phone number(s). Request should include variations of the victim's name (ie. nicknames, abbreviations, misspellings) for the black list.

Money Gram

For Family Members: To block a sender (AKA: "internal deny/watch list") from transferring funds to scammers: If a family member or concerned third part (including police and APS) knows that someone is sending money to scammers, they may request that Money Gram review and perhaps internally deny any future wire transfers. To do so, family members and other concerned third parties (including law enforcement and APS) can call Money Gram Consumer Service at 1-800-926-9400 (select 5 "more options", select 5 "fraud") Money Gram will ask for the victim's name and phone number(s). Request should include variations of the victim's name (ie. nicknames, abbreviations, misspellings) for the internal deny/watch list.

Consumer Information from the FTC – Scam Alerts

Crooks use clever schemes to defraud millions of people every year. They often combine sophisticated technology with age-old tricks to get people to send money or give out personal information. They add new twists to old schemes and pressure people to make important decisions on the spot. One thing that never changes: they follow the headlines — and the money.

Stay a step ahead with the latest info and practical tips from the nation's consumer protection agency. Browse FTC scam alerts by topic or by most recent from the Federal Trade Commission website.

Most Recent Scam Alerts:

- A government program that pays your bills?
- Credit Bureau Center's Online Rental Scam
- Don't pay for a car with Amazon gift cards. Ever.
- Yahoo customer service scam
- Fake "FTC investigation" email making the rounds again
- Timeshare resale fail
- There's an app for that (but it might be fake)
- IRS warns of a new tax bill scam
- FTC sues phone scammers who promised free money

Source: www.ftc.gov

Older adults are sometimes confronted with the need to change jobs, re-enter the work force because of a change of status, or seek part-time employment to supplement a fixed income.

Working While Receiving Social Security

Work does not reduce your Social Security benefit if you have reached full retirement age.. You may receive your full benefit without any limit on your earnings. In fact, continued work often increases your benefit since you are still contributing to Social Security. You do not need to report these earnings to Social Security.

If you're younger than full retirement age, there is a limit to how much you can earn and still receive full Social Security benefits. If you're younger than full retirement age, a deduction of \$1. will be taken from your benefits for each \$2 earned above \$15,720.

If you reached full retirement age during 2016, the deduction will be \$1 from benefits for each \$3 earned above \$41,880 until the month you reach full retirement age. Beginning with the month you reach full retirement age, no limit applies.

Questions can be answered by calling 800-772-1213 or looking online at www.socialsecurity.gov. If you start or stop working while you are under full retirement age and receiving benefits, you should report the change to Social Security.

Training and Placement for Seniors

The following programs are designed to help you connect with meaningful employment, and/or provide specialized job training.

One Stop Career Centers Workforce Resource Center

130 E. Ortega St.
Santa Barbara, CA 93101
568-1296
1410 S. Broadway
Santa Maria, CA 93454
614-1550

The Workforce Resource Centers are the One Stop Career Centers for Santa Barbara County. They provide job orientation, job assessment, counseling and job placement and referral. Classroom training is available for pre-employment skills and other specialized skills. Employer/employee self help materials are available in the library/classroom.

Other Training and Placement Programs

The following programs offer assistance to all people who qualify:

Department of Rehabilitation

2615 South Miller St, Suite 101
Santa Maria, CA 93455
928-1891
509 E Montecito St. # 101
Santa Barbara, CA 93103
560-8130
560-8167 TTY
www.dor.ca.gov

Assists people with permanent disabilities with employment.

Women's Economic Ventures

333 S. Salinas St.
Santa Barbara, CA 93103
965-6073
731 S. Lincoln St.
Santa Maria, CA 93458
456-2319
www.wevonline.org

Provides opportunities for entrepreneurs in every phase of the business life cycle: start up, launch, grow and sustain/exit. All services open to women and men. Has a 14 week self employment course.

Senior Community Service Employment Program Na. Association for Hispanic Elderly

315 South C Street
Oxnard, CA 93030
240-7771
Seniors with limited income aged 55 and over are assigned to paid part-time positions in public and private non profit agencies. Paid classroom and on- the -job training

opportunities available.

Employment Referral Employment Development Department (EDD)

130 E. Ortega St.
Santa Barbara, CA 93101
568-1296

1410 S Broadway #E
Santa Maria, CA 93454
348-3230

www.caljobs.ca.gov

The EDD offers placement services, job search workshop, and veteran's employment services.

CalJOBS

The State Employment Development Department (EDD) has implemented a primary matching tool for Job Service, the California Job Opening Browse System, commonly known as CalJOBS. CalJOBS is an electronic job listing and referral system developed by EDD to make customer self-service possible. CalJOBS is a computer link between employers and job seekers and is the primary matching tool for Job Service.

While CalJOBS is primarily a self service tool, one can access CalJOBS at the local One Stop Career Centers. Staff is available to acquaint a person with CalJOBS and how to use it in seeking a job referral.

You can access CalJOBS at www.caljobs.ca.gov.



EMPLOYMENT

Employment Discrimination

Americans with Disabilities Act (ADA) Information Line

800-514-0301

800-514-0383 (TTY)

www.ada.gov

The U.S. Department of Justice provides information about the ADA through a toll-free information line. This service permits businesses, state and local governments and others to ask questions about general or specific ADA requirements and order ADA technical assistance materials.

Employment/Public Accommodation

Fair Employment & Housing Department

1055 W. 7th St., Suite 1400

Los Angeles, CA 90017

800-884-1684

www.dfeh.ca.gov

Housing: 800-884-1684

Hate Violence: 800-884-1684

TTY: 800-700-2320

Investigates allegations of discrimination on the basis of age, sex, color, national origin, marital status, creed, physical disability, medical condition, pregnancy, sexual orientation, genetic characteristics and religion when employment, housing, and public accommodations are affected.

Age discrimination complaints must be filed no later than two years from the date of "harm." All other complaints must be filed no later than one year from the date of "harm."

Labor Standards Enforcement (DLSE)

411 E. Canon Perdido, Rm. 3

Santa Barbara, CA 93101

568-1222

www.dir.ca.gov

This agency enforces laws covering wages, hours and working conditions. They investigate problems concerning wage claims, minimum wage, overtime, hours and conditions.

Determine Your Nutritional Health

The warning signs of poor nutritional health are often overlooked. Use this checklist to find out if you or someone you know is at risk for a poor diet. Read the statements below. Circle the number in the Yes column for those that apply to you or someone you know. For each yes answer, score the number in the box. Total the nutritional score.

YES	
I have an illness or condition that made me change the kind and/or amount of food I eat.	2
I eat fewer than 2 meals a day.	3
I eat few fruits or vegetables, or milk products.	2
I have 3 or more drinks of beer, liquor or wine almost every day.	2
I have tooth or mouth problems that make it hard for me to eat.	2
I don't always have enough money to buy the food I need.	4
I eat alone most of the time.	1
I take 3 or more different prescribed or over-the-counter drugs a day.	1
Without wanting to, I have lost or gained 10 pounds in the last 6 months.	2
I am not always physically able to shop, cook and/or feed myself.	2

Total

If your score is:

0-2 Good. Recheck your nutritional score in 6 months.

3-5 You are at a moderate nutritional risk. See what can be done to improve your eating habits and lifestyles. See services in this directory that may be of help. Recheck your score in 3 months.

6 or more You are at high nutritional risk. Bring this checklist the next time you see your doctor or other health care provider. Ask for help to improve your nutrition.

This Nutritional Screening tool was developed by the Nutrition Screening Initiative, a project of the American Academy of Family Physicians, The American Dietetic Association and the National Council on the Aging.

Never too Early to Make a Plan

Talking about end of life is not easy, but making a plan in advance can assure that you will get the type of care you want and give you peace of mind. It is a gift for your family to know your wishes and not have to guess during a stressful time.

Some things you may consider and discuss with family:

- Where do I want to die? At home, in a hospice or in a medical facility?
- Who do I want to be there? Do I like to be surrounded by family and friends or do I prefer privacy and quiet?
- What type of medical treatment do I want?
- Who will be my caregiver? Family, friends or professionals, male or female, or any other considerations?
- Do I want to donate organs or donate my body to science?
- What kind of funeral or memorial do I want? Do I want burial or cremation?

One tool to help you make a plan is an Advance Directive for Health Care. It is a legal document that allows you to state what kind of treatment you want and don't want at end of life. It also lets you choose someone who will speak for you about your health decisions if you are too ill or injured to speak for yourself. If you like, you can include information about how you want to be remembered, what kind of memorial service you prefer, your instructions about organ donation and more. Although the Advance Directive is a legal document, you can complete one yourself. A lawyer is not required. Accidents can happen, even to those who are in good health. If you are over the age of 18 it is a good idea to have an Advance Directive.

Another tool is the Physician Orders for Life Sustaining Treatment (POLST). POLST is for people who

are frail, chronically ill, terminally ill, in hospice or very elderly. It is a doctor's order completed by the doctor (or Physician Assistant) and the patient to be specific about end of life choices such as CPR, medical interventions, support for nutrition, hydration and breathing as well as pain management.

What to do When a Loved One Dies

When a loved one dies there are many things to be done. The tasks may be as simple as cancelling a gym membership, as challenging as closing out a complex financial portfolio and as emotional as planning a proper tribute. All of this work is done while dealing with one's own feelings. This work is best handled by a few people so no one person is overburdened. Use the checklist below as a guide.

Immediately:

- ✓ Arrange for organ donation
- ✓ Contact close family members
- ✓ Arrange for the body to be handled according to the person's wishes. If there are no instructions, next of kin can decide.
- ✓ Consider funeral preparations. Follow the instructions of the deceased if possible or consult with key family members.
- ✓ Choose a funeral home and meet with the director regarding a service if desired
- ✓ Contact the church
- ✓ Notify close friends and extended family
- ✓ Secure property – including home and vehicle as well as pets
- ✓ Notify the post office using the forward mail option
- ✓ For a veteran, contact Veterans Affairs to ask about benefits that may be desired for the service
- ✓ Check with clubs, union or church of the deceased to see if financial assistance is available for the funeral and burial
- ✓ Ask friends and relatives to help with the funeral. This may in-

clude serving as pallbearers, creating a program for the funeral, making and serving a meal after the service. They may also help care for children, pets, the home of the deceased and other family members.

- ✓ Spread the word about the service
- ✓ Keep track of well-wishers who send cards, flowers and donations so they can be acknowledged later
- ✓ Prepare an obituary

After the funeral:

- ✓ Get duplicate death certificates
- ✓ Send thank-you notes
- ✓ Notify Social Security, who will notify Medicare
- ✓ Stop health insurance, including Medicare Prescription Drug Coverage (Part D), Medicare Advantage (Part C) or Medigap if any
- ✓ Notify life insurance companies
- ✓ Meet with a probate attorney
- ✓ Make a list of important bills
- ✓ Contact financial advisors, stockbrokers, mortgage companies, banks, credit card accounts
- ✓ Notify credit reporting agencies (Equifax, Experian and TransUnion). Follow-up in 6 weeks to check the deceased person's credit history to ensure no fraudulent accounts have been opened in their name
- ✓ Cancel driver's license
- ✓ Cancel email and website accounts
- ✓ Cancel memberships such as clubs, professional organizations, gyms, etc.
- ✓ Contact a tax preparer

Advance Health Care Directives

Agencies listed below provide programs and assistance to help people complete their advance directive for

END OF LIFE

health care and to learn how to have a meaningful conversation with family and friends to express their wishes about end-of-life care.

Alliance for Living and Dying Well

2040 Alameda Padre Serra, suite
110, Santa Barbara
845-5314
info@
allianceforlivinganddyingwell.org
www.allianceforlivinganddyingwell.org

Sansum Clinic Advance Directive Workshop

866-829-0909
www.SansumClinic.org/health-and-wellness

Benefits

Social Security Administration

A family member or other person responsible for the beneficiary's affairs should do the following when a beneficiary dies:

- Promptly notify Social Security of the beneficiary's death by calling toll free 800-772-1213.
- If monthly benefits were being paid via direct deposit, notify the bank or other financial institution of the beneficiary's death. Request that any funds received for the month of death and later be returned to Social Security as soon as possible.
- If benefits were being paid by check, do not cash any checks received for the month in which the beneficiary died or thereafter. Return the checks to Social Security as soon as possible.

Other

Some unions and fraternal organizations have benefits. Contact any organizations that the decedent belonged to and ask if benefits are available.

The Public Administrator under certain conditions can administer a decedent's estate. Call for more information: 568-2920 (Santa Barbara) or 346-8330 (Santa Maria).

Burial and Cremation Information

The Yellow Pages of the telephone directory has listings for "Funeral Directors, Services" and "Cremation Services." Contact the Funeral Consumers Alliance-Channel Cities for information about low-cost and/or cremation services.

Cemetery and Funeral Bureau Department of Consumer Affairs

1625 N. Market, Ste. S -208
Sacramento, CA 95834
916-574-7870
Emailcfb@dca.ca.gov

www.cfb.ca.gov
Licenses and regulates the California funeral and cemetery industries Also investigates complaints against funeral homes, cemeteries and individual licensees. Publishes "Consumer Guide to Funeral & Cemetery Purchases."

Federal Trade Commission

Consumer Response Center

877-FTC-HELP
866-653-4261 TDD
www.ftc.gov
Provides information about funerals, funeral providers, fees and a pricing checklist as well as where to file a complaint.

Funeral Consumers Alliance

888-737-3911
Info@fcasocal.org
www.fcasocal.org
Provides knowledge and tools to carry out meaningful, personalized and affordable funerals. Includes price comparisons.

Death Certificates

A funeral director will usually obtain copies of the death certificate for you. Certified death certificates are usually required for benefits determination. Certified copies cost \$21.00 each in Santa Barbara County. Costs will vary by jurisdiction. Obtain a death certificate by visiting or writing to:

County of Santa Barbara Public Health Department, Office of Vital Records

345 Camino Del Remedio

3rd Floor, Rm 320
Santa Barbara, CA 93110
681-5150
Fax 681-5141

County of Santa Barbara Hall of Records

1100 Anacapa St
Santa Barbara, CA 93101
568-2250
Fax 568-2266

County of Santa Barbara Betteravia Government Center

511 E. Lakeside Prkwy. Ste.115
Santa Maria, CA 93455
346-8370
Fax 346-8371

The California Health and Safety Code Section 103526 permits only specific individuals to receive an authorized certified copy of a birth or death record. An authorized certified copy of a death may be required to obtain death benefits, claim insurance proceeds, notify social security, and obtain other services related to an individual's identity. Those that do not meet the criteria for an authorized certified copy may receive an informational certified copy that include the words, "INFORMATIONAL, NOT A VALID DOCUMENT TO ESTABLISH IDENTITY" imprinted across the face of the copy.

Indigent Death

Cremation services only are available through:

Public Administration, Santa Barbara County

105 E Anapamu St, Rm 301
Santa Barbara, CA 93101
568-2790
511 E. Lakeside Pkwy.
Santa Maria, CA 93455
346-8330

Unattended Death

If the deceased has not seen a physician within 20 days prior to the death or if the death is the result of an accident or of a suspicious nature, the County Coroner will become

involved in the case. For more information contact:

Santa Barbara County Sheriff, Coroner's Office

66 S. San Antonio Rd.
Santa Barbara, CA 93110
681-4145
Fax 681-4308
www.sbsheriff.org

It is important to report a death which occurs at home, or in another non-medical setting. Call 9-1-1.

Organ Donation

Organ donation is the process of surgically removing an organ or tissue from one person (the organ donor) and placing it into another person (the recipient). Unfortunately, the need for organ donors is much greater than the number of people who actually designate themselves as organ donors. Whole body donations are used for medical research and education. These donations can be made to medical schools or private organizations that distribute the bodies to institutions to be used in their research or for teaching purposes.

It is recommended that any person wishing to donate their organs or body make arrangements in advance to eliminate any possible confusion or delay at the time of death. This choice should also be included in an advance directive.

One Legacy - A non-profit organization associated with the DMV "pink dot" on your driver's license enabling organ/tissue donation to people awaiting transplants. The body is then returned to the family for burial/cremation.

800-786-4077
www.onelegacy.org

UCLA Medical Center - A non-profit organization that accepts bodies from the Southern California area for local medical research and education. The body/cremated remains are not returned to family.

310-794-0372
DBPinfo@mednet.ucla.edu
www.uclahealth.org/donatedbody/

University of Tennessee's Forensic Anthropology Center (UTFAC) - A research center within the University of Tennessee that accepts bodies from the Southern California area for forensic anthropology research.

865-974-4408

Donateinfo@utk.edu
<https://fac.utk.edu/body-donation/>

Science Care - A for-profit organization based in Arizona that receives bodies from throughout the US (except New Jersey and Minnesota) for medical research, training and professional education nationwide. Cremated remains are returned to family.

800-417-3747
www.sciencecare.com

Life Legacy - A non-profit organization based in Arizona that is able to receive bodies from throughout the US and benefits research institutions around the world. Cremated remains are returned to family.

888-774-4438
lifelegacy.org

Support Groups

Bereavement groups for anyone experiencing the loss of someone special, particularly within the last year, are held by some many organizations. One-to-one counseling may also be available for those who require more intensive support. For a listing, see **Support Groups**.

The End of Life Option Act is a California law that permits terminally ill adult patients with capacity to make medical decisions to be prescribed an aid-in-dying medication if certain conditions are met. Signed into law by Governor Brown in October 2015, the law went into effect on June 9, 2016.

To be eligible to request a prescription for the aid-in-dying drugs, an individual must:

- Be an adult (18 years old or older).
- Be a California resident.
- Have a diagnosis from his/her primary physician of an incurable and irreversible disease which will, within reasonable medical judgement, result in death within six months.
- Be able to make medical decisions for themselves as determined by health professionals.

• Voluntarily request a prescription for an aid-in-dying drug without influence from others.

• Be able to self-administer (eat, drink, and swallow) the aid-in-dying drug.

The request must be made solely and directly by the patient to the attending physician, and cannot be made on behalf of the patient through a power of attorney, an advance health care directive, a conservator, health care agent, surrogate, or any other legally recognized health care decision maker.

Participation in the End of Life Option Act is voluntary for individual patients health providers (physicians, nurses, pharmacists, etc.) as well as health systems, HMOs, hospitals, medical offices, nursing homes, pharmacies and hospices. Insurance providers are not required to cover aid-in-dying drugs or related physician fees. Check with your health insurance company about their

rules regarding costs associated with aid-in-dying drugs or related physician fees.

If the patient's provider or the organization where the patient receives care is not participating in the End of Life Option Act, the patient may request basic information or ask for a referral. A valuable resource is Coalition for Compassionate Care. The Coalition for Compassionate Care of California is an interdisciplinary collaborative of regional and statewide organizations and individuals dedicated to promoting high-quality, compassionate care for everyone who is seriously ill or nearing the end of life.

Contact Information: 916-489-2222 or www.coalitionccc.org.

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Social Security Administration

800-772-1213

www.socialsecurity.gov

The Social Security Administration is responsible for programs that can provide financial assistance:

Social Security Retirement Benefits

Retirement benefits are payable as early as age 62 for a worker who has Social Security credit for at least 10 years of work. Benefits are permanently reduced for each month of early benefits claimed before the full retirement age. The amount of a Social Security benefit is based on the average amount of the worker's earnings in jobs covered by Social Security, over a 35 year period. To assist in financial planning, a free benefit estimate, social security statement, retirement calculators, and other tools are available online at www.socialsecurity.gov. Monthly benefits are also paid to eligible spouses, divorced spouses (for marriages lasting at least 10 years), children under 18, and adult children who were disabled before age 22. File online at www.socialsecurity.gov or call 800-772-1213 up to three months before you plan on claiming benefits.

Social Security Survivors Benefits

Monthly benefits can be paid to survivors of deceased workers including a widow or widower, divorced widow or widower (for marriages lasting at least 10 years), children under 18, and adult children who were disabled before age 22. An additional one time death payment of \$255.00 can be paid to an eligible widow, widower, or child. Call 800-772-1213 to start the application process.

Social Security Disability Benefits

Disability insurance benefits are payable to individuals who have worked

in jobs or self-employment covered by Social Security. To be entitled to benefits, a worker must have a disability which prevents that person from working, and which is expected to last at least 12 months or result in death. Benefits generally begin after 6 months of disability, but applications should be filed as soon as possible. Monthly benefits are also paid to eligible spouses, divorced spouses (for marriages lasting at least 10 years), children under 18, and adult children who were disabled before age 22. File online at www.socialsecurity.gov or call 800-772-1213 to start the application process.

Medicare

At age 65 most people are eligible for Medicare coverage regardless of their retirement status. Medicare will also start automatically after two years of entitlement to disability benefits. Medicare health insurance will help pay for medical expenses including doctor and hospital charges. Apply for Medicare up to three months before reaching age 65 at www.socialsecurity.gov or 800-772-1213.

Supplemental Security Income Program (SSI)

The Social Security Administration also handles a program that provides monthly financial assistance to persons in financial need who are 65 or older, blind, or disabled who have limited income and assets. A recipient must be a citizen, refugee, or a permanent legal immigrant who meets certain income eligibility requirements.

A person may be eligible for SSI benefits even if he or she receives a small Social Security check or other income. If a person is eligible for SSI, s/he will also receive Medi-Cal.

Call Social Security at 800-772-1213 to learn more about SSI, or to begin the application process.

For More Information

Information can be obtained from the Social Security web site at www.socialsecurity.gov.

Social Security can be reached toll-free anytime between 7 a.m. and 7 p.m. by calling: 1 800-772-1213. Service Representatives can answer your questions, make an appointments, and tell you what you will need to provide if you file an application. Most Social Security business can be handled online or by telephone, including filing a claim for benefits, reporting changes in your address, signing up for direct deposit of your checks, and reporting earnings.

To find out more about Social Security programs you may also call, write or visit any Social Security office.

Social Security Offices

Santa Barbara Office

355 Paseo Nuevo
Santa Barbara, CA 93101
800-772-1213 or 866-695-6285

Hours: Monday Tues, Thursday and Friday: 9 a.m. - 4 p.m.

Hours: Wednesday: 9am - 12pm

Santa Maria Office

2436 Professional Parkway
Santa Maria, CA 93455
800-772-1213 or 866-331-2316

Hours: Monday Tues, Thursday and Friday: 9 a.m. - 4 p.m.

Hours: Wednesday: 9am - 12pm

County Programs

Department of Social Services Santa Barbara County

The following are locations of the Department of Social Services in Santa Barbara County:

234 Camino del Remedio
Santa Barbara, CA 93110
681-4401

1100 W. Laurel Ave.
Lompoc, CA 93436
737-7080

2125 S. Centerpointe Parkway
Santa Maria, CA 93455
346-7135

www.countyofsb.org

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Cal Fresh (Food Stamps)

Many seniors are eligible for food stamps. Supplemental Security Income (SSI) recipients are not eligible. You may own one home and one car, but there is a limit on your other assets and income. For information on eligibility and benefits, contact the nearest Department of Social Services Office listed above. There are home interviews available for the disabled individual. Call for the Food Stamp screening time and location.

General Relief

If you are very low income, less than 65 years of age, and are not eligible for federally funded assistance, you may qualify for General Relief. Information about this program can be obtained from the Department of Social Services. Apply at the office closest to you.

Veteran's Benefits

There are Veteran's benefits for eligible veterans and/or spouses who are disabled or over the age of 65. The benefits available to a veteran depend on many factors, including assets and income. For more information, contact:

Department of Veteran's Affairs

4440 Calle Real
Santa Barbara, CA 93110
683-1491 x494
800-827-1000

Monday and Tuesday, 8-4:30 p.m.

SB Veteran's Service Offices

315 Camino Del Remedio, Bldg. 3,
Rm 251
Santa Barbara, CA 93110
681-4500

401 E. Cypress Street, Rm 101.
Lompoc, CA 93436
737-7900

511 E. Lakeside Parkway, Rm 126
Santa Maria, CA 93455
346-7160

Health Insurance Counseling

The following organization provides health insurance counseling:

HICAP (Health Insurance Counseling and Advocacy Program)

Central Coast Commission for Senior Citizens

528 S. Broadway

Santa Maria, CA 93454

928-S663

800-434-0222

seniors@kcbx.net

www.centralcoastseniors.org

Offers free information and assistance with understanding Medicare benefits and rights, solving medical billing problems, filing claims and appeals, and comparing insurance policies. Information can be received over the phone or in person.

Trained volunteer counselors are available to provide assistance. Call for more information or an appointment. Counseling sites are located in Santa Barbara, Goleta, Lompoc, Santa Maria, Guadalupe, Carpinteria and Orcutt.

Credit Counseling

Catholic Charities

609 E. Haley
Santa Barbara, CA 93103
965-7045

325 North Second Street

Lompoc, CA 93436

736-6226

607 W. Main St.

Santa Maria, CA 93454

922-2059

Fax 925-1979

Catholic Charities provides nondenominational family and individual counseling and assists individuals with debt obligations. Financial assistance is available to qualified individuals. Applicants must apply in person. Also provides Money Management workshops including topics such as: Developing Money Goals, Developing a Spending Plan that Works, and Personal Investing- The Basics.

Surepath

80 Wood Rd, Suite 200
Camarillo, CA 93010
800-432-7310

surepath.org

Consumer Credit Counseling Service is a non-profit agency that counsels and educates consumers about debt, credit, budgeting, and housing matters including reverse mortgages. Maintains confidentiality of clients and



SHARON KENNEDY ESTATE MANAGEMENT

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phone/fax (805) 681-1347

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counseling sessions are free. Counseling provided over the phone and online. Spanish speaking services are available.

Money Management/Bill Paying Service

Some older people need help with bill paying, particularly medical bills and insurance claims. Senior Connection has a list of individuals and businesses which can provide basic bookkeeping and bill paying services for those persons who are having difficulty continuing to do so. HICAP can provide a listing of services that provide medical claims assistance.

While there are no right or wrong answers, the following questions may help to determine what services/ qualities are important to you regarding medical bill management.

Operations

1. How long has the company been in business?
2. What is the background/experience of the claim handler? What types of insurance are they familiar with handling?
3. Is the company willing to provide references? Be sure to check them.
4. Does the company charge a flat rate, an hourly fee, or a percentage of what is being filed? Is there an initial, onetime setup charge or an annual fee? What are the charges to file past claims?
5. Does the company guarantee confidentiality?
6. Does the company have a complaint process?

Services

7. Do you want access to a toll-free 800 number?
8. Is it important that the company provide strong telephone support and assistance, i.e. take the time over the telephone to answer questions?

9. Do you need the company to do more than just file claims, i.e. to analyze coverage and make suggestions or improvements, if necessary, or to go as far as paying medical bills from a client's account?
10. Are home visits a necessary/important service component?

Claims Processing & Reporting

11. On average, how much time lapses from when the company receives the claim to when the claim is processed and sent to the insurance company?
12. Will the company follow-up on a claims appeal at no charge?
13. Does the client receive the reimbursement check directly or does the company first receive it from the insurance company?
14. Does the company provide regular reporting to clients on claims activity, e.g. monthly or quarterly? Does it supply year-end summaries for tax purposes?
15. Are the company's activity reports clean and comprehensible to you? Ask for a sample.
16. Will the company keep on file all of the paper documentation that it receives?
17. Ask the company detailed questions about their fees and make sure you understand when, for what and how much you will be billed.

Guide to Financial Planning Assistance

Why Do I Need a Financial Planner?

There are many reasons people seek out a financial planner. Questions vary: Have I adequately planned for my later years? Am I purchasing the right type and amount of life, dis-

ability, long-term-care and Medicare supplemental insurance? Are my life insurance beneficiary designations correct and advantageous? Are my investments right for me? Am I comfortable with the investment decisions I've been making? If I were to become disabled or incompetent, is there anyone who knows enough about my financial affairs to properly advise my family? Do I know what my family's financial obligations and resources will be as a result of my death or disability? Are my estate planning documents in order and consistent with my wishes?

What Does a Financial Planner Do?

The professional helps you to:

1. Clarify your present situation by collecting and assessing all your relevant financial information such as all assets, liabilities, insurance coverage, wills, etc.
2. Identify both personal and financial goals and objectives.
3. Identify financial problems which create obstacles to you reaching your goals and objectives.
4. Provide a written plan and course of action.
5. Implement or coordinate the implementation of the strategy you decide is best to reach your goals. The professional may coordinate the implementation of your plan with other professional advisors.
6. Periodically review your plan to assure it is making progress toward reaching your goals.

How Do I Select a Professional Financial Planner?

You want to select someone you can work with comfortably. It is your right and responsibility to fully investigate the person's background,

FINANCIAL ASSISTANCE

methods of practice, credentials, etc. The following questions should help you make an informed decision:

1. What relevant education and/or credentials does the professional have in the financial planning field?
2. How long has the professional been working in the field you need assistance in?
3. What did the professional do before becoming a financial planner?
4. Ask for references; call and verify.
5. What are the professional's areas of expertise?
6. Verify that the professional has good working relationships with accountants, attorneys, and others who may be needed to implement your plan.
7. What type of clientele does the professional serve?
8. How will the professional keep you informed of new financial information?
9. How will the professional be compensated; on a fee basis, charging an hourly rate or through commissions generated through the sale of financial products, or a combination? You must choose which method you are most comfortable with.
10. Talk with friends, business associates, and others who are involved in the financial services field. They can provide insight into what to expect, or perhaps a referral.
11. Has the planner ever had any regulatory action taken against him/her?
12. Has any client ever filed a claim or suit against the planner you are considering?
13. Has the planner ever had a claim filed against him/her involving employee relations?

The leading national industry organization that can offer referrals is:

Financial Planning Association

7535 E. Hampden Ave. #600
Denver, CO 80231
800-322-4237

www.plannersearch.org/
Info@OneFPA.org

Taxes/Homeowner's & Renter's Assistance

Homeowner's Property Tax Exemption

If you own your home and occupy it as your principal residence on January 1, you may apply for an exemption of \$7,000 from your assessed value. New property owners will automatically receive an exemption application in the mail. A Homeowner's Exemption may also apply to a supplemental assessment if the property was not previously receiving a Homeowner's Exemption on the annual Assessment Roll. There is no charge for filing for the Homeowner's Exemption. More information is available at: <http://www.sbcvote.com/Assessor/AssessorPTPHomeowner-Exemption.aspx> or:

Assessors Office

105 E. Anapamu, Rm. 204
Santa Barbara, CA 93101
568-2550

511 E. Lakeside Parkway
Santa Maria, CA 93455
346-8310

Renter's Tax Credit

A tax credit or refund that is available for California tenants. If you were a renter and a resident of California for the entire year, you are probably eligible. Claim is made by filling out the state income tax form provided for that purpose within the tax booklet mailed out by the State each year. You may file for renter's credit even if you do not file a state income tax form. Deadline for filing each year is April 15th, although one may file for renter's credit as far back as four years. If you have missed the filing period, call for a late filing form at the number below.

Franchise Tax Board

800-852-5711
800-735-2929 TDD for hearing impaired
www.ftb.ca.gov



QUINN FIDUCIARY SERVICES

120 E De La Guerra Street, Suite B
Santa Barbara, CA 93101

Ph 805.845.5664 Fax 805.845.0860

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- As Conservator
- As Personal Money Manager
- As Care Manager

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Homeowner's Property Tax Postponement

The Property Tax postponement program allows eligible homeowners to postpone payment of property taxes on a primary residence. The interest rate for taxes postponed is 7% per year. Funding for the program is limited, and applications are processed on a first- come, first-served basis. Only current-year property taxes are eligible for postponement. To be eligible you must:

- Be at least 62, or blind or have a disability;
- Own and occupy the home as your primary residence;
- Have a total household income of \$35,500 or less;
- Have at least 40% equity in the property; and
- Other requirements.

More information is available on the State Controller's website: www.sco.ca.gov; or contact 800-952-5661 or postponement@sco.ca.gov

Other Tax Assistance

Volunteer Income Tax Assistance (VITA)

Available at locations throughout Santa Barbara County. Volunteers are trained by IRS and the Franchise Tax Board to assist in the preparation of your state and federal income tax, renter's credit, homeowner's assistance and renter's assistance forms and to answer questions regarding the various tax programs. An appointment is usually necessary. For information on the nearest site, call Senior Connection at 800-510-2020.

Tax Counseling for the Elderly (TCE)

Specially trained volunteers are available in local communities during tax time to help taxpayers 60+ complete their own federal tax forms.

This free program is sponsored by the Internal Revenue Service.

AARP Tax Aide Program

888-OUR-AARP (888-687-2277)

(877) 434-7598 (TDD)

taxaide@aarp.org

For information about counseling sites provided by this program.

Call Senior Connection for the site and time most convenient for you. Services for individuals who are unable to leave their homes are also available. For any questions regarding California Personal Income Tax, Bank and Corporation Tax or deductions for Senior Citizens, Disabled or Blind, Call:

Franchise Tax Board

800-852-5711

800.735.2929 (TDD)

www.ftb.ca.gov

For questions regarding Federal Tax Forms, tax information, or problem resolution, call:

Internal Revenue Service

800-829-1040

800-829-4059 (TDD)

www.irs.gov

Federal tax forms, tax information and problem resolution.

Special Income Tax Credit for the Elderly or Disabled

This federal income tax credit is available to U.S. citizens only who are at least 65 at the end of the taxable year OR who are under 65 at the end of the taxable year and retired on permanent and total disability, receiving taxable disability benefits. Schedule "R" (Forms 1040), "Credit for the Elderly or the Disabled," must be filed with your income tax return.

All eligibility requirements and a full explanation of the credit is described In Publication 524 "Credit for the Elderly or the Disabled." at: https://www.irs.gov/pub/irs-pdf/p524.pdf?_ga=1.258975306.1342649640.1475876500

Do Not Call

The Federal Trade Commission (FTC) has amended the Telemarketing Sales Rule to give consumers a choice about whether they want to receive most telemarketers calls. Consumers are able to put their phone numbers on a national 'do not call' registry. It is illegal for most telemarketers to call a number listed on the registry.

Consumers may sign up on the Web at www.donotcall.gov or call 888-382-1222. The hearing impaired may call 866-290-4236.

Californians can register either through the FTC site or through the California attorney general's web site, www.caag.state.ca.us/donotcall which has a link to the FTC site. Californians who registered through the state attorney general's web site will have their information transferred to the FTC.

Good nutrition enhances a person's health and well being. A good diet can also prevent some chronic diseases and minimize the impact of others.

Meals

Hot lunches are provided to seniors 60 and over at the Nutrition Sites listed below. Reservations for lunch at a site are required 24 hours in advance. A donation is requested for the meals. Transportation may be available - call the Senior Center or the Nutrition sites.

Community Action Commission Nutrition Sites

Atkinson Center

1000 N. Railroad Ave.
Santa Maria, CA 93454
925-3010 for reservations

Carpinteria Senior Center

941 Walnut Street
Carpinteria, CA 93013
684-6090 for reservations

Central Kitchen

315 Camino Del Remedio
Santa Barbara, CA 93110
692-4979 for reservations

Elwin Mussell Senior Center

510 E. Park Street
Santa Maria, CA 93454
925-3010 for reservations

Franklin Center

1136 E. Montecito
Santa Barbara, CA 93103
692-4979 for reservations

Goleta Senior Center

5679 Hollister Ave.
Goleta, CA 93117
692-4979 for reservations

Guadalupe Senior Nutrition Program

4545 Tenth Street
Guadalupe, CA 93434
925-3010 for reservations

L. L. Davis Community Center

1232 De la Vina St.
Santa Barbara, CA 93101
692-4979 for reservations

Lompoc Senior Nutrition Center

1120 Ocean Ave.
Lompoc, CA 93436

310-1557 for reservations

Luis OASIS Senior Center

420 Soares Street
Orcutt, CA 93455
925-3010 for reservations

Presidio Springs

721 Laguna
Santa Barbara, CA 93103
692-4979 for reservations

Union Plaza

120 N. Broadway
Santa Maria, CA 93454
925-3010 for reservations

Villa Caridad

4204 Calle Real
Goleta, CA 93110
692-4979 for reservations

Other Nutrition Programs

Buellton Senior Center

164 Highway 246
Buellton, CA 93427
688-4571

Monday thru Friday at noon
(one day notice). Fee \$4.50 and
scholarships available.

Cliff Drive Senior Luncheon

1435 Cliff Dr.
Santa Barbara, CA 93109
965-4286

A lunch is served at 11:00 am
the first and third Thursday on a
donation basis. Open to all. Not
open during August.

Martha's Meals

St. Peter's Church
402 S. Lincoln
Santa Maria, CA 93454
922-3575

A free sack lunch is available to pick
up between 3:00 p.m.. - 4:30 p.m.
every weekday. Also has a free food
pantry.

Solvang Senior Center

1745 Mission Drive
Solvang, CA 93463
688-3793

Monday thru Friday at noon (one
day notice)

Home-Delivered Meals

Home delivery can be arranged for
frail and homebound elders through

several local organizations.

Community Action Commission

"Healthy At Home"

5638 Hollister Ave Suite 230
Goleta, CA 93117
692-4979

401 West Morrison, Bldg. D
Santa Maria, CA 93458
925-3010

A hot noon meal is delivered to
frail, at-risk homebound persons
aged 60 years of age or older five
days a week. Frozen meals may be
provided for weekends. Meals are
provided throughout Santa Barbara
County. The suggested donation is
\$2.75.

Meals-on-Wheels

Lompoc

Po Box 531
Lompoc, CA 93438
736-3257

Meals are delivered to any
homebound person. Regular meals
are delivered as a refrigerated meal.
Special diet meals are delivered as
hot meals. Meal delivery is usually
between 10:00 a.m. and Noon on
Monday thru Friday (No weekend
delivery). Cost is \$3.50 per meal.

Santa Maria

200 W. Cook St.
Santa Maria, CA 93454
938-1200

Meals are delivered to homebound
persons. Service is limited to
five days a week – no service on
Sundays or Thursdays. Cost is
\$3.00 per meal, sliding scale is
offered. Can provide medical diet
needs.

Santa Barbara

PO Box 6099
Santa Barbara, CA 93160-6099
683-1565

A hot noon meal is delivered to
homebound seniors seven days
a week including holidays. A
meal fee is charged. Call for more
information between 9 a.m. and
Noon.

FOOD & NUTRITION

Santa Ynez Valley

Atterdag at Home, Inc.
636 Atterdag Rd
Solvang, CA 93463
350-8478

Meals are delivered Monday thru Friday to any homebound person. \$4.50 per meal is requested. Some financial assistance is available.

Santa Maria Wisdom Center

1414 N. Broadway, Ste. A
Santa Maria, CA 93454
354-5320
349-9810

Delivery is available in Santa Maria, Orcutt, Lompoc, Nipomo, and 5 Cities.

Fee is \$5.50. Meal includes dinner and dessert, (Monday - Friday) and open to all ages.

Supplementary Food

The following agencies supply food to people in need. Each program has its own eligibility criteria so it is advisable to call for information.

Food for the Heart

POB 3908
Santa Barbara, CA 93130
334-5292

www.sbfodfromtheheart.org

Provides adults in the Santa Barbara City area with a weekly bag of food. Adults must not be eligible for other meal programs or on waiting list.

Organic Soup Kitchen

315 Meigs Road Suite A #369
Santa Barbara, CA 93109
284-3552

contact@organicsoupkitchen.org
Providing weekly meals for seniors with a suggested donation in Santa Barbara.

Food Bank Sites

Brown Bag Program

4554 Hollister
Santa Barbara, CA 93110
967-5741
490 W. Foster Rd.
Santa Maria, CA 93455
937-3422 x107

www.foodbanksbc.org

Provides free groceries to low income seniors 60 and over twice monthly at sites throughout the County. Limited home delivery available.

Catholic Charities

609 E. Haley
Santa Barbara, CA 93103
965-7045

6647 El Colegio Rd.
Isla Vista, CA 93117
965-7045

4711 Hwy 166
New Cuyama, CA 93254
922-2059

4681 11th Street
Guadalupe, CA 93434
922-2059

941 Walnut St.
Carpinteria, CA 93013
684-8621
Foxen Elementary School
4949 Foxen Canyon Rd
Sisquoc, CA 93454
922-2059

All above are Mobile Food distribution sites, and offer pantry items as available in emergency situations.

Food Bank of Santa Barbara County

490 W. Foster Rd.
Santa Maria, CA 93455
937-3422
Fax 937-8750

4554 Hollister Avenue
Santa Barbara, CA 93110
967-5741

www.foodbanksbc.org

Food Bank provides food for those in need by obtaining surplus food for distribution through its family of member agencies. No food provided for individuals at Food Bank offices. Call Food Bank for a referral to a site nearest you.

Santa Ynez Valley People Helping People

545 Alisal Rd.
Solvang, CA 93463
686-0295

USDA surplus and other food are

distributed to low-income Santa Ynez Valley residents.

Unity Shoppe

1401 Chapala St.
Santa Barbara, CA 93103
965-4122

Receives referrals for food and clothing. Open Monday- Saturday 10 a.m. - 6 p.m. Also has a Job Smart program.

Additional Resources

Grocery Resources

Senior Connection maintains a list of stores in your area that deliver, and of errand services that do your shopping. Homemaker Programs can sometimes assist with shopping. In addition:

Hospital Meal Discounts

Lompoc Hospital District

1515 E. Ocean Ave
Lompoc, CA 93436
737-3300

Offers seniors 55 and over a nutritious meal for \$4.36 and 10% discount on all other items.

Marian Regional Medical Center

1400 East Church St.
Santa Maria, CA 93454
739-3514

Seniors are offered a 25% discount on meals in cafeteria.

Health for Life Nutrition workshops.

Santa Barbara Cottage Hospital

400 W Pueblo
Santa Barbara, CA 93105
682-7111

Seniors are offered a 20% discount in the hospital's cafeteria.

Community Gardens

Community gardens can improve the quality of life for people participating. A community garden can grow vegetables, flowers or more. A community garden can produce nutritious foods, reduce food budgets, create opportunities for recreation, exercise, therapy, socialization, preserves green space, and conserves resources.



Community
Action
Commission
OF SANTA BARBARA COUNTY

Join us for Lunch



Senior lunches available

Monday through Friday

Served at 13 senior centers – countywide
Home-delivery available for eligible seniors

Donation suggested – no fees

For information call

South County 805-683-4458 • North County 805-925-3010

FOOD & NUTRITION

Isla Vista

Ester Park Community Garden

Between Camino del Sur and
Camino Corto
968-2017

Lompoc Community Garden

737-9968
lompoccommunitygarden@gmail.com

Santa Barbara Sponsored by the City Recreation Department

www.santabarbaraca.gov
\$64 resident \$75 non-residents per
year fee; 10' x 20' plot

Pilgrim Terrace Community Garden

Pilgrim Terrace Dr at Modoc Rd
897-2560 (or visit Westside
Center)

Operation hours: dawn to 1/2 hour
after sunset

Rancheria Community Garden

Rancheria St near Montecito St.
897-2560 (or visit Westside
Center)

Operation hours: dawn to 1/2 hour
after sunset

Yanonali Community Garden

E. Yanonali St. at Soledad St.
897-2560 (or visit Franklin Center)
Operation hours: dawn to 1/2 hour
after sunset



Mobile Food Pantries and Mobile Farmers Markets

The Mobile Food Pantries and Farmers Markets, in participation with the Santa Barbara County Food Bank, provide free food distribution programs for low income individuals and families. Participants do not need to apply; simply show up at various community center locations to receive free groceries. Participants should bring their own bags or boxes to carry the food.

897-2582
897-2547

Schedule for Food Pantries

1st Tuesday at 1:30 pm
Parque de Los Ninos
3rd Tuesday at 1:30 pm
Franklin Center.

Schedule for Farmers Market

vegetables only

Mondays at 1:00 pm
Westside Center
Mondays at 1:30 pm
Davis Community Center
Thursdays at 1:30 pm
Franklin Center

Food through the Mail

Several for profit companies have entered a new business model that mails food to customers. They are commonly referred to as 'meal kit companies'. Available to all ages. There is a subscription cost. Some of the companies are: Blue Apron, Hello Fresh, Gobble, and Purple Carrot.

CalFresh

CalFresh is a supplemental program that helps low-income individuals and families buy the food they need in order to stay healthy. Benefits are provided on an electronic card that works like a bank debit card, and is accepted at grocery stores and markets, as well as some Farmer's Markets. The CalFresh Program can add to your food budget to put healthy and nutritious food on the table.

Who is eligible for CalFresh?

In general, CalFresh is available to individuals and families with a gross income of 130% or less of the federal poverty line, but several factors can affect eligibility (such as net income, age, and other aid types received). The income level for an aged 60 and over or disabled household is 200% of the federal poverty level. Again, there are numerous factors that are involved with eligibility and the level of benefits.

Persons who currently received SSI/ SSP are not eligible for CalFresh.

You can use a pre-screening tool (www.mybenefitsCalwin.org) to see if you are likely to be eligible. You must be a citizen or legal resident to receive CalFresh.

How can I apply?

You can visit offices listed below, call our toll-free automated phone number (1-866-404-4007); or submit an application online. The County Department of Social Services determines eligibility based on the information you provide on your CalFresh application and any required verifications. You may request expedited (faster) service in certain emergency circumstances (such as little or no cash, and/or emergency need for housing).

Santa Barbara

234 Camino del Remedio
681-4401

Lompoc

1100 W. Laurel Ave.
737-7080

Santa Maria

2125 S. Centerpointe Pkwy.
346-7135

There are a variety of services to promote and maintain health in Santa Barbara County. Several specialized centers exist to address specific concerns as well as low cost clinics to provide access for all residents.

Health Care Centers

Santa Barbara County Health Care Services County Health Care Centers

www.countyofsb.org/phd

Clinical services are provided through federally qualified health care centers (FQHC's) located throughout the County. Services are available to all members of the community. Medi-Cal and Medicare are accepted. For those without Medicare or Medi-Cal, payment is on a sliding fee basis. No services are denied due to inability to pay. Specialty clinics available .

Carpinteria
931 Walnut Ave.
Carpinteria, CA 93013
560-1050

Franklin Center
1136 E. Montecito St.
Santa Barbara, CA 93103
568-2099

Lompoc
301 North R St.
Lompoc, CA 93436
737-6400

Santa Barbara
345 Camino del Remedio
Santa Barbara, CA 93110
681-5488

Santa Maria
2115 S. Centrepointe Pkwy.
Santa Maria, CA 93455
346-8410

Santa Barbara Neighborhood Clinics www.sbcclinics.com

Santa Barbara Neighborhood Clinics is a private nonprofit corporation that have been designated as FQHC's. Services are funded by fee for service,

grants and government programs. There are four freestanding clinics Website: www.sbcclinics.org

Eastside Neighborhood Clinic

915 N Milpas St.
Santa Barbara, CA 93103
963-1641

Goleta Neighborhood Clinic

5580 Calle Real
Goleta, Santa Barbara, CA 93111
617-7878

Isla Vista Neighborhood Clinic

970 Embarcadero del Mar
Isla Vista, CA 93117
968-1511
Fax 968-7041

Westside Neighborhood Medical Clinic

628 W. Micheltorena St.
Santa Barbara, CA 93101
963-1546

American Indian Health & Services

4141 State St., # B-11
Santa Barbara, CA 93110
681-7356
Fax 681-7358

American Indian Health & Services is committed to empowering our community by delivering accessible, socially responsive, and culturally appropriate health care. The clinic serves people of all ethnicities through the framework of the traditional circle of physical, social, emotional and spiritual well-being. Clients are cared for in an atmosphere that respects individuality and confidentiality.

Pacific Central Coast Health Centers

Marian Community Clinic

117 West Bunny Avenue
Santa Maria, CA 93458
739-3890

Family Medicine Center

1400 E. Church Street, Building 8
Santa Maria, CA 93454-4175
739-3561

217 W. Central Ave Ste.G
Lompoc, CA 93436
735-4292

Family Health Center

5075 S. Bradley # 131
Santa Maria, CA 93455
332-8155

1510 E. Main St.,Ste 104C
Santa Maria, CA 93454
349-8514

Community Health Centers of the Central Coast

2081 Santa Maria Way #A
Santa Maria, CA 93455
934-5400
1835 N. Broadway
Santa Maria, CA 93454
345-3701

4581 10th St. #C
Guadalupe, CA 93434
343-5577
425 W. Central #201
Lompoc, CA 93436
737-1169
www.chccc.org

Sansum Clinic

Sansum Clinic, Pueblo Multi-Specialty
317 W. Pueblo Street
Santa Barbara, CA 93105
681-7500

Sansum Clinic, Pesetas Multi-Specialty
215 Pesetas Lane
Santa Barbara, CA 93110
681-7500

Sansum Clinic, Carpinteria
4806 Carpinteria Avenue
Carpinteria, CA 93013
566-5080

Sansum Clinic, Lompoc Multi-Specialty
1225 N. "H" Street
Lompoc, CA 93436
737-8700

www.sansumclinic.org
1(800)4-SANSUM

Sansum Clinic is an independent non-profit healthcare organization providing the full spectrum of health care throughout Santa Barbara County. Services are provided at 23 patient care locations, including primary care and more than 30 specialties. Accredited by the Institute of Medical Quality, Clinics are located in Santa Barbara and Goleta, Lompoc, Carpinteria, Santa Maria and Solvang outpatient

HEALTH SERVICES

surgical and medical center at 4151 Foothill Road in Santa Barbara provides enhanced coordination of services and offers more advanced surgical options for patients.

Santa Ynez Tribal Health Clinic

90 Via Juana Lane
PO Box 539
Santa Ynez, CA 93460
688-7070
Fax 686-2060
www.sythc.com

This clinic is located in the Santa Ynez Reservation and serves American Indians and is available to all members of the community. Offers sliding fees based on income and available programs.

V.A. Health Clinic

4400 Calle Real
Santa Barbara, CA 93110
683-1491

1550 E. Main St.
Santa Maria, CA 93454
354-6000

Palliative Care

"Palliative care" is a way of caring for patients who are facing a life-threatening illness. By enhancing patients' comfort and controlling pain, palliative care ensures the highest possible quality of life regardless of the person's age, stage of disease or need for other therapies. Palliative care is provided in many different settings and professional fields.

Hospice of Santa Barbara

2050 Alameda Padre Serra, Ste 100
Santa Barbara, CA 93103
563-8820

The *Patient Care Services* program at Hospice of Santa Barbara is a relationship based approach to supportive medical care. This program will serve patients in any stage of a life threatening illness or those in active medical treatment along with their family and caregivers.

The purpose of this program is to assist the patient and their families manage the impact of their medical

condition by providing Medical Social Work, Spiritual Care, and Volunteer Services in the home.

Marian Regional Medical Center (Dignity Health)

739-3943

Palliative Care is specialized medical care that focuses on relieving and preventing the suffering of patients with serious illnesses to improve quality of care for both patients and their families. This type of care focuses on providing patients with relief from pain, symptoms and the stresses caused by a serious illness.

Dignity Health (Marian Regional Medical Center) Palliative Care services are provided by an interdisciplinary team of physicians, registered nurses and other expert specialists who work with a patient's primary physician and any other physician specialists to provide added support. Palliative Care medicine is appropriate for patients at any age and in all disease stages including those undergoing treatment for curable illnesses, chronic diseases and patients nearing end-of-life.

Dignity Health Hospice is a comprehensive Medicare Certified Hospice Program serving Northern Santa Barbara County. Accreditation by Joint Commission. For more information, contact the Palliative Care team at 739-3943.

Palliative Care Consultation Service at Cottage Hospital

PO Box 689
Santa Barbara, CA 93102
569-8393

Cottage Hospital Palliative Care team works with the patient's primary care physician to address symptom management while the patient is in the hospital. The team also serves the patient by enhancing communication between caregivers and family members, providing an extra layer of emotional support during hospitalization. The team

manages symptoms such as pain, shortness of breath, nausea, anxiety or depression, constipation or diarrhea, loss of appetite, fatigue, agitation or restlessness.

The program is open to any patient in the hospital who is coping with a chronic, progressive or life-threatening illness. Introduced early in the disease process, palliative care can be woven into the care plan and can provide ongoing support during later hospital stays. Typically, all costs for palliative care services are covered by the partnership between the sponsoring organizations which include Cottage Health System, Visiting Nurse and Hospice Care and the St. Francis Foundation.

Visiting Nurse & Hospice Care

512 East Gutierrez, Suite A
Santa Barbara, CA 93103
965-5555

Visiting Nurse & Hospice Care partners with the Cancer Center of Santa Barbara and Sansum Clinic to provide a Community Palliative Care Program. The mission of this program is to provide palliative care to improve quality of life for those patients and their families who are facing a life threatening illness outside the hospital setting.

The Community Palliative Care team consists of a doctor, nurse and nurse practitioner specially trained in palliative care. They treat pain and other symptoms, and address patients' and family members' emotional and social issues and spiritual concerns. A primary focus of this program is to connect patients and families to community resources, and provide a smooth transition when the patient moves from the hospital to home, or to another care setting. To find out more about Palliative Care, call 690-6212.

Physician Referral

Central Coast Medical Association
5350 Hollister Ave., #A 4

Santa Barbara, CA 93111

683-5333

Fax 967-2871

sbcms@sbmed.org

www.sbmed.org - go to "Find a Physician"

The Medical Association will refer you to physicians of various specialties who are members of the Association.

Contact HICAP at 800-434-0222 for information about Physician/Suppliers who accept Medicare Assignment.

Rehabilitative/ Therapeutic Services

Rehabilitation centers provide professional restorative care designed to help people who have been disabled due to illness, accident, or injury.

Rehabilitation services fall into the following three categories: (1) in-patient hospital care; (2) out-patient care (the patient visits the facility for treatment but does not stay overnight.); and (3) in-home services (treatment is given in the patient's home - patient must be "home-bound").

Medicare will pay for medical rehabilitation costs if the patient has the potential for rehabilitation, , and certain types of skilled care are required. Medicare Part A covers services for in-patient and homebound persons; Part B covers 80% of out-patient costs. A physician's referral is required.

Medicare covers the full cost of in-home visits by rehabilitation therapists when the patient is homebound, has rehabilitation potential, and the agency providing the service available is a Medicare Certified Home Health Agency.

In Patient/Outpatient Services

Cottage Rehabilitation Hospital

2415 De La Vina

Santa Barbara, CA 93105

569-8999 ext. 82102

Fax 687-3707

www.cottagehealthsystem.org/rehab

Keck Center for Outpatient Services

569-8999 ext. 82403

The Tuohy Foundation Aquatic Center

569-8999 Ext. 82552

Cottage Rehabilitation Hospital (CRH) provides comprehensive medical rehabilitation services for both outpatient and inpatient care. The goal is to empower people with disabilities to achieve optimal quality of life. The rehabilitation team employs a transdisciplinary approach to the rehabilitation process to address the medical, physical, cognitive, neuropsychological and family needs of the patient. Working together as a team, physicians, therapists and nurses develop individualized courses of treatment to help each patient set and reach practical, patient-focused goals.

Cottage Rehabilitation Hospital's full range of services include: Acute Rehabilitation, Pain Management, Physical Therapy, Occupational Therapy, Orthopedic Rehabilitation, Outpatient Brain Injury Services, Psychology/Neuropsychology, Speech and Language Pathology, Stroke Rehabilitation and Therapeutic Recreation.

The Cottage Rehabilitation Hospital features the Tuohy Foundation Aquatic Center which offers a variety of aquatic therapy classes and programs for patients as well as community members.

Through its Keck Center for Outpatient Services, CRH offers adapted driving services including a pre-driving evaluation, behind-the-wheel evaluation, driver training and evaluation and training on adaptive equipment. The services are for any patient or community member whose physical or cognitive disability has the potential to impair driving ability.

Project Re-Entry

569-8999 Ext 82101

Project Re-Entry is a therapeutic re-socialization program for stroke victims and their caregivers.

Vista del Monte Fitness, Aquatics and Physical Therapy Center

3775 Modoc Road
Santa Barbara, CA 93105
879-5556

Vista del Monte's Fitness and Aquatic Center is committed to restoring functional capabilities and to maintaining the health and fitness of older adults and other residents of the Santa Barbara Community. The comprehensive wellness approach is provided by board certified therapists in a comfortable environment for older adults. Services include a heated pool, SwimEx hydrotherapy pool and a gym with senior-friendly fitness equipment. Vista del Monte accepts Medicare, HMO and most private insurances when therapy is ordered by a physician. One can call for a complimentary Fall Risk Assessment.

Other Rehabilitative Services

Independent Living Resource Center

423 W. Victoria St.
Santa Barbara, CA 93101
963-0595 (V/TDD)

327 E Plaza Dr., # 3A
Santa Maria, CA 93454
925-0015 (V/TDD)

www.ilrc-trico.org

ILRC provides a wide range of non-medical rehabilitative services to persons with disabilities. Services include peer/benefits counseling, independent living skills, training, personal assistant referral services, sign language interpreting, advocacy, employment and housing services, and information and referral to other service provider organizations.

Jodi House

625 Chapala St.
Santa Barbara, CA 93101
563-2882
563-3982 (FAX)

HEALTH SERVICES

info@jodihouse.org
www.Jodihouse.org

Jodi House supports and empowers brain injury survivors not merely to survive, but to thrive. The day program in Santa Barbara is open Monday-Friday, 11 am to 4 pm and includes a variety of classes geared toward strengthening a survivor's cognitive, physical and social function. Jodi House also offers employment services in partnership with the Department of Rehabilitation, case management services in the tri-counties and a resource and referral program for survivors, their families and loved ones. Adult survivors of traumatic and acquired brain injury are eligible for Jodi House services and are encouraged to call 563-2882 ext. 3 for more information and to set up a tour.

Support Groups - Chronic Conditions

Some non-profit groups, such as the Alzheimer's Association, Arthritis Foundation and Parkinsons' Association sponsor ongoing special exercise classes and patient and caregiver groups to cope with that disease. See **Support Groups in another section of the Directory.**

Blood Bank

United Blood Services

4213 State St.
Santa Barbara, CA 93110
965-7037
Fax 965-3113

1770 S. Broadway
Santa Maria, CA 93454
928-2546
Fax 922-8751

The Blood Bank collects, tests and processes blood donation to supply hospitals.

Blood Pressure Screening

Most senior centers, clinics, hospitals and some pharmacies in Santa Barbara County provide regularly scheduled blood pressure checks at low or no cost. Call facility for specifics.

Cancer

Breast Cancer

Early Detection

Medicare will pay for a mammogram every year. The State sponsors a program called "Every Woman Counts" to encourage early detection of breast cancer. The woman must be age 40 or over and meet income requirements. The program applies to those with no other health insurance and who cannot afford the fee-for-service. To access the Every Woman Counts Locator Service, go to www.dhcs.ca.gov. Call for information about a free clinical breast exam and mammogram.

Call 800-511-2300 to reach a Cancer information specialist, available 24/7 to answer any specific questions about a cancer diagnosis or treatment.

American Cancer Society

1432 Chapala Street
Santa Barbara, CA 93101
963-1576
1-800-227-2345 (24/7, including holidays)
www.cancer.org

Hours: Mon-Fri: 9 am - 5 pm

The American Cancer Society provides programs and services for cancer patients, such as "Look Good, Feel Good" and "Road to Recovery."

Breast Cancer Resource Center

55 Hitchcock Way, Suite 101
Santa Barbara, CA 93105
569-9693
Fax 569-9243

Programs & support for individuals with breast cancer.

Cancer Information Center

Marian Mission Hope Cancer Center

1325 Church Street
Santa Maria, CA 93454
219-HOPE (4673)
missionhopecancercenter.com

Mission Hope Cancer Center is the only comprehensive state-of-art integrated oncology facility in the region, uniting oncology treatment, imaging, research, education and outreach services. Their caring oncology nurse navigators are available to guide patients through services which include cancer prevention, risk, biopsy, treatment and survivorship, supporting patients at no charge.

Dental Services

Medicare does not cover routine dental care such as x-rays, cleaning, filings, extractions, or dentures.

Routine Dental Referral and Emergency Care

American Indian Health & Services

4141 State St # B2-B5
Santa Barbara, CA 93110
696-1002

The Dental Clinic is staffed with five full-time dentists and a registered dental hygienist. The Clinic offers preventative and restorative care for adults and children. They accept Medi-Cal and Cen Cal for adults and children

Denti-Cal Dental Care Dentist Referral

Services for those eligible for Medi-Cal

1-800-322-6384
www.denti-cal.ca.gov

Current dental services include: exam and x-rays, cleanings, fluoride treatments, fillings, anterior root canals, prefabricated crowns, extractions, full dentures and other medically necessary services. There is an annual cap of \$1,800 for eligible dental services. Approved dental services may exceed allowable amount with prior authorization. For most current benefit information, go to www.denti-cal.ca.gov and access the "What's New" section on the website's home page.

Eastside Family Dental Clinic

923 N. Milpas St
Santa Barbara, CA 93103
884-1998

Become an active participant in your good health.



Programs include:

- Advance Directives
- Back Wellness
- Balance & Mobility Training
- Diabetes Education
- Dementia Caregivers Support
- Fibromyalgia Support & Education
- Healthier Living with Ongoing Health Conditions
- Heart Health
- Hip or Knee Replacement Seminar
- Lymphedema Education
- Medicare Information
- Neck & Posture Wellness
- Nutrition Navigator
- Oncology Patient Support Programs
- Pre-Diabetes
- Stop Smoking Help
- Stress Management
- WomenHeart Support Group

Our Health Education Programs are designed with you in mind. All are taught by professionals, include take-home materials and are available on an ongoing basis. They are free of charge or low in cost and are open to the community.

For more information or to register online visit
www.SanumClinic.org/Classes or call toll-free (866) 829-0909
Visit our Health Resource Center located at 215 Pesetas Lane

Informing + Empowering

We provide the full spectrum of services ranging from primary care to more than 30 specialties at our 22 patient care locations throughout Santa Barbara County. One of the many benefits of receiving care at Sanum Clinic is the coordination of medical services across all departments.

- More Than 30 Medical Specialties
- 22 Patient Care Locations Throughout Santa Barbara County
- New Medical & Outpatient Surgery Center and Eye Center in Santa Barbara
- Convenient Urgent Care Centers Open Evenings and Weekends
- Online Access to Your Electronic Health Record
- Health Education Programs and Health Resource Center
- Annual Flu Shot Program
- Community Health Screening Program



Learn more at www.SanumClinic.org

1 (800) 4-SANUM

1 (800) 472-6786

HEALTH SERVICES

Fax 884-1875

www.sbcclinics.org

Goleta Neighborhood Dental Clinic

164 Kinman Ave.

Goleta, CA 93117

617-7900

www.sbcclinics.org

Clinics at both sites provide full services through Medi-Cal and a sliding fee scale. Emergency hours for people experiencing significant pain may walk into the Clinic site at 7:45 a.m. Monday through Saturday. Sponsored by the Santa Barbara Neighborhood Clinics.

Community Health Centers of the Central Coast Dental Clinics

425 W. Central Ave., Ste 201

Lompoc, CA 93436

737-1169

210N. Broadway

Santa Maria, CA 93454

347-1171

1414 S. Miller St., Ste 8

Santa Maria, CA 93454

345-3702

People Helping People

545 Alisol Rd.

Solvang, CA 93463

686-0295

www.syyphp.org

People Helping People has a service to help low income older adults afford dental care. The program will intake individuals who meet the low income guidelines. If approved, the individual then goes to a local dentist participating in the program to receive the dental care with a 50-60% discount. PHP will pay the dental provider for the services and will then establish a payment plan for the individual to pay back their program.

Santa Barbara - Ventura Dental Society

1607 E. Thompson Blvd.

Ventura, CA 93001

648-7282

Fax 648-5154

www.sbvcds.org

Santa Ynez Tribal Health

90 Via Juana Lane

Santa Ynez, CA 93460

688-7070

Fax 686-2060

www.sythc.com

Provides cleanings, x-rays, fluoride, extractions and root canals.

Services are available on a sliding fee scale. Low income, uninsured, Medi-Cal and some private insurances are accepted.

Flu Shots and Vaccinations

Flu shots and vaccinations are generally available during the October – November period. Call Senior Connection at 800-510-2020 for information about available clinics for flu shots.

Health Assessment & Health Promotion

Santa Barbara Cottage Hospital Parish Nursing

PO Box 689

Santa Barbara, CA 93102

563-8636

Cottagehealth.org

Provides health education and support within participating faith communities in south Santa Barbara County area.

Health Screening Fairs

Fairs are sponsored by local hospitals and other health care facilities. Call the nearest facility for more information.

Hearing

Since hearing loss may be related to a number of causes, it is good to begin with a visit to a licensed physician or a specialist in diseases of the ear for a thorough examination. An audiological examination will be an important part of the procedure. In-depth audiological testing intended to evaluate the nature and degree of hearing loss is reimbursable by Medicare at 80% of the approved charges after the deductible has been met.

Medicare does not cover hearing aids or routine hearing examinations directly related to the prescribing, fitting, or changing of hearing aids.

Medicare may cover hearing aid costs if a medical evaluation from a physician has been obtained, and if the need has been verified.

Medi-Cal and some supplemental insurance policies will cover hearing testing by an audiologist and any medically necessary hearing aids. Check with a Cen Cal Health representative or with your supplement insurance company.

Definitions

Ear, Nose and Throat (ENT) physicians specialize in the care of these areas of the body. Otolaryngologist and otorhinolaryngologist are also technical terms for ENT physicians.

Audiologists have advanced training in testing and evaluation of hearing. They can prescribe individual hearing aids. Some audiologists also fill prescriptions for hearing aids.

Hearing Aid Company Representatives often offer free hearing tests; however, they are usually not audiologists.

Television Caption Decoding

Many prime time television programs are now produced with closed captions. Closed caption is written dialogue that can be read on the TV screen by those with serious hearing loss. The device can be purchased locally and attached to a TV.

Independent Living Resource Center (ILRC)

423 W. Victoria St.
Santa Barbara, CA 93101
963-0595 (V/TDD)
Fax 963-1350

327 E. Plaza, Suite 3A
Santa Maria, CA 93454
925-0015 (V/TDD)
Fax 349-2416

www.ilrc-trico.org

ILRC provides many communication services for deaf and hearing impaired persons. These services include interpreter registry, , document translation, and other services

No/Low Cost Hearing Aids and Services

Ear of the Lion Foundation

A Lions Club program providing hearing aids which have been donated and reconditioned for use by those who need but cannot afford them.

For information on general information on Hearing Services, go to Lion's Club International at

<http://www.lionsclubs.org/EN/how-we-serve/health/hearing-programs.php>

Starkey Hearing Foundation

Hear Now Program

1-800-328-8602

www.hearnow@starkey.com

www.starkeyhearingfoundation.org

Hearing Aid Assistance may be available - call to discuss eligibility and request an application.

Other Hearing Resources

Stewart & Louisa MacDougall Eye Center

Santa Barbara Cottage Hospital

569-8264

2400 Bath Street

Santa Barbara, CA 93105

Cottagehealth.org

Hours: Mon 10:30 a.m. - 1:30 p.m.
and Thurs 2:00 - 5:00 p.m.

Other Resources

HELP-4-HEP (Hepatitis C Helpline)

1-877-435-7443

9am-7pm EST Mon-Fri

HIV InfoLine

273 Ninth Street

San Francisco, CA 94103

415-558-8669

1-800-822-7422

10am-4pm Mon-Fri PST

www.projectinform.org

National info line operated by Project Inform in San Francisco. P that provides treatment and health care information to people living with HIV, their providers and support network.

Medical Board of California Central Complaint Unit

2005 Evergreen St # 1200
Sacramento, CA 95815
800-633-2322

www.mbc.ca.gov

According to State law, licensed hearing aid dispensers must provide a specified warranty to customers covering the first thirty days from the purchase date. Hearing aid consumers should refer to their purchase contract to understand their rights. Complaints may be filed with this Board. To obtain a complaint form or to ask further questions, call the Hearing Aid Dispenser's Examining Committee at: 800-633-2322.

Telephone Services

Deaf and Disabled Telecommunications Program is a service of the California Public Utilities Commission.

California Relay Service

Communicating with deaf and some hard-of-hearing people via a standard telephone can be difficult. Although many deaf and hard-of-hearing people have electronic telephone devices, referred to as TTY or TDD that allow them to type their messages to others with similar devices, few hearing households and businesses have

the telephone equipment to communicate with those devices.

The California Relay Service addresses this need. Hearing callers trying to contact the deaf by telephone can call an operator who will assist with the call. The operator acts as a middleman in an otherwise normal telephone call. You talk to the operator, the operator types your dialogue, the call recipient reads the message and types a response and the operator reads the message to you. Using the system is simple.

To access a CRS operator, dial 711
English - 800-735-2929
Spanish - 800-855-3000

To reach a person who has TTY:
English - 800-735-2922
Spanish - 800-855-7200
Speech to Speech - 800-854-7784
www.ddtp.org

This resource has TTY assistance available in seven languages. For more information, go to the website.

California Telephone Access Program (CTAP)

PO Box 30310
Stockton, CA 95213
1-800-806-1191
Fax 800-889-3974
TTY 800-806-4474



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Lompoc Skilled Nursing & Rehabilitation Center

1428 West North Avenue
Lompoc, California 93436

805-735-4010

www.lifegec.net/lompoc



HEALTH SERVICES

Mon-Friday 7AM to 6PM
Saturday 9 AM- 4 PM

Center in Santa Barbara
Located inside the Independent Living Resource Center
423 W. Victoria Street,
Santa Barbara, CA 93101
Voice Mail: 800-995-6831

CTAP offers specialized telephone equipment and network services at no cost to qualified California residents who have difficulty using the telephone. Eligibility includes being certified as having at least one of the following disabilities either temporarily or permanently: deaf/deafened, hard of hearing, cognitive loss, impaired mobility, blind/low vision, and speech impairment.

Tuberculosis Testing

Check with your Primary Care Provider, who should be able to provide TB testing upon request, or refer you to another resource for this service.

Urinary Incontinence

An involuntary loss of bladder control, urinary incontinence is estimated to affect more than 20 million Americans. Unfortunately, most people who experience incontinence are either unaware that anything can be done, or are too embarrassed to seek help.

Incontinence is not a disease. Most incontinence can be cured or greatly improved after proper diagnosis. Many treatments such as bladder training, medications, pelvic muscle exercises, surgery and outpatient procedures involving collagen injections, have been successful in restoring and enhancing bladder control.

Incontinence is a symptom with many causes, so it is important to seek treatment from a physician who specializes in treating incontinence. For more information on incontinence and/or reference to a specialist in your area, call the Bladder Control Hotline at 800-BLADDER (800-252-3337).

Cottage Rehabilitation Hospital

Keck Center for Outpatient Services

2415 De La Vina Street
Santa Barbara, CA 93105
569-8900 x82403

Cottagehealth.org/rehab

Provided by a licensed physical therapist, the program is an adjunct or alternative to medication or surgery. Services require an appointment and physician referral.

Tobacco Prevention Services

The importance of quitting smoking is well known. Counseling to quit smoking is available via telephone and with web-based resources.

California Smoker's Hotline

English-800-662-8887 (NO BUTTS)
Spanish-800-456-6386 (NO FUME)

Other Resources

National Cancer Institute

1-877-44U-QUIT

www.TobaccoFreeCA.com
www.nobutts.org

Smokefree.gov

1-800-QUIT NOW

Stop Smoking Programs:

California Smokers Helpline

(1-800-NO-BUTTS)
Spanish: 1-800-456-6386

Specially trained counselors are available to provide free information and support by telephone.

Public Health Department

Santa Barbara

681-5407

www.tobacco@sbcphd.org

Information on support services is available.

If you are ready to quit, a Helpline counselor can set you up with a "how-to quit plan" that's right for you. Your first call will be answered by an intake screener who will send you a packet of helpful information. The packet will contain a number you can call to arrange a consultation

with a cessation counselor.

There are no community-based classes being offered in Santa Barbara County.

Tobacco Prevention Program

Smoking Cessation Program

Cottage Health

Toll free 1-855-CHS-WELL
1-855-247-9355

The Tobacco Prevention Settlement Program (TPSP) provides a variety of prevention, enforcement, and support services to the community. Goals are to prevent youth, and all non-smokers, from becoming tobacco users, to assist smokers in their efforts to quit, and to protect the public from the harmful effects of tobacco and secondhand smoke.

Tobacco related materials and trainings are available to the public

For persons covered by Cen-Cal Health (Medi-Cal), the Program offers FDA-approved tobacco cessation products for their members:

- Nicotine Patches
- Nicotine Gum or Lozenges
- Nicotine Inhaler or nasal spray (with prior authorization)
- Bupropion SR (Zyban)
- Varenicline (Chantix)

Vision

Medicare is very specific about what it will and will not cover in the area of eye care and vision correction. Medicare does not cover routine testing directly related to the prescribing or fitting of eyeglasses, or the purchase of frames or lenses. Speak to an ophthalmologist or optometrist about conditions that are covered.

Medi-Cal and some supplemental insurance policies will cover vision testing and any medically necessary glasses. Check with a CenCal Health Beneficiary Representative at your nearest County Social Services office or check with your insurance company.

Specialist Referral

EyeCare America

American Academy of Ophthalmology

PO Box 429098
San Francisco, CA 94142 -9098
877-887-6327
Fax 415-561-8567

The Project is for seniors age 65 and older who are U.S. Citizens or Legal Residents and have no access to an ophthalmologist (i.e. through an HMO or other prepaid health plan such as armed forces or VA). The Program links a person with a local volunteer ophthalmologist who will provide a medical eye exam at no out-of-pocket cost and up to one year follow-up care for any condition diagnosed during the initial exam. There is also a Glaucoma Program for those who have not had an eye exam in 12 months or more and are at increased risk for glaucoma, determined by age, race and family history.

Eyeglasses, prescriptions, hospital services and fees of other medical professionals are not covered.

Definitions

Ophthalmologist - These are physicians (medical doctors) who also specialize in the diseases of the eye. In addition to vision exams, they can detect and treat other conditions of the eye. Santa Barbara County Medical Society makes referrals to ophthalmologists in Santa Barbara at 683-5333.

Optometrists - American Optometric Association – These specialists have advanced training in eye care but are not medical doctors. They provide comprehensive vision exams, including glaucoma testing, and fill prescriptions for eyeglasses and contact lenses. Members are listed in the Yellow Pages under “Optician.”

Braille Institute of America

2031 De la Vina St.
Santa Barbara, CA 93105
682-6222
Fax 687-6141

www.brailleinstitute\santabarbara.org

This organization serves Santa Barbara County and offers 60 classes for persons with limited vision in independent living skills, arts, crafts, music, technology and general education. The institute provides a consultant to demonstrate low vision aids (magnifiers) to individuals with a doctor's referral. The Institute also has a library that provides a Talking Book service. Tape cassettes of books and records of magazines, along with the machines to play them, are available at the library. Machines are repaired on site. Reading materials can also be downloaded online at the Braille website. The Braille Institute provides counseling, mobility training, and use of assistance devices for visually impaired persons.

Eye Clinic/County Health Clinic

Santa Barbara
681-5488

Santa Maria
346-7230

Lompoc
737-6400

An ophthalmologist is available by appointment only and requires referral from a Primary Care Physician. Provide glaucoma, cataract and diabetic eye exams. Services are provided on a sliding fee scale.

Independent Living Resource Center (ILRC)

423 W. Victoria St.
Santa Barbara, CA 93101
963-0595 (V/TDD)
Fax 963-1350

327 E. Plaza Dr. #3A
Santa Maria, CA 93454
925-0015 (V/TDD)
Fax 349-2416

ILRC provides many services for visually impaired persons such as independent living skills training, help in finding funding for assistive devices, personal attendant care referral and placement, and much more.

Lions Sight Conservation Foundation

PO Box 6293
Santa Maria, CA 93456
925-8022

Provides vision acuity testing

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HEALTH SERVICES

for children and adults. Assists in paying for eye exams, eye glasses, vision related aids and eye surgery. One needs to request an application for eye services.

Stewart & Louisa MacDougall

Eye Center

Santa Barbara Cottage Hospital

2400 Bath St.
Santa Barbara, CA 93401
569-8264

Glaucoma testing.

Vandenberg Village Lions Club

733-2898

Funds available to assist Lompoc senior citizens with a vision exam and glasses.

Vision Rehabilitation

As a result of a brain injury or stroke, one may need to improve visual skills necessary to perform activities of daily living, and vision rehabilitation may be needed.. In consultation with a vision specialist, occupational therapists assist in retraining those who have impairment with visual motor skills and assist in modifying tasks and/or the environment to help adaptation for those with low vision.

Keck Center for Outpatient Services

Cottage Rehabilitation Hospital

569-8900

By appointment.

SHARP Disposal

Home generated sharps ('sharps') are needles, syringes with needles, and disposable lancets. Improper disposal of sharps is a health and safety threat. Sharps should be placed in approved collection containers- leak-proof, red containers constructed of rigid, thick-walled plastics with a biohazards label. Sharps containers can be purchased at many local pharmacies and through medical supply companies. Sharp containers should never be thrown away in the trash or recycle bins. Bring sharp containers to the collection sites listed below. Most accept sharp containers free of charge. Call for days and hours of operation.

South County Locations

County Health Care Center- Franklin

1136 E. Montecito St.
Santa Barbara, CA 93101
568-2099

County Health Care Center - Carpinteria

931 Walnut Ave.
Carpinteria, CA 93013
560-1050

North County Location

City of Santa Maria Household Hazardous Waste Collection Facility

2065 E. Main St.
Santa Maria, CA 93454
925-0951 ext.7270

Operation Medicine Cabinet

The Santa Barbara Sheriff's Department and the County Public Works Department have installed secure drop-boxes at eight Sheriff's Substations which allows residents to get rid of all types of unwanted and outdated medications, including prescription and over the counter drugs.

Residents can drop off unwanted medications at the following Sheriff's Substations:

Carpinteria

5775 Carpinteria Ave.
684-4561

Goleta

4434 Calle Real
681-4100
7042 Market Place Drive
571-1540

Isla Vista

6504 Trigo Road
681-4179

Lompoc

3500 Harris Grade
737-7737

Buellton

140 West Highway 246
686-8150

Solvang

1745 Mission Drive
686-5000

Santa Maria

812-A West Foster Road
934-6150

For more information

Resource Recovery and Waste Management Division of the Public Works Department 882-3615 www.lessismore.org

Expected Producer Responsibility (Expired Meds Program)

Effective in mid to late 2017, as a result of a County Sponsored Ordinance, this EMP will go into effect in Santa Barbara County. This means that once the program is in place, pharmaceutical manufacturers MUST be responsible (at their cost) for taking back and properly disposing of, at their cost, any unused pharmaceuticals they sell here in Santa Barbara County. This means that In addition to the sites listed in the Operation Medicine Cabinet section, unused or outdated medications will be able to be disposed of either at pharmacies where they were purchased, at specified kiosk locations, or by a mail order process to be further defined. Additionally, there may be designated "take-back" events where medications can safely be turned over to proper authorities.

Home Evaluation

Perhaps you or someone you know has reached a point in life where living independently is not as easy as in the past. Assistance with housekeeping, shopping, or meal preparation may make all the difference in someone's ability to continue living comfortably at home.

There are professionals who are trained to assist you in deciding the kind of help you need and then connecting you with the appropriate resources. The agencies listed will make home visits to complete these assessments.

Coast Caregiver Resource Center (CCRC)

A Program of Cottage Rehabilitation Hospital

2415 De la Vina Street
Santa Barbara, CA 93105
569-8950 Ext. 1

www.cottagehealth/services/rehabilitation/caregiverservices

CCRC offers county-wide assessment of families/friends caring for older adults. Offers specialized information, caregiver consultation, planning assistance, counseling, support groups and respite care for family caregivers.

Dignity Health Home Health

124 S. College
Santa Maria, CA 93454
739-3830
800-549-9609

425 W. Central Ave Suite 101
PO Box 597
Lompoc, CA 93438
736-7119

Fax 735-4016

www.marianmedicalcenter.org

Completes a home health assessment to determine if home care is needed and the level of care required (personal care or skilled nursing). Requires MD referral.

Santa Barbara Cottage Hospital Parish Nursing

PO Box 689
Santa Barbara, CA 93102
563-8636
Cottagehealth.org

Provides health education and support within participating faith communities and service organizations in south Santa Barbara County area.

Visiting Nurse & Hospice Care

Santa Barbara

512 E. Gutierrez St.
Santa Barbara, CA 93103
965-5555

Santa Ynez & Lompoc Valleys
2029 Village Lane
Solvang, California 93463

Santa Ynez
693-5555

Lompoc
735-4444

info@vnhsbs.org
www.vnhsbs.org

Serves Lompoc to South Santa Barbara County

Will assess home safety and the level of care you may need - skilled nursing, rehabilitation, hospice or personal care. Call directly or ask your doctor about services. In Home Assessment is generally free of charge.

Wilshire Home Health

1414 Miller St Ste R
Santa Maria, CA 93455
925-8694

Will assess home safety and the level of care you may need - skilled nursing, rehabilitation, hospice or personal care. Call directly or ask your doctor about services. Services Guadalupe, Santa Maria, Solvang, Buellton, Lompoc and Vandenberg Village.

Care Management

Care management services assist the frail elderly client to remain at home by developing and monitoring care plans to support safety and independence. Care managers work with family members and other professionals to provide access to health and social services and ensure coordinated delivery of services to the client.

Private Care Managers are available. Call Senior Connection at 800-510-2020 for referrals.

CenCal Health

4050 Calle Real
Santa Barbara, CA 93110
681-8260

Cencalhealth.org/providers/case-management

Service for CenCal Health members who have complex medical or behavioral health conditions, high psychosocial risk factors or need assistance navigating through the health care system and continuum of care. Website has a downloadable referral form.

Multipurpose Senior Service Program (MSSP)

A Program of Partners in Care Foundation

5951 Encina Road Ste. 200
Goleta, CA 93117
280-4490

www.picf.org

MSSP arranges services for a limited Medi-Medi population. Program qualifications: Age 65 or older, Medi-Cal recipient with appropriate aid code and no share of cost and Skilled Nursing Facility Certified.

Visiting Nurse & Hospice Care

Santa Barbara
512 E. Gutierrez St.
965-5555

Santa Ynez & Lompoc Valleys
2029 Village Lane
Solvang, California 93463

Santa Ynez
693-5555

Lompoc
735-4444

info@vnhsbs.org
www.vnhsbs.org

Visiting Nurse & Hospice Care offers Care Management services including assessment of needs, individualized care plans, coordination of services and ongoing monitoring to preserve independence at home. Sliding fee scale is available.

VN&HC administers with a County grant a short term case management program. Provides a free assessment and prepares a care plan by a R.N. 690-6203

HOME AND NURSING CARE

Home Care

Home care for the elderly includes many types of medical services such as nursing care, therapy, home health aides, medical social workers and nutritionists

Homemaker and personal care services such as meal preparation, housework, help with personal needs and shopping are also available.

"Hiring In-Home Help: A Practical Guide for Seniors and their Families" is a free booklet that can help you determine what is needed and how to go about hiring help in the home. It provides information about both hiring through an agency or hiring directly. Copies can be secured from the local senior center or by calling Senior Connection at 800-510-2020 or 928-2552 or online at www.centralcoastseniors.org.

Home Health Care

Home health agencies provide Skilled Nursing, Physical Therapy, Occupational Therapy, Speech Therapy and

Home Health Aides as prescribed by a physician.

Home health agencies may be profit or nonprofit organizations. Some are hospital-based and serve as an outpatient extension for care needed at home after hospitalization. Others are free standing organizations. They must be licensed and certified by Medicare to entitle patients to receive benefits under Medicare and Medi-Cal. Medicare pays for home health services for patients when the following conditions are met:

1. In need of skilled nursing or therapy services
2. Medical status qualifies him or her as homebound, simply meaning it is taxing to get out or can't get out without help. Patients are still considered homebound even if they go out for medical appointments.
3. A face-to-face encounter related to the primary reason for home health occurs 90 days prior or

30 days after the start of home health care.

4. The home health agency serving you is certified by Medicare.

Medicare benefits for the home-bound patient are paid for under Part A (Hospital). Medi-Cal also pays for some home health services provided by certified home health agencies. Discuss the benefits with the home health agency that you call.

A patient's physician may make suggestions about a particular agency. Discharge planning departments in hospitals can also help with referrals. Even if a hospital has its own home health agency, you are not obligated to utilize it. The choice is always yours. Look in the telephone directory Yellow Pages under "Home Health Services" for a listing of private agencies or telephone Senior Connection at 800-510-2020 or 928-2552.

The Medicare.gov website also has a feature to compare Medicare certified home health agencies. This compari-

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HOME AND NURSING CARE

son include proprietary, non profit and government sponsored agencies.

Dignity Health Home Health

124 S. College
Santa Maria, CA 93454
739-3830
800-549-6909

425 W. Central Ave Ste 101
PO Box 597
Lompoc, CA 93438
736-7119
Fax 735-4016

Provides skilled nursing care, including high-tech IV and complex wound care; home health aide personal and bath care; physical, occupational and speech therapies; medical social services and a comprehensive, certified Hospice program. All Home Care Services are Medicare certified and JCAHO certified.

Visiting Nurse & Hospice Care

512 E. Gutierrez St.
Santa Barbara, CA 93103
965-5555
Fax 568-5178
2029 Village Lane
Solvang, CA 93463
693-5555
Fax 693-5566
homehealth@vnhsbs.org
www.vnhsbs.org

VNHC is a full service home health and hospice agency providing skilled nursing, rehabilitation (PT,OT,ST), hospice care as well as personal care and care management services. On Call 24/7. VNHC accepts Medicare, Medi-Cal, private insurance and self-pay. Subsidized care is available.

Wilshire Home Health

1414 Miller St Ste R
Santa Maria, CA 93454
925-8694
277 South St. Suite W
San Luis Obispo, CA 93401
736-2124
782-8600
www.wilshirehomehealthcc.org
Wilshire Home Health is a

Medicare & Medi-Cal Certified and CHAP accredited full service Home Health Agency that serves central and north Santa Barbara County. Provides skilled nursing, physical, occupational, speech therapies, home health aide and MSW services to qualified patients.

Homemaker and Personal Care Services

These services are considered non-medical services. Some of these

services are performed by home health agencies while also providing medical care. If the patient is receiving skilled medical services covered by Medicare, limited personal care, such as bath care may also be covered during the Medicare treatment episode. Personal care services i.e. help with personal hygiene, dressing, and other personal needs such as feeding. Homemaker services i.e. meal preparation, light housework, laundry, grocery shopping and errands.



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1811 STATE STREET
SANTA BARBARA, CA 93101
www.SeniorPlanningServices.com

HOME AND NURSING CARE

The following programs offer homemaker services at no or low cost to eligible seniors. Call for details.

In-Home Supportive Services (IHSS)

234 Camino del Remedio
Santa Barbara, CA 93110
681-4550

1100 W. Laurel Ave.
Lompoc, CA 93436
737-6020

2125 S. Centerpointe Pkwy
Santa Maria, CA 93455
346-8303

Provides household help and personal care to enable low income elderly or disabled persons to remain safely in their own homes.

If you receive SSI or Medi-Cal you may be eligible for IHSS if you need services to remain safely in your home. Other aged, blind or disabled persons who meet the SSI resource limits (\$2,000 for an individual; \$3,000 for a couple), but have income above the SSI limit may still be eligible for IHSS. If this is the

case you may have a share-of-cost (SOC). For more information on share-of-cost please contact the local IHSS office, listed above.

Personal Care & Homemaker Services Programs of Visiting Nurse & Hospice Care

512 E. Gutierrez St.
Santa Barbara, CA 93103
690-6202
965-5555

Santa Ynez & Lompoc Valleys
2029 Village Lane
Solvang, CA 93463

Santa Ynez
693-5555

Lompoc
735-4444

pcs-office@vnhsbs.org
www.vnhsbs.org

Personal Care Services (PCS) offers personal assistance at home, including bathing, dressing, cooking, light housekeeping and errands. Subsidized bath care and respite care are available. Free homemaker services available for

eligible seniors 60 years of age or older with a donation requested.

Senior Home Care Program

528 S. Broadway
Santa Maria, CA 93454
925-9554

Homemakers provide homemaking and personal care services in the Santa Maria Valley (Orcutt, Guadalupe and Santa Maria). Free service - donation requested.

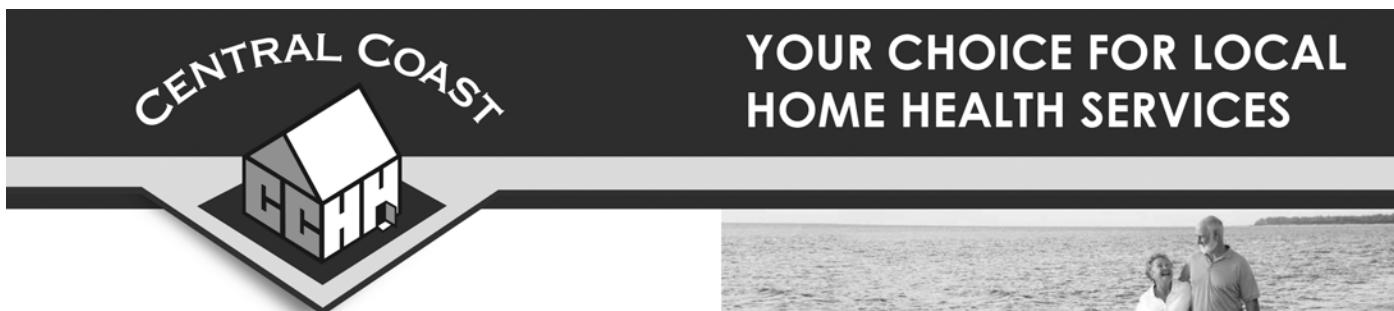
Registry

Independent Living Resource Center (ILRC)

423 W. Victoria St.
Santa Barbara, CA 93101
963-0595

327 E. Plaza, Ste. 3 A
Santa Maria, CA 93454
925-0015 (V/TDD)
www.ilrc-trico.org

ILRC serves all persons with disabilities. ILRC provides information and referrals, advocacy and systems change, peer support,



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4213 State St. Santa Barbara, CA 93110 centralcoasthomehealth.com

HOME AND NURSING CARE

independent living skills instruction, personal assistance management training, communications access assistance, American Sign Language interpreting, housing assistance/home modification, employment assistance, assistive technology information and advocacy, access and barrier removal consultation, California Community Transitions Lead Organization.

In Home Care Network

304 W. Carmen Lane
Santa Maria, CA 93458
346-7602
866-313-1353
Fax 346-7601

Provides a listing of available caregivers for persons receiving IHSS countywide. Caregivers have been screened and all have first aid training. No walk-ins accepted.

Other In-Home Services

Center for Successful Aging

228 E. Anapamu St., Ste 208
Santa Barbara, CA 93101
898-8080

The Center for Successful Aging offers a free telephone reassurance service (Careline) 7 days a week to frail and elderly people who are isolated in their homes. A daily phone call is made to check on the senior's welfare, remind them about daily chores and create a connection with them to the community. Call 898-8080 to enroll.

Jewish Family Services

524 Chapala
Santa Barbara, CA 93101
957-1116 Ext 115

Jewish Family Services provides advocacy, friendly visitor program, and referral sources for senior housing and caregiving services."

Santa Barbara Village

P.O. Box 2191
Santa Barbara, CA 93120
729-5038

Info@sbvillage.org
Sbvillage.org

Santa Barbara Village is a nonprofit membership program where seniors and volunteers help one another age in place in Santa Barbara, Goleta and Carpinteria. Santa Barbara Village provides seniors aging in place with rides, volunteer help, technology support, grocery shopping, social events, and educational events."

Real Help

A Program of Center for Successful Aging

228 Anapamu St., Ste 208
Santa Barbara, Ca 93101
965-1531

Makes referrals to individuals willing to provide low-cost in-home support or care, overnight, housework, light cooking, limited personal care, minor home repairs,

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homeinsteadsbc.com

HOME AND NURSING CARE

gardening, driving or shopping to frail, ill, handicapped and convalescing seniors of limited to moderate income.

Hospice

Hospice focuses on maximizing the quality of life for the terminally ill patient and providing emotional support to the patient and family.

Two models of hospice care are available. The first model provides hospice care under the Medicare benefit and are listed below under Certified Hospice programs. The second model is a volunteer based program that focuses on counseling and addresses the emotional and spiritual needs of the patient and family.

Certified Hospice

The philosophy of a certified hospice program is to provide the highest quality medical, psychological, emotional and spiritual care to individuals

with a life threatening illness. The focus of certified hospice is pain and symptom control to alleviate suffering. This allows individuals to live as fully as possible, with the support of family and friends. Services are reimbursed by Medicare, Medi-Cal, and private insurance. Following are some of the benefits of a certified hospice program:

- hour on-call nursing service
- Intermittent nursing visits
- Management of pain and symptoms
- Personal care, i.e. bathing, shampooing
- Physical and other therapies
- Medical supplies
- Trained volunteers
- Spiritual and emotional support
- Respite care
- Medical equipment
- Bereavement support

- Medications related to terminal illness.
- Medical social service

Dignity Health Hospice

124 S. College
Santa Maria, CA 93454
739-3830
800-549-9609

Serves northern Santa Barbara County and San Luis Obispo counties.

Visiting Nurse & Hospice Care

Santa Barbara
512 E. Gutierrez St.
Santa Barbara, CA 93103
965-5555

Santa Ynez & Lompoc Valleys
2029 Village Lane
Solvang, CA 93463

Santa Ynez
693-5555
Fax 693-5566

Lompoc
735-4444



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LivHOME Connect is a tablet that connects you to the people and things that matter most.

- Seniors can check-in daily and tell us how they are feeling today.
- Seniors have unlimited face-to-face video call access to a licensed nurse at anytime.
- Helps manage chronic conditions with medication reminders and health surveys.

www.livhome.com
HCO #424700012



Call (805) 395-4797 to speak with a Care Consultant.

HOME AND NURSING CARE

hospice@vnhsbs.org
www.vnhsbs.org

Serves Lompoc to South Santa Barbara County

Wilshire Hospice

277 South Suite #R
San Luis Obispo, CA 93401
782-8608
800-801-8019

www.wilshirehospicecc.org

Serves northern Santa Barbara County area (Santa Maria, Lompoc, Solvang and Santa Ynez Valley) and throughout San Luis Obispo County.

In-Patient Hospice Services

For hospice patients whose needs cannot be met at home there are 2 inpatient hospice facilities.

Sarah House

2612 Modoc Rd.
PO Box 20031
Santa Barbara, CA 93120
682-1515

office@sarahhousesb.org
www.sarahhousesb.org

Primary focus is to provide compassionate end-of-life care for the low income community.

Visiting Nurse & Hospice Care

Serenity House

930 Miramonte Drive
Santa Barbara, CA 93109
617-7777
Fax 963-7864

hospice@vnhsbs.org
www.vnhsbs.org

This inpatient hospice house has 18 private rooms in a serene and homelike setting.

Volunteer Hospice Program

Hospice of Santa Barbara, Inc.

2050 Alameda Padre Serra #100
Santa Barbara, CA 93103
563-8820

www.hospiceofsantabarbara.org

Hospice of Santa Barbara provides emotional and practical support for those with serious or life-threatening illnesses and their families; bereavement counseling

for adults and children, workshops, and quality of life programs. Services are free.

Respite Care

Respite is that time when someone is available to take over the care of a frail, elder in order to give the main "caregiver" some relief. Respite can be provided in the home or outside the home.

A primary function of Adult Day

Centers is to offer respite to caregivers. Hospice programs often provide respite care to the families of someone who is terminally ill (see above). Some home health and homemaker services offer respite care. Ask at your doctor's office, your church, or call Senior Connection at 800-510-2020.

In-Home Respite Care

Alzheimer's Association

1528 Chapala St. #204

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Choose Compassionate & Trusted Care



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805.965.5555 www.vnhsbs.org

HOME AND NURSING CARE

Santa Barbara, CA 93101
892-4259
800-272-3900 - 24 Hour Hot Line
120 E. Jones St. Suite 113
Santa Maria, CA 93454
636-6432
www.alz.org/cacentral

The Alzheimer's Association has limited funds for the purchase of respite care to provide assistance to individuals or families caring for a person with a physician's diagnosis of Alzheimer's Disease. Grants are made directly to families. An application must be completed and submitted to the Association.

Coast Caregiver Resource Center (CCRC) A Program of Cottage Rehabilitation Hospital

2415 De la Vina St.
Santa Barbara, CA 93105
569-8950 Ext. 1

www.cottagehealth.org/services/rehabilitation/caregiverservices

CCRC offers respite assistance to families or friends in need who are caring for an adult aged 60 or more or an adult of any age with cognitive impairment. In-home and adult day care options available. Free of charge; donation requested.

Visiting Nurse & Hospice Care

512 E. Gutierrez St.
Santa Barbara, CA 93103
965-5555
2029 Village Lane
Solvang, CA 93463

Santa Ynez

693-5555

Lompoc

735-4444

pcs-office@vnhsbs.org

www.vnhsbs.org

Serves Lompoc to South Santa Barbara County

Provides respite care by experienced personal care attendants to families caring for frail elderly patients requiring heavy care or supervision. Subsidized respite care is available.

Adult Day Care Centers

Adult Day Center refers to two separate kinds of programs that provide out of home services to physically or mentally impaired adults. Adult Day Care usually provides supervision, activities, meals, exercise and transportation to the site as well as providing counseling and time away from caregiving for the families. Community Based Adult Services (formerly

known as Adult Day Health Care) also provides medical services and rehabilitative therapy for its clients. Both provide respite for caregivers.

Friendship Adult Day Care Center

89 Eucalyptus Lane
Santa Barbara, CA 93108
820 N. Fairview Ave
Goleta, CA 93117
969-0859
www.friendshipcentersb.org

Lompoc Valley Haven

Adult Day Program

502 N. 3rd St.
Lompoc, CA 93436
733-9459

lompocvalleyhaven@gmail.com
www.valleyhaven.org

Valley Haven is a nonprofit social day program. Also provides no cost day program to eligible veterans.

Wisdom Center (CBAS)

LifeSteps Foundation, Inc.

1414 N. Broadway Ste. A
Santa Maria, CA 93454
349-9810
354-5320

www.lifestepsfoundation.org

Provides services formerly provided by an Adult Day Health Care Center.

Seniors Living Alone

Emergency Response Systems

Seniors living alone and independently often feel concerned about how they might let others know if they should need assistance, or how they might communicate important health information in an emergency. Emergency response units are available throughout Santa Barbara County. These systems enable an individual to summon emergency assistance by means of a simple device worn around the neck or on the wrist.

Senior Connection at 800-510-2020 for information about emergency response systems available from commercial companies.

Senior Living CONSULTANTS

A FREE Referral & Placement Agency

- We Specialize In Helping You Find Independent, Assisted Living and Alzheimer's Care Homes
- We Provide A Social, Financial and Medical Evaluation
- We Offer Personalized Tours Of All Appropriate Homes
- We Coordinate All Medical Paperwork and Follow-Up

Serving Santa Barbara, Lompoc, Santa Maria Valley, & Santa Ynez

Download Our FREE Housing Seniors App!

Get "real-time" availability of senior housing communities

Discover Assisted Living options in the Santa Barbara area

Learn pricing and more info about each home or community



CSA
Certified
Senior Advisor (CSA)

(805) 963-6045

18 West Micheltorena Street, Suite C
Santa Barbara, CA 93101

www.sbseniorlivingconsultants.com

HOME AND NURSING CARE

Lompoc Valley Medical Center Hospital Lifeline Service

1515 E. Ocean Ave.
Lompoc, CA 93436
740-2842

Companions/Friendly Visitors

There are organizations in Santa Barbara County who will visit a frail, elderly person at home or in a nursing home.

Adventures in Caring Foundation

1528 Chapala St. #202
Santa Barbara, CA 93101
962-4500

www.adventuresincaring.org

Adventures in Caring: Student volunteers befriend the socially isolated elderly in local skilled nursing, assisted living, and memory care units, visiting on a weekly basis throughout the school year. The students are undergraduates who are pursuing careers in health care. They receive in-depth training in advanced listening skills, emotional intelligence, and how to make a heartfelt, meaningful connection with anyone, regardless of disability. No fee. Please call to request a visit for a friend or family member.

Community Partners in Caring

120 E. Jones St. Suite 123
Santa Maria, CA 93454
925-8000

1120 W. Ocean Ave. (Inside Lompoc Senior Center)
Lompoc, CA 93436
737-1976

164 W. Highway 246
Buellton, CA 93427
688-1100

www.partnersincaring.org

Trains and supervises volunteers who visit in the home and take people on errands and to appointments.

Jewish Family Services

524 Chapala St.
Santa Barbara, CA 93101
957-1116 Ext. 115

Volunteers are sometimes available

to visit elderly in their homes or in a nursing home.

UCSB Associated Students Community Affairs Board & Senior Friendship Program

UCen Room 2523
Santa Barbara, CA 93106-6081
893-4296

(closed during student vacations)

Students volunteer to visit elderly persons at home or to escort them to community events.

Other organizations which provide support to persons with particular diseases may offer in-home visitors. See **Support Groups** and call to inquire. Some churches also provide this service.

Out of Home Respite

Temporary respite care or permanent long-term care may become necessary when independent or assisted living is not possible.

When a person cannot continue to live in their own home, a decision must be made about the level of care which is the most appropriate. The following is a brief description of the two possible choices in Santa Barbara County.

Residential Care Facilities

Also known as "assisted living" or "board and care," residential care fa-

cilities provide room and board, some personal care assistance, monitoring of medication taking, and social opportunities. They are for people who can no longer live at home, yet do not need professional nursing care. These facilities are licensed and monitored by the State Department of Social Services.

Skilled Nursing Facilities

Also known as "nursing homes" or "convalescent hospitals," nursing facilities provide professional nursing services on a 24 hour basis as prescribed by the patient's physician. In addition to medical nursing care, physical, occupational, and other therapies can be provided. These facilities are licensed by the State Department of Public Health.

Placement Assistance

Long Term Care Ombudsman Services

123 W. Gutierrez
Santa Barbara, CA 93101

120 E. Jones
Santa Maria, CA 93454
922-1236
Fax 922-1541

marco@fsacares.org
www.fsacares.org

Long-term Care Ombudsman Services provides information and assistance to persons who are

Quality care in your home.

- Personal care, homemaking, and more
- Services planned to meet your needs
- Staff carefully selected, bonded, and supervised
- Your satisfaction is guaranteed

**CALL FOR A BROCHURE: 922-3644
736-8249**



Dept. of Soc. Services
Lic. No. 42470004

www.At-Home Services.com

1111 S. Broadway, Ste. 111

Santa Maria, CA 93454

514 No. "H" St.

Lompoc, CA 93436



HOME AND NURSING CARE

making decisions about appropriate levels of care, available facilities, and other concerns having to do with placing a friend or family member. They can answer many questions that you may have about long-term care, provide you with a list of in-county facilities and/or out-of-county referrals, and advocate on behalf of residents of a long-term care facility.

Other sources of assistance for placement include hospital discharge planners for persons who are about to leave the hospital and home assessment case management programs if in-home evaluations are needed. An unregulated, unlicensed cottage industry has grown of businesses providing placement services for residential care facilities for the elderly. In addition, a listing of the residential care facilities and skilled nursing facilities is also available from Senior Connection at 1-800-510-2020.

Problems with Residential Care/Skilled Nursing Care Facilities

If there is a problem with the care someone is receiving in a residential care or skilled nursing facility, an

attempt should be made first to resolve it with the facility's administration. If the problem cannot be resolved, you can contact:

Long-Term Care Ombudsman Services

Ombudsman Services investigates and resolves, when possible, complaints made by or on behalf of residents in residential care or skilled nursing facilities. Ombudsman Services is also officially designated by the state to receive and investigate reports of abuse in long-term care facilities.

Licensing and certification reports are public information and available either through the state departments listed below or through Long-Term Care Ombudsman Services.

Complaints about long-term care facilities can also be directed to:

State Dept. of Public Health Licensing and Certification

District Office
1889 N. Rice Ave. #200
Oxnard, CA 93036
604-2926
800-547-8267
Fax 604-2997
www.cdph.ca.gov

Investigates complaints in skilled

nursing facilities.

State Department of Social Services Community Care Licensing

Central Coast Division
Goleta Unit
6500 Hollister Ave Ste 200
Goleta, CA 93117
562-0400
Fax 685-1820

Other Services

MedicAlert Safe Return

Alzheimer's Association

1528 Chapala St. #204
Santa Barbara, CA 93101
892-4259
800-272-3900 24-hour hotline
www.alz.org/cacentral

The Alzheimer's Association sponsors a nationwide, community-based program called Safe Return. The program helps identify, locate and return individuals who are memory impaired and become lost through wandering. An ID bracelet and registration in a national data base offers a 24 hour toll free number to contact when an individual is lost or found.

Project Lifesaver

Contact: Tiffany Hampton
681-4179

TLA4304@SBSheriff.org
www.sbsheriff.org/projectlifesaver.html

Project Lifesaver serves patients with Alzheimer's Disease, Dementia, Mental Dysfunction Disorders, Down's Syndrome and Autism. Participants of the program are given wristbands with transmitters; in the event that a participant wanders or goes missing, trained Search and Rescue personnel are dispatched to use unique receivers and antennas to locate them.



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www.HHSBSLO.com

805-430-8767

HCO #42470001

Housing which is affordable, available and adequate is extremely limited in Santa Barbara County. There currently is a housing crisis in south Santa Barbara County with less than 1/2 percent vacancy rate. This makes finding housing very difficult for anyone but especially for individuals on low and extremely low incomes. The following section describes some of the programs designed to assist you with housing.

Low Cost Rentals

Federally Subsidized Housing

Housing Authorities develop and manage federally financed public housing projects and other below-market housing developments, and provide these units on a rental basis to eligible low income persons and families. There are two Housing Authorities located in Santa Barbara County: the Housing Authority of the City of Santa Barbara, and the Housing Authority of the County of Santa Barbara. It is important to apply for assistance with both agencies.

Both Housing Authorities also administer the Section 8 Housing Choice Voucher Program which provides rental subsidies to low income individuals and families.

Because the demand for subsidized housing is very high in Santa Barbara County, both the City and County Housing Authorities have long waiting lists and enrollment for certain programs is not always open. Contact each agency for specific details about their programs and waiting lists.

At the time of publication of this directory the City of Santa Barbara Housing Authority has closed waiting lists for section 8 and public housing but accepts application for senior housing. The County of Santa Barbara does not accept new applications for section 8 but individuals can apply for Public Housing (housing owned by the County Housing Authority).

Housing Authority of the City of Santa Barbara

808 Laguna Street
Santa Barbara, CA 93101
965-1071

www.hacs.org

HACSB owns and/or manages several developments for low-income seniors within the City of Santa Barbara (including Presidio Springs, SHIFCO, Villa La Cumbre, El Patio and Vista la Cumbre).

Section 8 vouchers can be used to lease an apartment from a private landlord in the community.

Housing Authority of the County of Santa Barbara

5575 Armitos Avenue
Goleta, CA 93117
967-3402

817 W. Ocean Ave.
Lompoc, CA 93436
735-8351

200 W. Williams
Santa Maria, CA 93456
925-4393 or 922-0902

www.hasbarco.org

The Housing Authority of the County of Santa Barbara owns and manages low-income housing throughout Santa Barbara County. Call one of the offices listed above for details.

Other Federally Financed Housing

Pilgrim Terrace Cooperative Homes

649 Pilgrim Terrace Dr.
Santa Barbara, CA 93101
682-3618

Federally financed rental units for low-income seniors 62+ or disabled persons .

St. Vincent's Villa Caridad Apartments

4202 Calle Real
Santa Barbara, CA 93110
683-4375

Federally financed rental units for low-income seniors 62+.

Union Plaza

120 N. Broadway
Santa Maria, CA 93454
922-5226
seniorsareus@aol.com

For the person 62+ or disabled over age 18 years. HUD Section VIII.

Private Non-Profit Housing

Castillo Homes

1028 B Castillo St.
Santa Barbara, CA 93101
965-9710

Community Housing Corporation (CHC)

11 E. Haley St.
Santa Barbara, CA 93101
963-9644

www.chcsb.com

This nonprofit developer aids in the construction of affordable housing.

The following private, nonprofit organizations offer housing for seniors at prices usually below market rates.

Battistone Foundation

Edgerly Apartments

1324 De La Vina St.

Santa Barbara, CA 93101

965-4541

Palm Tree Apartments

2111 De La Vina

Santa Barbara, CA 93105

569-0710

Quality, affordable, independent living for seniors 62 and older.

Laguna Cottages for Seniors

803 Laguna St.
Santa Barbara, CA 93101
965-1179

65+, two year county residents eligible

Oak Knoll Haven

4845 S. Bradley Rd.
Santa Maria, CA 93455
934-2027

62+ and disabled over 18 eligible

People's Self-Help Housing Corporation

26 E. Victoria Street
Santa Barbara, CA 93101
962-5152

Rainbow Plaza

220 W. Pine Ave.

HOUSING

Lompoc, CA 93436
735-1952

Elderly (62+) and disabled eligible

Some for-profit residential corporations offer low-cost housing, a few accept Housing Authority Section VIII vouchers. The Yellow Pages of your telephone book, "Retirement and Life Care Communities and Homes," will steer you in the right direction. Call each facility for specific information.

A listing of Independent Senior Facilities is available from Senior Connection at 800-510-2020.

Waiting List Tips

Many apartment projects, both subsidized and non-subsidized, have long waiting lists and sometimes waiting lists are closed for a while if they have grown so large that the waiting times would be unreasonable. Don't be discouraged! If they will take your name, give it. Waiting lists sometimes move surprisingly fast. Being number 400 on a list doesn't necessarily mean that there are actually 400 people ahead of you. Many people have already found a place to live, moved out of the area or are no longer interested in the apartment.

1. There is no limit to the number of waiting lists you can put your name on. It is best to sign up on several lists to increase your likelihood of receiving assistance.
2. Make sure that you keep the project informed of your current address and telephone number. One reason lists move quickly is that people cannot be reached easily when there is a vacancy.
3. Check back regularly, but don't be a pest. Let them know you are still interested.

Other Financial Assistance

Alexander House Foundation

PO Box 23642
Santa Barbara, CA 93121
966-3665

Provides financial assistance for housing for the elderly, 65 and over, on a fixed income and at least a 10 - year resident, who live between Carpinteria and Isla Vista in the Santa Barbara area.

Reverse Mortgages

A Reverse Mortgage allows you to

borrow against the equity in your home to provide you with tax-free income. You continue to own your home and live in it for the life of your loan. You typically make no loan payments, as the Reverse Mortgage becomes due only when you sell your home or move out of it.

A Reverse Mortgage operates in an opposite manner from a conventional mortgage. With a conventional mortgage, your equity grows and your debt shrinks as you repay the lender. In a Reverse Mortgage, your equity shrinks and your debt grows as the lender pays you.

Money obtained from a Reverse Mortgage can be distributed in a number of ways:

- As a single lump sum of cash.
- As regular monthly payments.
- As a credit line that lets you decide how much and when to draw it.
- As a combination of these payment plans.

Why get one?

A Reverse Mortgage makes sense for some homeowners. It's a way of cashing in on that hard-earned equity that you've been building over the years. It can provide you with the extra income you need.

Some homeowners use the money to repair or remodel their homes. Some spend it on traveling. Others use the money to pay off debts, medical expenses or home care. Some want a line of credit they can draw upon as needed for unplanned expenses or extra luxuries.

A Reverse Mortgage provides other advantages for some homeowners, including:

- You get to keep your home. As long as you abide by the loan requirements, you can never lose your home.
- You can never owe more than the value of your home. Although your debt grows larger the longer your loan lasts, it can never grow larger

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(805) 863-9290

1220 Suey Road
Santa Maria, CA 93454
merrillgardens.com



Lic #425801806

EMERGENCY SERVICES

CARES CRISIS TEAM

Hospital Emergency Rooms

Dignity Health/Marian Regional Medical Center	739-3000
Goleta Valley Cottage Hospital	967-3411
Lompoc Valley Medical Center	737-3300
Santa Barbara Cottage Hospital	682-7111
Santa Ynez Valley Cottage Hospital	688-6431

Adult Protective Services (APS)

Santa Barbara - Santa Maria - Lompoc	1-844-751-6729
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Victims of Violence

North County Rape Crisis & Child Protection Center	
Lompoc	24-hour Hotline 736-7273, Office 736-8535
Santa Maria	24-hour Hotline 928-3554, Office 922-2994

Long Term Care Ombudsman	922-1236, 965-1001 ext.244
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Santa Barbara Rape Crisis Center	963-6832, 24-hour Hotline 564-3696
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Domestic Violence Solutions	
County-wide Office	963-4458
Santa Barbara	24-hour Hotline 964-5245
Santa Maria	24-hour Hotline 925-2160
Lompoc	24-hour Hotline 736-0965
Santa Ynez Valley	24-hour Hotline 686-4390

Victim Witness Assistance Program

Santa Barbara	568-2400, Toll Free (855) 840-3232
Santa Maria	346-7529, Toll Free (855) 840-3233
Lompoc	737-7910

Emergency Assistance

American Red Cross of the Pacific Coast	687-1331
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Path Santa Barbara	884-8481
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Catholic Charities	
Santa Barbara	965-7045
Lompoc	736-6226
Santa Maria	922-2059
Carpinteria	684-8621

Community Action Commission/Energy Services	964-8857
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Department of Social Services, Santa Barbara County	
Santa Barbara	681-4401
Lompoc	737-7080
Santa Maria	346-7135

Good Samaritan Shelter	
Bridgehouse Emergency Shelter	735-4390, 347-3338 x101
Marks House Transitional Shelter	735-9980
Salvation Army	962-6281, 349-2421
Santa Ynez Valley People Helping People	686-0295

California Poison Control System Hotline	24-hour Hotline: 800-222-1222
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Friendship Line	800-971-0016
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National Suicide Prevention Lifeline	800-273-TALK (8255)
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ALCOHOL/DRUG/MEDICATION MANAGEMENT

Santa Barbara Cottage Hospital	569-7434
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Santa Barbara Council on Alcoholism and Drug Abuse	963-1433, 308-8547
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Elements Counseling Group	349-2255
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Family Services Agency	
Santa Barbara	965-1001
Lompoc	735-4376
Santa Maria	925-1100
Carpinteria	566-1619

Good Samaritan/Recovery Point	346-8185
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Zona Seca	963-8961
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Central Coast Headway	
Santa Maria	922-2106
Lompoc	737-0015

CIVIC/COMMUNITY/CONSUMER

Adult & Aging Network	81-4678
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AARP	866-448-3614 (toll free), 800-424-3410 National
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Area Agency on Aging (AAA)	925-9554, 965-3288, 800-510-2020
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California Commission on Aging	916-419-7591
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California Retired Teachers Association	
Sacramento	916-923-2200
Santa Barbara	687-9678

Division 17

Senior Assemblyman-SB County, Martin Tucker	922-1629
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Senior Senator, Garilee Cave	969-0760
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Congress of California Seniors	801-4103
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National Association of Retired Federal Employees, District IX	916-442-4474, 800-543-3352
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Santa Maria, Santa Ynez Valley	934-5986
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Lompoc	598-9055, 268-2199
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Santa Barbara Village	729-8828
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Family Services Agency	965-1001
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League of Women Voters	965-2422
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Santa Barbara	965-2422
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National Asian Pacific Center on Aging	213-365-9005
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Pacific Pride Foundation	963-3636 ext.117
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Santa Barbara	349-9947
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People Helping People	686-0295
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Filipino Community Center	928-0392
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Jewish Family Services	957-1116
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La Casa de la Raza	965-8581
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Consumer Complaints & Information

Conflict Solution Center	
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Santa Barbara	963-6765 x5
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Santa Maria	349-8943
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Fair Housing Enforcement Program	564-5461
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Rental Housing Mediation Program	564-5420
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Golden State Mobile Home Owners League	800-888-1727
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Santa Barbara	895-8319
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Mobile Home Ombudsman	800-952-5275
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Better Business Bureau of the Tri-Counties	963-8657
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Consumer and Environmental Protection Unit	346-7540
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Bureau of Department of Motor Vehicles (DMV)	654-4711
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Mobile Home Registration - Titling	800-952-8356
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State Dept. of Consumer Affairs	916-445-1254, 800-952-5210
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Contractor State License Board	800-321-2752 (CSLB), 916-255-3273	Catholic Charities	
Bureau of Automotive Repairs	800-952-5210	Santa Barbara	965-7045
Dental Board of California	916-263-2300, 877-729-7789	Lompoc	736-6226
Medical Board of California	916-263-2382, 800-633-2322	Santa Maria	922-2059
Health Insurance Counseling and Advocacy Program (HICAP)	928-5663	Surepath	800-432-7310
	800-434-0222	Franchise Tax Board	800-852-5711, 800-735-2929 TDD
Community Care Licensing Division	562-0400	AARP Tax Aide Program	888-OUR-AARP (888-687-2277) 877-434-7598 (TDD)
State Dept. of Public Health	604-2926, 800-547-8267	Internal Revenue Service	800-829-1040, 800-829-4059 (TDD)
Consumer Financial Protection Bureau (CFPB)	855-411-CRBP (2372)		
Long Term Care Ombudsman	922-1236, 965-1001		
EDUCATION		FOOD & NUTRITION	
Road Scholar	1-800-454-5768	Meals	
Allan Hancock College Community Education	922-6966, Ext. 3209	Community Action Commission Nutrition Sites	
Santa Barbara City College Center for Lifelong Learning	687-0812	Atkinson Center	925-3010 for reservations
Central Coast Literacy Council	925-0951, Ext. 837	Carpinteria Senior Center	684-6090 for reservations
SBCC Adult Education Adult Literacy Program	683-8260	Central Kitchen	692-4979 for reservations
Sansum Clinic Health Resource Center	681-7672, 800-281-4425 x7672	Elwin Mussell Senior Center	925-3010 for reservations
		Franklin Center	692-4979 for reservations
ELDER ABUSE & CRIME		Goleta Senior Center	692-4979 for reservations
Adult Protective Services Hotline	1-844-751-6729	Guadalupe Senior Nutrition Program	925-3010 for reservations
District Attorney's Office Vulnerable Victim Prosecution Unit		L. L. Davis Community Center	692-4979 for reservations
Santa Barbara	568-2300	Lompoc Senior Nutrition Center	310-1557 for reservations
Santa Maria	346-7540	Luis OASIS Senior Center	925-3010 for reservations
Long Term Care Ombudsman	965-1001 ext 244	Presidio Springs	692-4979 for reservations
		Union Plaza	925-3010 for reservations
EMPLOYMENT		Villa Caridad	692-4979 for reservations
One Stop Career Centers		Buellton Senior Center	688-4571
Santa Barbara	568-1296	Cliff Drive Senior Luncheon	965-4286
Santa Maria	614-1550	Martha's Meals	922-3575
Department of Rehabilitation		Solvang Senior Center	688-3793
Santa Maria	928-1891	Community Action Commission "Healthy At Home"	
Santa Barbara	560-8130	South County	692-4979
Women's Economic Ventures		North County	925-3010
Santa Barbara	965-6073	Meals-on-Wheels	
Santa Maria,	456-2319	Lompoc	736-3257
Senior Community Service Employment Program	240-7771	Santa Maria	938-1200
Employment Development Department (EDD)		Santa Barbara	683-1565
Santa Barbara	568-1296	Santa Ynez Valley	350-8478
Santa Maria	348-3230	Santa Maria Wisdom Center	354-5320, 349-9810
Americans with Disabilities Act (ADA) Information Line	800-514-0301	Food for the Heart	334-5292
	800-514-0383 (TTY)	Organic Soup Kitchen	284-3552
Fair Employment & Housing Department	800-884-1684	Brown Bag Program	
Housing	800-884-1684	Santa Barbara	967-5741
Hate Violence	800-884-1684	Santa Maria	937-3422 x107
TTY	800-700-2320	Food Bank of Santa Barbara County	
Labor Standards Enforcement (DLSE)	568-1222	Santa Maria	937-3422
		Santa Barbara	967-5741
		Santa Ynez Valley People Helping People	686-0295
END OF LIFE		Unity Shoppe	965-4122
Alliance for Living and Dying Well	845-5314	CalFresh	
Sansum Clinic Advance Directive Workshop	866-829-0909	Santa Barbara	681-4401
Cemetery and Funeral Bureau	916-574-7870	Lompoc	737-7080
Federal Trade Commission	877-FTC-HELP, 866-653-4261 TDD	Santa Maria	346-7135
Funeral Consumers Alliance	888-737-3911		
Organ Donation	800-786-4077	HEALTH SERVICES	
UCLA Medical Center	310-794-0372	Santa Barbara County Health Care Services	
University of Tennessee's Forensic Anthropology Center	865-974-4408	Carpinteria	560-1050
Science Care	800-417-3747	Franklin Center	568-2099
Life Legacy	888-774-4438	Lompoc	737-6400
		Santa Barbara	681-5488
FINANCIAL ASSISTANCE		Santa Maria	346-8410
Social Security Administration	800-772-1213	Santa Barbara Neighborhood Clinics	
Social Security Offices		Eastside Neighborhood Clinic	963-1641
Santa Barbara Office	800-772-1213 or 866-695-6285	Goleta Neighborhood Clinic	617-7878
Santa Maria Office	800-772-1213 or 866-331-2316	Isla Vista Neighborhood Clinic	968-1511
Department of Social Services Santa Barbara County		Westside Neighborhood Medical Clinic	963-1546
Santa Barbara	681-4401	American Indian Health & Services	681-7356
Lompoc	737-7080	Pacific Central Coast Health Centers	
Santa Maria	346-7135	Marian Community Clinic	739-3890
Department of Veteran's Affairs	683-1491 x494, 800-827-1000	Family Medicine Center	
SB Veteran's Service Offices		Santa Maria	739-3561
Santa Barbara	681-4500	Lompoc	735-4292
Lompoc	737-7900		
Santa Maria	346-7160		

Family Health Center	332-8155, 349-8514	Santa Barbara	963-0595
Community Health Centers of the Central Coast		Santa Maria	925-0015 (V/TDD)
Santa Maria	934-5400, 345-3701	In Home Care Network	346-7602, 866-313-1353
Guadalupe	343-5577	Center for Successful Aging	898-8080
Lompoc	737-1169	Jewish Family Services	957-1116 Ext 115
Sansum Clinic		Santa Barbara Village	729-5038
Pueblo Multi-Specialty	681-7500	Real Help	965-1531
Pesetas Multi-Specialty	681-7500	Wilshire Hospice	782-8608, 800-801-8019
Carpinteria	566-5080	Sarah House	682-1515
Lompoc Multi-Specialty	737-8700	Visiting Nurse & Hospice Care, Serenity House	617-7777
Santa Ynez Tribal Health Clinic	688-7070	Hospice of Santa Barbara, Inc.	563-8820
V.A. Health Clinic		Alzheimer's Association	
Santa Barbara	683-1491	Santa Barbara	892-4259, 800-272-3900 - 24 Hour Hot Line
Santa Maria	354-6000	Santa Maria	636-6432
Marian Regional Medical Center (Dignity Health)	739-3943	Friendship Adult Day Care Center	969-0859
Palliative Care Consultation Service at Cottage Hospital	569-8393	Lompoc Valley Haven	733-9459
Central Coast Medical Association	683-5333	Wisdom Center (CBAS)	349-9810, 354-5320
Cottage Rehabilitation Hospital	569-8999 ext. 82102	Lompoc Valley Medical Center Hospital Lifeline Service	740-2842
Keck Center for Outpatient Services	569-8999 ext. 82403	Adventures in Caring Foundation	962-4500
The Tuohy Foundation Aquatic Center	569-8999 Ext. 82552	Community Partners in Caring	
Project Re-Entry	569-8999 Ext 82101	Santa Maria	925-8000
American Cancer Society	963-1576	Lompoc	737-1976
	1-800-227-2345 (24/7, including holidays)	Buellton	688-1100
Breast Cancer Resource Center	569-9693	State Dept. of Public Health	604-2926, 800-547-8267
Marian Mission Hope Cancer Center	219-HOPE (4673)	State Department of Social Services	562-0400
American Indian Health & Services	696-1002	Project Lifesaver	681-4179
Denti-Cal Dental Care Dentist Referral	1-800-322-6384	HOUSING	
Independent Living Resource Center (ILRC)		Housing Authority of the City of Santa Barbara	965-1071
Santa Barbara	963-0595 (V/TDD)	Housing Authority of the County of Santa Barbara	
Santa Maria	925-0015 (V/TDD)	Goleta	967-3402
California Telephone Access Program (CTAP)	1-800-806-1191	Lompoc	735-8351
Cottage Rehabilitation Hospital	TTY 800-806-4474	Santa Maria	925-4393, 922-0902
California Smoker's Hotline	569-8900 x82403	AARP Foundation's Reverse Mortgage Education Project	800-209-8085
English	800-662-8887 (NO BUTTS)	Consumers Union, West Coast Regional Office	1-415-431-6747
Spanish	800-456-6386 (NO FUME)	U.S. Department of Housing and Urban Development (HUD)	800-569-4287
California Smokers Helpline	1-800-NO-BUTTS, Spanish 1-800-456-6386	Fair Employment and Housing Dept.	Housing 800-884-1684 TTY 800-700-2320
Braille Institute of America	682-6222	Rental Housing Mediation Task Force	564-5420
Eye Clinic/County Health Clinic		Community Action Partnership of SLO County	541-4122, 800-495-0501
Santa Barbara	681-5488	Habitat for Humanity	
Santa Maria	346-7230	Santa Maria	928-5399
Lompoc	737-6400	Goleta	692-2226
Operation Medicine Cabinet		Housing Rehabilitation Revolving Loan Program	875-8041
Goleta	681-4100, 571-1540	Community Action Commission/Energy Services	964-8857, 617-2897 HEAP 800-655-0617
Lompoc	737-7737	New Beginnings-The Safe Parking Program	845-8492
Santa Maria	934-6150	LEGAL	
HOME AND NURSING CARE		Lawyers Referral Service	569-9400
Coast Caregiver Resource Center (CCRC)	569-8950 Ext. 1	AARP Legal Services Network	866-330-0753
Dignity Health Home Health		Public Defender	
Santa Maria	739-3830, 800-549-9609	Santa Barbara	568-3470
Lompoc	736-7119	Santa Maria	346-7500
Santa Barbara Cottage Hospital Parish Nursing	563-8636	Lompoc	737-7770
Visiting Nurse & Hospice Care		California Rural Legal Assistance:	922-4563
Santa Barbara	965-5555	Legal Aid Foundation	
Santa Ynez	693-5555	Santa Barbara	963-6754
Lompoc	735-4444	Lompoc	736-6582
CenCal Health	681-8260	Santa Maria	922-9909
Multipurpose Senior Service Program (MSSP)	280-4490	Santa Barbara County Superior Court	
Wilshire Home Health		Santa Barbara	568-2296
Santa Maria	925-8694	Santa Maria	349-1289
In-Home Supportive Services (IHSS)		Lompoc	737-5454
Santa Barbara	681-4550	Santa Barbara County Public Guardian	568-2790
Lompoc	737-6020	North County office	346-8337
Santa Maria	346-8303	Catholic Charities	965-7045
Personal Care & Homemaker Services		United States Citizenship and Naturalization	800-375-5283
Santa Barbara	690-6202, 965-5555	800-870-3676 - leave message.	
Santa Ynez	693-5555	Santa Barbara City College Citizenship Center	964-6853
Lompoc	735-4444	United States Department of Justice	213-894-2400
Senior Home Care Program	925-9554	Importa	
Independent Living Resource Center (ILRC)			

Santa Barbara	604-5060	Humane Society of Santa Maria Valley	349-3435
Lompoc	886-2199	Santa Ynez Valley Humane Society	688-8224
MEDICAL EQUIPMENT			
Independent Living Resource Center (ILRC)		VIVA	735-6741
Santa Barbara	963-0595 Voice or Text (TTY/TDD)	Humane Society of Santa Barbara	964-4777 x17
Santa Maria	925-0015 Voice or Text (TTY/TDD)	C.A.R.E.4Paws	805.968.CARE (2273)
California Telephone Access Program	800-806-1191	Humane Animal Rescue Team	677-5541
Central Coast Assistive Technology Center	TTY 800-806-4474	Pet Food Pantry	349-3435
Muscular Dystrophy Association	549-7420		
Visiting Nurse & Hospice Care Loan Closet	310-390-6802		
Lifeline Assistance Program	690-6235, 965-5555		
Multiple Sclerosis Society	800-395-2171		
	682-8783		
MENTAL HEALTH/COUNSELING			
CARES (Crisis and Recovery Emergency Services)	884-6850		
Cottage Hospital Emergency Psychiatric Services	569-8339		
Sanctuary Centers of Santa Barbara	569-2785		
Anka Behavioral Health	925-825-4700		
Hospital Emergency Rooms			
Goleta Valley Cottage Hospital	967-3411		
Lompoc Valley Medical Center	737-3300		
Marian Regional Medical Center	739-3000		
Santa Barbara Cottage Hospital	682-7111		
National Suicide Prevention Lifeline	800-273-8255 (TALK), 800-784-2433		
Santa Ynez Valley Cottage Hospital	688-6431		
American Indian Health & Services	681-7356		
Center for Successful Aging	898-8080		
Family Service Agency			
Lompoc	735-4376		
Santa Barbara	965-1001		
Friendship Line	1-800-971-0016		
Jewish Family Services of Santa Barbara	957-1115		
Mental Wellness Center	884-8440		
New Beginnings Counseling Center	963-7777		
PAYING FOR HEALTH CARE			
Medicare	800-MEDICARE		
Livanta	1-877-588-1123, 1-855-887-6668 (TTY)		
Center for Medicare Advocacy	860-456-7790 (not toll free)		
Centers for Medicare and Medicaid Services	800-633-4227		
Health Insurance Counseling and Advocacy Program (HICAP)	800-434-0222		
	928-5663		
Medi-Cal - Santa Barbara County Department of Social Services			
Santa Barbara	681-4401		
Santa Maria	346-7135		
Lompoc	737-7080		
CenCal Health	877-814-1861, 685-9525, 965-4893 (TDD), 800-421-2560		
Veterans Affairs and Outpatient Clinic			
Santa Barbara	683-1491		
Santa Maria	354-6000		
Department of Social Services:			
Santa Barbara	681-4401		
Santa Maria	346-7135		
Lompoc	737-7080		
Lompoc Valley Community HealthCare Organization	736-4580		
The Jefferson Foundation	963-8822		
Covered California	1-800-300-1506, TTY 888-889-4500		
	Spanish 800-300-0213		
Covered California Certified Enrollment Counselor			
Help Desk	888-402-0737		
Alliance for Pharmaceutical Assistance (APA)			
Santa Maria	614-2040		
Lompoc	737-5799		
PETS AND ANIMALS			
Animal Control			
Santa Barbara	681-5285		
Lompoc	737-7755		
Santa Maria	934-6119		
Santa Barbara City Limits	963-1513, 882-8900 Emergency Number		
Humane Society of Santa Barbara	964-4777		
RECREATION AND FITNESS			
CDC		800-232-4636, TTY 888-232-6348	
Sansom Clinic		898-3530	
YMCA-Young Men's Christian Association			
Santa Barbara		687-7727	
Lompoc		736-3483	
Montecito		969-3288	
Santa Ynez		686-2037	
Santa Maria		937-8521	
Cottage Rehabilitation Hospital		569-8999 ext 82552	
Hearts Therapeutic Equestrian Center		964-1519	
City of Santa Barbara Parks and Recreation Adapted Programs		564-5421	
SENIOR AND COMMUNITY CENTERS			
Buellton Senior Center		688-4571	
Carpinteria Senior Center		684-6090	
Carrillo Recreation Center		897-2519	
DeWees Community & Senior Center		875-8085	
Family Caregiver Support Network		875-8875	
Franklin Neighborhood Community Center		897-2582	
Goleta Valley Senior Center		683-1124	
Guadalupe Senior Center		343-2525	
Louise Lowry Davis Recreation Center		897-2568	
Luis OASIS Senior Center		937-9750	
Santa Maria Senior Center Elwin E. Mussell Center		925-0951 x2207	
Solvang Senior Center		688-3793	
Westside Community Center/Senior Center		897-2560	
Senior Center Without Walls		877-797-7299, 510-444-5974	
TRANSPORTATION			
Guadalupe Transit		922-8476	
Metropolitan Transit District (MTD)		963-3366	
Santa Maria Area Transit		928-5624	
American Cancer Society		963-1577	
American Medical Response		866-889-8422 (toll free)	
COLT (City of Lompoc Transit)		736-7666	
Easy Lift Transportation		681-1181	
Help of Carpinteria, Inc.-Shepard's Place		684-0065	
Santa Barbara County-Health Clinic Transportation		922-8476	
Santa Maria Area Transit		928-5624	
Santa Ynez Valley Transit		688-5452	
SMOOTH Senior Dial A Ride		922-0146	
Community Partners in Caring			
Santa Maria		925-8000	
Lompoc		737-1976	
Buellton		688-1100	
RTA-SCAT		781-4472	
Ride Share Hotline		963-7283	
Traffic Solutions		963-7283; 963-SAVE	
Keck Center for Outpatient Services		569-8999 ext 82400	
VETERAN'S SERVICES			
Veterans Service Offices			
Santa Barbara		681-4500	
Santa Maria		346-7160	
Lompoc		737-7900	
Santa Barbara Community Based Outpatient Clinic		683-1491	
Santa Maria Community Based Outpatient Clinic		354-6000	
VA Caregiver Support		1-855-260-3274	
VOLUNTEER			
GenSpan Foundation		614-4968	
Retired and Senior Volunteer Program (RSVP)			
North Santa Barbara County		922-9931	

than the selling price of your home.

- You never have to repay your loan during the life of the loan.
- Your income is not a consideration in obtaining the loan since you make no payments.
- The money you receive is tax-free, since it is not considered "income."

Why NOT get one?

A Reverse Mortgage is not right for everyone. It can have significant disadvantages for some homeowners. These disadvantages need to be carefully weighed against the advantages. Some reasons NOT to get a Reverse Mortgage include:

- It is more complicated than conventional mortgages and often not well understood, even by loan and legal professionals.
- It could have adverse tax consequences for some homeowners.
- These are very expensive loans and consumers need to be aware of all the costs. Cost for these loans typically include upfront fees (origination and closing costs), monthly account maintenance fees and interest on the principle (which compounds). It could be an expensive loan if you end up defaulting on the loan or need to move too soon (within a few years of the loan's closing.)
- It could affect your eligibility for public assistance.
- It could have a negative impact on the estate your heirs will inherit.
- Other solutions may be available and cost much less.

How to decide?

The best way to decide if a Reverse Mortgage is right for you is to consult a Reverse Mortgage professional. The U.S. Department of Housing and Urban Development (HUD) can help you find a HUD-approved Reverse Mortgage counselor that you should consult BEFORE you contact a lender. This is so important that most

lenders will require that you have a certificate showing that you have consulted with a counselor before they will approve your loan!

HUD-approved Reverse Mortgage counselors in California are with the SurePath Financial Solutions (formerly CCCS) at 877-615-7873 (SURE). If you cannot locate a counselor within driving distance, you can consult one by phone.

Not all counselors are equally knowledgeable, so it's a good idea to ask them how long they have been doing Reverse Mortgage counseling and how many clients they have worked with. Often this counseling is free of charge, but sometimes a small fee is required (usually around \$75). However, what you learn from this service is, as the saying goes, "priceless."

A good counselor will...

- Be unbiased, independent, and protect your privacy.
- Disclose all your options and help you decide what is right for you. There will be no pressure to apply for a Reverse Mortgage.
- Give you a "Personal Reverse Mortgage Analysis," and a written comparison of all the Reverse Mortgage programs available in your area.
- Provide you with a "HUD Certificate of HECM Counseling," which some lenders will require before giving you a Reverse Mortgage.

Other Helpful Resources

As you are thinking about whether a Reverse Mortgage is right for you, here are additional sources of information.

AARP Foundation's Reverse Mortgage Education Project

601 E Street N.W. Suite A1-200
Washington, DC 20049
800-209-8085

www.hecmresources.org

AARP also publishes a free consumer's guide on Reverse

Mortgages called "Home Made Money." This book can be read online or printed.

Consumers Union, West Coast Regional Office

1535 Mission Street
San Francisco, CA 94103
1-415-431-6747

NOW OPEN



Welcome to Senior Living in Carpinteria

Welcome to a "Great Life."

That's what GranVida will provide for seniors and their families who live along the Central California Coast.

As Carpinteria's *only* senior living and memory care community, GranVida fits perfectly into local community life.

It just feels like home.

For more information or to schedule your personal appointment, please call **805.881.3670**.

GranVida
Senior Living * Memory Care

Small town. Great life.

GranVidaSeniorLiving.com
5464 Carpinteria Ave., Carpinteria, CA 93013

RCFE# 306005251
SSL201-01ma v1 010117

HOUSING

www.consumersunion.org

Consumers Union has several publications about Reverse Mortgages that can be printed from the website. They also have a 50-page analysis of the advantages and pitfalls of Reverse Mortgages: "There's No Place Like Home: The



Ultimately, it's your experience that matters.

To be sure we're proud of our 28 years of experience in senior living. But, to us, what really matters is your experience at our communities.

We invite you to experience Maravilla for yourself at a complimentary lunch and tour. Please call now to schedule.

MARAVILLA

INDEPENDENT &
ASSISTED LIVING
MEMORY CARE

5486 Calle Real • Santa Barbara
805.284.9861
SRGseniorliving.com

RCFE# 425801937

implications of Reverse Mortgages on Seniors in California."

U.S. Department of Housing and Urban Development (HUD)

Housing Counseling Clearing House

Washington, DC 20410-8000
800-569-4287

www.hud.gov

These websites include information about HECM and other senior housing issues. They also list HUD-approved counselors and lenders.

Retirement Residences- Not For Profit

Friendship Manor

6647 El Colegio Rd.
Isla Vista, CA 93117
968-0771
Fax 968-2182

www.friendship-manor.org

Nonprofit residence offering meals, activities, transportation and housekeeping service, 62+.

Garden Court

1116 De La Vina
Santa Barbara, CA 93101
884-0095

info@gardencourt.org
www.gardencourt.org

Residential Care Facilities for the Elderly

Residential Care Facilities for the Elderly provide care and supervision as well as meals and housekeeping. There are over 130 RCFE's in the County. Go to www.cclcd.ca.gov for a complete listing. Or contact the Long Term Care Ombudsman at 922-1236 for a complete listing. Both provide listings free of charge.

Placement Agencies

Businesses that refer a person or family member to a residential care facility for the elderly. This is a new business model that is currently unregulated in the State of California. Caution is suggested. Here are some questions to ask a referral agency:

- Do you receive a fee, commission or any payment if a person you refer decides to move into a RCFE?
- Describe any agreement or contract you have with any referrals?
- Do you have any conflict of interest in any of the referrals you present?
- Do you provide a copy of recent licensing or monitoring visits by State Community Care Licensing?
- Does the referred facility meet the required licensing standards?
- What is the contact information for the long term care ombudsman program?
- Do you have liability insurance coverage? If so, in what amount?
- When was the last time you visited this facility in person?

Shared Housing

Home sharing by two or more people is becoming increasingly practical. In the absence of programs which offer this service, what follows are some tips on finding a shared housing situation. Some assisted and independent living communities offer this as well.

Tips on Shared Housing

1. Spread the word among your friends that you are looking for a roommate or a room in someone's house. It's possible that they know of someone who can help you.
2. Look in the classified ads in your local newspaper under "Roommates" or "Situation Wanted." People are sometimes willing to exchange services such as cooking and cleaning for rent.
3. If you choose to advertise for a roommate, it is wise to rent a PO Box for replies from prospective roommates. Ask for references and check them.
4. Be clear with applicants about what life styles and behavior are acceptable to you. You may

consider drawing up a contract specifying such practical matters as when the rent is due, cleaning deposit information, etc. If you are exchanging services for rent, outline in writing what services you expect.

5. Talk to assisted and independent communities and see if they may have this option.

The housing offices at the colleges sometimes have students, faculty or staff who are offering a service in exchange for rent. Occasionally a student looking for long-term housing prefers living with a senior citizen for a stable and quiet atmosphere.

Santa Barbara City College (SBCC)

721 Cliff Drive
Santa Barbara, CA 93109
965-0581, x2262
www.sbcc.edu

University of California, Santa Barbara (UCSB)

Community Housing
University Center, R, 3151
Santa Barbara, CA 93106
893-4371
Fax 893-4375

Westmont College Housing Office

955 La Paz Road
Santa Barbara, CA 93108
565-6037 office
housing@westmont.edu
www.westmont.edu

Discrimination

A landlord, manager or real estate agent cannot refuse to rent, sell or negotiate with a potential tenant because of age, race sex, national origin, religion, marital status, sexual orientation, physical disability or the presence of children in the family. File complaints or inquire about your rights with one of the following agencies:

Fair Employment and Housing Dept.

Housing: 800-884-1684
TTY: 800-700-2320
www.dfeh.ca.gov

Investigates discrimination complaints on the basis of race, color, sex, national origin, marital status, creed, and/or handicap regarding housing, employment or accommodation.

Legal Aid Foundation of Santa Barbara County

Senior Citizens Law Center
201 S. Miller Suite 209
Santa Maria, CA 93454
922-9909

604 E. Ocean Ave. Suite B
Lompoc, CA 93436
736-6582

301 E. Canon Perdido
Santa Barbara, CA 93101
963-6754

www.lafsb.org

Provides legal assistance to senior citizens of Santa Barbara County on a case by case basis with housing concerns.

Tenant/Landlord Mediation

For other Tenant/Landlord Problems the following agencies have trained staff available to provide you with current information and tenant/landlord counseling, their services may also include conciliation, mediation and/or arbitration. Concilia-

tion means limited intervention by telephone or mail. Mediation is a process in which a voluntary agreement is reached with the assistance of a neutral third party. Arbitration is a hearing conducted by a neutral third party who hears both sides and then issues a decision.

CA Rural Legal Assistance

22 N. Milpas Suite F
Santa Barbara, CA 93101
963-5982

2050 "G" South Broadway
Santa Maria, CA 93454
922-4563

www.crla.org

Provides services that relate to unlawful detainer defense, substandard housing and tenant rights.

Rental Housing Mediation Task Force

630 Garden St. 2nd Floor
Santa Barbara, CA 93101
564-5420

www.santabarbaraca.gov

The Task Force program purposes are to provide information on the



Home Choices For Mom and Dad

Free Referral and Placement Service

805-455-8242, 805-636-9277

Serving Santa Barbara County with referrals and placements into Independent, Assisted Living Facilities, RCFE's and Dementia Care Homes.

- We are Licensed Assisted Living Administrators with 20 years experience working in the field.
- We offer free assessments of cognitive & physical status by LVN.
- We provide detailed descriptions of services & amenities of each facility, all mandatory paperwork and free tours of suitable facilities

Email: homechoicesformom@hotmail.com

Website: homechoicesformomanddad.com

3223 Vista Arroyo, Santa Barbara, CA 93109

HOUSING

California Rules and Regulations pertaining to Landlord/Tenants rights and responsibilities to parties in residential rental housing, and to provide an inexpensive and effective means to resolve rental housing disputes for Santa Barbara city residents without resorting to the State justice system.

Home Repair

Community Action Partnership of SLO County

1030 Southwood Dr.
San Luis Obispo, CA 93401
541-4122
800-495-0501

www.capslo.org
Provides home repair, weatherization services in Santa Maria Valley. No fees; donations only.

Habitat for Humanity

2039 Preisker Ln#E
Santa Maria, CA 93454
928-5399
6860 Cortona Dr.
Goleta, CA 93117
692-2226

Can provide volunteer assistance for minor home repairs. No fees;

donations only.

Housing Rehabilitation Revolving Loan Program

City of Lompoc

100 Civic Center Plaza
Lompoc, CA 93438
875-8041

This state funded program offers a low interest (3%) owner occupied rehabilitation loan. Up to \$30,000 available for rehabilitation and \$40,000 for room additions. Persons over 60 years of age have 20 years to repay the loan.

Utilities

If you are ever in danger of having your source of energy cut off because you are unable to pay your bill, it is best to call the billing dept. of the particular utility company before you are cut off and explain your situation. In many, they are amenable to working out a payment plan.

Catholic Charities

609 E. Haley Street
Santa Barbara, CA 93103
965-7045
www.CatholicCharitiesLA.org
Catholic Charities provides utility

assistance to low-income clients through their Gas Assistance Fund (GAF), Energy Assistance Fund (EAF), and utility assistance through FEMA when available.

Community Action Commission/Energy Services

5638 Hollister Ave., Rm. 301
Goleta, CA 93117
964-8857
617-2897
HEAP 800-655-0617
www.cacsb.com

CAC has a weatherization program and provides utility assistance through the Home Energy Assistance Program (HEAP). HEAP can provide for eligible persons a once a year payment to one energy account. HEAP does not provide crisis services; time to process applications is 4 months.

Pacific Gas & Electric

866-743-2273
www.pge.com
Has CARE REACH and Medical Baseline Program for those qualified. Call for information and application.

City of Santa Barbara City Hall

Finance Department

735 Anacapa St.
Santa Barbara, CA 93101
564-5346
Fax 897-1978
www.santabarbaracagov

Santa Barbara County

Tax Collector's Office

105 E. Anapamu St., #109
Santa Barbara, CA 93101
568-2920
Fax 568-2488

Southern California Gas Company

800-427-2200
800-342-4545 (Spanish)
www.socalgas.com/residential/
assistance

Has a CARE Program which provides a 20% reduction in monthly bill for those eligible. Application must be completed. Provides energy efficient home

Memory Care with Compassion

Our memory care community at Merrill Gardens at Santa Maria offers a homelike setting, individualized care and life enhancement activities that focus on culture, life history and ability of residents.



MERRILL
GARDENS
SANTA MARIA

Call today to schedule
your personal visit.

(805) 863-9290

1220 Suey Road
Santa Maria, CA 93454
merrillgardens.com



Lic #425801806

improvements to help with energy usage if qualified. May include repair and replacement of faulty furnaces (800-331-7593.) Has a Medical Baseline Program which files application. Also has service establishment discount program if eligible.

Will lite pilot lights and help with home appliances.

Southern California Edison

800-447-6620 x2 CARE

www.sce.com

Has several programs for people who qualify. Relamping Program; Refrigerator Replacement Program; Evaporator Cooler Program.

Cable Television Discounts

Senior discounts for those 65+ and low income are available for basic cable services.

Comcast Cable Co.

32323 Thompson Way
Santa Maria, CA 93455
800-comcast
226-2278

646 North H St.
Lompoc, CA 93436

Cox Communications

683-6651

www.cox.com

Provides info about discount. Application is provided and then sent to SB City officials for review. If approved, the discount is provided.

Toilet Replacement Rebates

City of Lompoc

100 Civic Center Plaza
Lompoc, CA 93436
875-8298

City will rebate up to \$103. per toilet to change old 3.5 + gallon per flush toilet to 1.28 gallon per flush toilet.

City of Lompoc Utility Conservation

100 Civic Center Plaza
Lompoc, CA 93438-8001
875-8298

The City has a variety of programs to reduce the utility bill, such as

LED Holiday lights, Solar PV rebate, Electric rate Assistance program, and refrigerator replacement rebate.

Foreclosure Education

Hope Now

Neighbor Works Home Ownership Center

888-995-HOPE

Provides counseling, lending services and preservation of homeownership. Assists homeowners in finding solutions to foreclosure.

Foreclosure Fraud

Avoiding Mortgage Fraud

Mortgage fraud is becoming increasingly common. Scam artists often target homeowners struggling to meet their mortgage commitments or anxious to sell their homes.

There is help available when facing financial problems or foreclosure, but make sure you are dealing with a reputable organization before getting involved. To protect your home and home equity and avoid falling victim to fraudulent schemes, recognize and understand the signs of mortgage fraud. Know how to report fraud to state and federal authorities so they can stop scam artists from preying on

innocent borrowers.

If you are facing financial difficulties that are making it difficult to pay your mortgage, or if you feel you might be falling prey to a fraudulent scheme, the best solution is to talk to your lender or a reputable counselor. Also, be wary of individuals who promise to rescue you from financial difficulty or possible foreclosure.

Foreclosure Rescue Scheme

If you have fallen behind on your mortgage payments, this may seem like an attractive solution - but beware. A foreclosure rescue scheme often begins with a scam artist offering a promise to pay off your delinquent mortgage, allowing you to stay in the home as a renter with the option to purchase the home back when your financial situation improves. But what really happens is a series of steps designed to cash out the equity in the home and disappear.

- As part of the “rescue,” the homeowner will be required to deed the property to a new borrower who is often “investing” in a rental property, but who is really part of the scam.

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Meridian of Lompoc offers one of the area's safest, most comfortable Assisted Living and Memory Care communities.

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OF LOMPOC
Assisted Living & Memory Care

MERIDIAN
SENIOR LIVING

1420 W. North Ave. | Lompoc, CA | 805.736.1234

www.meridiansenior.com | Lic #425802104

HOUSING

- The proceeds of the sale pay off the delinquent loan and the new borrower removes all the equity in the house, never to be seen again.
- The distressed homeowner is now merely a renter in a home they no longer own, unaware that the new borrower is not making payments.
- When the new borrower defaults on the loan, the homeowner is evicted from the home – they have lost the house and all the equity in it.

Scam artists are very crafty and will often vary the scheme depending on the homeowner they are talking to, so be cautious. Some warning signs that a scam artist may be trying to set you up as a victim of a foreclosure rescue scheme include:

- Being approached by a stranger with an unsolicited “rescue” offer.
- Receiving an unsolicited call, mail or flyer about “foreclosure rescue” or saving your home.
- Participating in a complicated deal that you don’t fully understand.
- Signing documents that have blanks or false statements.

Regardless of what you are told, this is never okay

The best solution when you face financial difficulties that may endanger your home is always to talk to your lender or a reputable counselor.

Illegal Flipping

Flipping is a legitimate practice where an investor purchases a property in need of repairs or upgrades, makes the necessary changes to the property in a very short amount of time and sells the home for a profit. We’ve all seen the TV shows about flipping and they’re fun to watch. But there are scam artists who use flipping to make money illegally.

Often times, the scam artist will offer much more than the asking price of a home with a stipulation that the “surplus” amount over the asking price is given back to the borrower at closing. At closing, the inflated value of the home will be attributed to home improvements that were never made. The scam artist will pocket that and default on the loan.

As a homeowner, especially one whose house has been on the market a long time, this may seem like an attractive deal but remember – falsifying documents is fraud.

Reporting Mortgage Fraud

If you suspect that you have been a victim of mortgage fraud or are aware of a possible scam, you can report it by calling the Mortgage Fraud Hotline 1-800-4Fraud8 (1-800-437-2838.)

Safe RV Parking Program

Due to the alarming increase in vehicle dwellers in south Santa Barbara County, coupled with the crackdown on overnight parking enacted by the City of Santa Barbara, New Beginnings currently operates a program to provide safe overnight parking for individuals and families who find themselves living in their vehicles.

New Beginnings

The Safe Parking Program

845-8492
Fax 845-8493

The program is a cooperative between New Beginnings, area churches and non-profits whereby participating institutions provide parking places for vehicle dwellers registered with the New Beginnings program. The program currently includes various dispersed locations in the cities of Santa Barbara and Goleta. The purpose of the program is to provide a level of stability needed for vehicle dwellers to effectively make positive changes in their lives. A safe place to park, together with the social services and case management provided by New Beginnings case workers, are the tools used to achieve this end. Interested parties should direct their calls to The Safe Parking Program administrative office.



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Finding an Attorney

Elder law is a special area of law with practitioners who focus primarily on the issues of aging, incapacity, long term care, estate planning for seniors, public benefits, and/or elder abuse and neglect or financial exploitation. When seeking legal advice relating to issues concerning seniors, finding a knowledgeable, competent attorney is extremely important. Not all elder law attorneys practice in all sub-fields of elder law.

Some specialized resources for finding an elder law attorney are the National Academy of Elder Law Attorneys (www.naela.org; 703-942-5711), ElderCounsel (www.elderounsel.com), and California Advocates for Nursing Home Reform, known as CANHR (www.canhr.org; 800-474-1116). CANHR also provides free consumer information and assistance both verbally and through their website, and referrals to attorneys whom they have screened for experience in the area. In some cases, CANHR may be able to provide you with reduced attorney fees through their referral.

You may also find an attorney through personal recommendations from friends, relatives, support groups, community groups, or attorneys and CPAs you know and trust. Individuals who have faced similar problems may already have done the leg-work in tracking down a competent attorney, but be aware that an expert in one field of law may not know about another field of law, so make sure that word-of-mouth recommendations are suitable for your specific needs. Always ask a prospective attorney the nature of his or her practice and experience.

Lawyers Referral Service

15 W. Carrillo Street
Santa Barbara, CA 93101
569-9400
Fax 569-2888

The Lawyer Referral Service serves Santa Barbara County with referrals to attorneys who have signed up to be on their panel.

For a small fee, the service will make the appointment for you, and a 30 minute free consultation is provided. By describing your needs, a referral can be made to an attorney in the area of practice that can most help you. Personal injury referrals are provided at no cost; low income seniors who need a will may receive a free referral. It is important to check the qualifications of an attorney and to call around and compare experience. Please note that some attorneys charge only hourly rates; some charge flat fees for a project; and others may do both. Ask the attorney whom you call. Calbar.ca.gov is the State Bar website, and you can look up a California attorney to check the date of joining the bar, contact information, current status, and history of disciplinary actions. You may also find a link to the attorney's website.

AARP Legal Services Network

866-330-0753

www.aarp.org

Members of AARP can access AARP Legal Services Network. This includes a free initial consultation and reduced fees.

The Yellow Pages of the telephone book have an extensive list of attorneys. There are special sections under "Attorneys" for "Elder Law," "Social Security Law," "Health Care and Hospital Law," "Probate Law," and "Wills, Trusts and Estate Planning."

Wherever you get the name of an attorney, if you "google" the name of the lawyer on your computer, you may find a website for that lawyer, or you can call the attorney's office and ask for their website address or a brochure so that you can learn more about the attorney's services and practice..

Lastly, low or free legal services may also be available depending on income.

Legal document services are not a reliable substitute for a competent at-

torney because these services are not attorneys and cannot legally offer any legal advice on the documents they prepare for you from their boilerplate trusts and other important documents. Many estate planning attorneys have seen clients suffer from legal document services documents, especially where the client has subsequently become incapacitated and unable to change those documents. Your individualized legal needs can be determined only through a legal consultation with a competent attorney, a missing element of legal document services. Costly legal errors can be made without an attorney's involvement in the decision-making and tailoring your legal documents to meet your individualized needs. Online legal drafting software or documents designed for people to draft their own legal documents are also not recommended for the same reason and because they may not be appropriate for California-specific law or your individualized needs.

Low/No-Cost Legal Services

Criminal

Public Defender

Santa Barbara County Courthouse

Location

1100 Anacapa Street, #3
Santa Barbara.

Mail

1 E. Anapamu St.
Santa Barbara, CA 93101
568-3470
Fax 568-3536

312 E. Cook St.
Santa Maria, CA 93454
346-7500
Fax 614-6735

115 Civic Center Plaza
Lompoc, CA 93436
737-7770
Fax 737-7881

Open from 8 a.m. to noon and 1 p.m. to 5 p.m., Monday through Friday, the Public Defender, upon order of the court or upon request of the defendants, defends any person not financially able to

LEGAL

employ counsel and who is charged with any contempt or criminal offense in Superior Court.

Civil

California Rural Legal Assistance:

2050 S. Broadway, Ste. G
Santa Maria, CA 93454
922-4563
Fax 928-0693
www.CRLA.org

Open from 1:30 to 5 p.m., Monday through Thursday. Closed Friday. Legal representation is provided to low income people in civil matters (housing, education, labor, and health). Legal representation for persons terminated from welfare, unemployment, and Social Security. No criminal cases handled. All calls must be screened by telephone.

Legal Aid Foundation

www.LAFSBC.org

Santa Barbara

301 E. Canon Perdido
Santa Barbara, CA 93101
963-6754
Fax 963-6756

Mon-Thurs. 9:30-12, 1:30-4. Friday by appointment.

Lompoc

604 East Ocean Avenue, Ste. B
Lompoc, CA 93436
736-6582
Fax 740-2773

Mon-Thurs. 9-12:30, 1:30-4.
Closed on Friday.

Santa Maria

301 S. Miller 1116
Santa Maria, CA 93454
922-9909
Fax 347-4494

Mon, Tues, Thurs: 9-12, 1-3. Wed: 9-12, 1:30-3. Closed on Friday

From 9 a.m. to 4 p.m., Monday through Thursday, senior citizens of Santa Barbara County on a case by case basis can receive legal services. Emphasis on Social Security, landlord/tenant, and family law.

Legal Aid Foundation also offers services at senior centers throughout Santa Barbara County. Call the office nearest you for information.

Other free legal services are provided by the Foundation for low income persons: civil suits, landlord/tenant problems, family law matters, administrative hearings (Social Security, Disability, Unemployment, Welfare). No criminal cases. Aid in housing and employment discrimination, as well as consumer debt and defense litigation problems.

Other Legal Services

There are several options available if you are involved in a dispute with your neighbor or you feel that someone owes you money. Mediation services are available if you are involved in a landlord or tenant dispute. See Rental Housing Mediation Task Force.

Many other consumer groups are available to assist you in resolving problems. See Consumer Complaints and Information before you resort to legal action.

Legal Resource Centers

Residents of Santa Barbara County have access to local self-help legal resources center. Staffed by a California licensed attorney and open to the public on a first come, first served basis. Assistance is offered in the completion of legal and court documents for various civil matters and infractions, and in properly presenting your case to the court. Hours are limited.

Santa Barbara County Superior Court

Santa Barbara

McMahon Law Library- 2nd Floor
1100 Anacapa St
Santa Barbara, CA 93101
568-2296

Santa Barbara County Superior Court

Santa Maria

Santa Maria Law Library
312 E. Cook St.
Santa Maria, CA 93454
349-1289

Santa Barbara County Superior Court

Lompoc

115 Civic Center Plaza
Lompoc, CA 93436
737-5454

Wills

A Will is a document that specifies how you wish to have your assets distributed after you die and designates who will carry out your wishes. A Will is necessary unless your assets are in joint tenancy (not good for tax planning) or have designated (named) beneficiaries assigned (e.g. in payable on death designations for life insurance, IRAs, or bank accounts). A Will requires probate court proceedings if your estate has more than \$150,000 worth of assets, excluding joint accounts, mobile homes, trust accounts, retirement accounts, life insurance, registered vehicles, payable on death accounts or other accounts with named beneficiaries. Please note that if you have only a Will (no trust), and your estate exceeds \$150,000, and you have been a Medi-Cal beneficiary, your estate may be subject to Medi-Cal estate recovery after the death of both spouses.

If you are 60 years of age or older and have liquid assets (not counting your home) of no more than \$15,000.00, you may be eligible to have a simple Will prepared for you for a nominal fee through the Lawyer Referral Service.

How to Maintain Control

Over Your Affairs

People are used to planning for death. They are familiar with traditional estate planning, which involves counseling and planning for the disposition of their estate to make sure that their property goes to the people they want to have it and to minimize any post-death taxes. The current estate tax exemption is \$5 million per person, so the estates of most people will not be subject to federal estate tax (death tax) after the death unless the laws change in the future to tax smaller estates. California has no

inheritance tax at this time, so only the federal rates will affect California estates.

But too few people plan for disability or incapacity during their lifetime, which is sometimes a more important need than what happens after death. Further, if you have a special needs or disabled relative to whom you want to leave property after your death, your legal documents should establish a "third party supplemental needs trust" for that person's share of your estate, as that will protect that relative from losing government benefits like Medi-Cal or SSI, and the inheritance can also be protected from estate recovery claims after that person's death.

The consequence of failing to plan is often the loss of control over who will make decisions and how those decisions will be made, as well as whether you or your disabled beneficiaries will be able to qualify for Medi-Cal or VA pensions. It is far less expensive for you to plan for incapacity than it is for your loved ones to go to court due to your lack of planning if you become incapacitated.

Why Plan?

- To allow financial and health care decisions to be made according to your instructions without the need for court intervention or conservatorship proceedings.
- To ease the financial and emotional burden on spouse or other family members, including through otherwise unnecessary legal fees and the interference with a disabled relative's public benefits such as SSI.
- To have control over who makes your decisions and how they are made.
- To protect the financial resources of spouse and family if nursing home care is required.

What Can Be Done To Plan for Health Care?

An Advance Health Care Directive (hereafter, "AHCD") enables you to give another person legal authority to make medical decisions if you become unable to make your own healthcare decisions. The AHCD also allows you to specify what decisions you want to be made. You can specify instructions for prolonging or not prolonging life with life support or invasive measures even if you do not want to name an agent. You must have cognitive capacity at the time you sign your AHCD; however, your AHCD will remain in effect after you become unable to make your own decisions. Another form of the AHCD is "The Five Wishes." Whatever form you use, it is recommended to get your form notarized after you sign it. There are special witnessing rules without notarization or if the signer is in a skilled nursing facility at the time of signing.

The law on the AHCD governs the forms. Durable Powers of Attorney for Health Care signed before January 1, 1992, have automatically expired. It is essential that you execute a new Advance Health Care Directive. It is wise to review these documents yearly and to execute new forms whenever a change in your agent

needs to be made. Never designate an expiration date for your AHCD, and always appoint alternate agents to back up your primary agent if the primary agent dies, becomes incapacitated, or is unwilling to act.

FREE Advance Health Care Directive forms are available at www.CANHR.org (California Advocates for Nursing Home Reform) and free copies of the Advance Health Care Directive forms are available at the:

Area Agency on Aging

528 South Broadway
Santa Maria, CA 93434.

Santa Barbara
965-3288

Santa Maria
925-9554

www.CentralCoastSeniors.org
Monday-Friday, 8 a.m.-5 p.m.

To register the Advance Health Care Directive or Durable Power of Attorney for Health Care, mail to:

Secretary of State

1500 11th St.
Sacramento, CA 95814

In addition to the Advance Health Care Directive or Five Wishes form, one should always sign a HIPAA Release and Authority form, which authorizes specific persons to get your health care information (including billing information) from your doc-



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tors or other health care providers. It is wise to list everyone whom you want to have access to your health care information on this document.

One can sign a POLST (Physician Orders for Life Sustaining Treatment) with your doctor if you want a more explicit order regarding what you do and do not want, not as a substitute for the Advance Health Care Directive, Five Wishes, and HIPAA Release and Authority, but rather in addition to them. Be sure that you are ready for the POLST, but beware of signing a POLST if you are admitted to a skilled nursing facility or other care facility. Discuss this with your own physician and attorney first.

The POLST document (printed on bright ‘ultra pink’ card stock paper) is meant to serve as a physician order that helps frail/chronically ill, terminally ill, Hospice patients, and elderly (persons age 80 and older) have more control over their end of life care. POLST enables you to specify the treatments (CPR, medical interventions, and nutrition) that you do or do not want to receive toward your end of life. Completing a POLST form is voluntary; however, California law requires that once the form is completed, it must be followed by all health care providers. A DNR (do not resuscitate) is an option in the POLST.

Whatever health care documents you sign, make sure that you appoint agents who are willing and able to carry out the wishes that you have regarding your health care. You can know this only by discussing your health care wishes and end-of-life care wishes with your potential agents before you add their names as agents.

Conservatorship of the Person

Conservatorship of the person is a public legal process for assuming control over an incapacitated individual's personal (non-financial) affairs, including health care decisions. The conservator is responsible for making sure the conservatee is properly fed,

clothed, housed, cared for, and medically treated. The Conservatorship is usually the last alternative considered and is often not necessary if one has signed the health care documents listed above, but it may be necessary if the person is already unable to manage his or her own daily activities, care needs, and health decisions. A court hearing is required before a conservator can be appointed. Legal expenses are high. A well-drafted and current Advance Health Care Directive or Five Wishes and HIPAA Release and Authority can avoid the need to go to court for a conservatorship in many cases, if the documents were signed and notarized or properly witnessed when the person was competent.

When the court decides who will be the Conservator of the Person, a family member is preferred if available. Where no family member is available or capable of serving as Conservator of the Person, the Public Guardian is the conservator of last resort for frail elderly and brain-impaired adults, but the Public Guardian may decline to serve if there are family members who could serve.

Legal Aid Foundation

www.LAFSBC.org

Santa Barbara

301 E. Canon Perdido
Santa Barbara, CA 93101
963-6754
Fax 963-6756
Mon-Thurs. 9:30-12, 1:30-4. Friday
by appointment.

Lompoc

604 East Ocean Avenue, Ste. B:
Lompoc, CA 93436
736-6582
Fax 740-2773
Mon-Thurs. 9-12:30, 1:30-4.
Closed on Friday.

Santa Maria

301 S. Miller 1116
Santa Maria, CA 93454
922-9909
Fax 347-4494
Mon, Tues, Thurs: 9-12, 1-3. Wed:

9-12, 1:30-3. Closed on Friday

Can assist with establishing a Conservatorship for person only.

Santa Barbara County Public Guardian

PO Box 2517
Santa Barbara, CA 93120
568-2790
Fax 568-2487

North County office
511 East Lakeside Parkway
Santa Maria, CA 93454
346-8337

What Can Be Done to Plan for the Management of Financial Assets?

Durable Power of Attorney

A General Durable Power of Attorney (for Property Management or Financial Affairs) may be considered an alternative to trusts or a Conservatorship over the Estate to provide for management of financial affairs, legal affairs, and assets. Along with the Advance Health Care Directive, it is the single most important document that you need to have if you are 18 or over. It must be signed while the signer still has cognitive capacity. The document does not affect the signer's own authorities while he or she has capacity, but rather it gives the agent (“attorney-in-fact”) explicit authorities in relation to third parties. The creator of the power, or “principal,” may choose to have all his or her assets or only specified assets managed by another person, the “agent” or “attorney in fact.” That person does not have to be an attorney at law. The principal may choose to have the powers effective immediately upon signing the document, or may choose to make it effective only after he or she later becomes incapacitated as defined in the document (a “springing” durable power of attorney), which may require getting one or two physicians' certificates of incapacity before the agent can act. Many attorneys strongly prefer immediately effective durable powers of attorney rather than springing powers of attorney to minimize the hurdles to the agent's ability to act on your behalf.

when suddenly needed or if a doctor is resistant to signing a certificate stating that you are incapacitated. If you cannot trust your agent when you have capacity, how are they trustworthy after you lose capacity? The key is to appoint trustworthy agents in the first place. If the principal wants to give the agent the powers needed for gifting and self-gifting, dealing with retirement benefits, government benefits, pension benefits or IRS matters, or setting up a revocable trust, an irrevocable trust, or a special needs trust and funding it with the principal's funds, or revoking or amending a revocable trust, the document must specifically and explicitly state those powers. The Uniform Statutory Form Power of Attorney appears to grant the agent comprehensive authorities to do anything and everything, but certain authorities stated in the previous sentence must be added to the document above and beyond the listed checklist of authorities stated in the form.

The principal may revoke or change a power of attorney for health or financial affairs at any time as long as he or she still has cognitive capacity, but it must be in writing.

The financial agent has a great deal of authority over an individual's assets as relates to third parties, financial institutions, and legal issues. It is crucial to appoint as agents only those persons who are completely trustworthy in terms of finances, rather than people who have problems with drugs, alcohol, gambling, debts, or a shaky marriage or a pending divorce. The court can revoke this power if it determines that there has been mismanagement or abuse of the power. However, revocations may be too late to recover assets. Thus, as with the Advance Health Care Directives, it is important to consult an attorney regarding the utilization of the Durable Power of Attorney, even though it can be created without an attorney's assistance. Although the Civil Code provides for sanctions against those refusing to honor valid documents, banks and brokerage houses some-

times resist or refuse to do so unless it is their own internal form (which you can also sign as a back-up). As soon as you sign your Durable Power of Attorney, be sure to provide a copy to your financial institutions and ask that they submit it to their own legal department for review, approval, and recording on their computer records for you in advance of the need to use the powers. If the bank indicates that it will not honor your durable power of attorney when you give the bank a copy, then you may need to ask your attorney to speak with the bank attorney. It is also important to provide copies to your designated agents so that they can act for you when it becomes necessary. Some people even appoint agents without asking or telling them that you are naming them as agents; this is a grave error.

If you are an agent/attorney-in-fact, and a financial institution resists or refuses to honor your authority when you need to act soon, ask the supervisor to send a copy of the Durable Power to their *lawyer* (not their legal help line, which is not staffed by lawyers) for immediate evaluation and approval, and ask your lawyer to speak to their legal department if necessary Revocable Living Trust

A trust created during your lifetime can provide for management of your trust property during your lifetime, avoidance of probate after your death, avoidance of Conservatorship during your life, minimization of taxes after your death, protection of your privacy, and prevention of a Medi-Cal estate recovery claim after your death. A revocable living trust is a legal document through which a person called the Trustee (generally the persons who set up the trust and provide the funds for the trust) takes title to property (real estate, financial accounts, etc.) as Trustee of the trust. For example, if you own your own home, you can transfer your home to yourself as trustee of your own trust. The trust document will specify how property is to be used during your life and who is to receive the assets of

the trust after your death. The powers granted in the trust and the powers granted in the Durable Power of Attorney should be consistent and parallel with each other. For example if you want your agent under your Durable Power of Attorney to have the authority to revoke or to amend your trust, that authority must be explicitly stated in both your Durable Power of Attorney and In your revocable living trust. Starting January 1, 2017, a revocable living trust does protect the trust assets from Medi-Cal estate recovery. This has not been so for the past decades, and it is a wonderful change in the law.

Declaration of Homestead

Persons who own their own home may be able to protect a portion of the equity value, in the event of a forced sale in order to satisfy unpaid debts, by preparing and recording a declaration of homestead

Conservatorship of the Estate

Similar to the Conservatorship of the person, this allows for the management of a disabled person's money, other assets, and legal affairs. Court proceedings to designate a conservator are required. This is usually the last method considered, but may be necessary if the individual is already unable to manage his or her own affairs and does not have a well-drafted Durable Power of Attorney and Revocable Living Trust. These documents signed when you have legal capacity can prevent the need for a conservatorship of the estate in most cases. Conservatorships of the estate (financial assets and income) remain under the supervision of the court, and certain actions require new court orders. Periodic accountings to the court are required.

LEGAL

Public Benefits

Medicare and Medi-Cal

Planning for public benefits such as Medi-Cal, a "needs-based" program) Is desirable if an elder needs long term care in a skilled nursing facility or in-home care. Medicare is not a needs based program, but rather a national insurance program with a monthly premium for persons over 65 who worked 40 or more quarters at a job that paid into Social Security and Medicare, or persons who are determined to be disabled or blind.

Coverage for skilled nursing facilities by Medicare is very restricted and will be denied unless the patient was admitted as a patient in a hospital for the same condition for 72 hours in the previous 30 days, and is receiving at least 5 days per week of skilled nursing services (physical therapy, speech therapy, occupational therapy, IV therapy, and/or other skilled services, but not merely assistance with activities of daily living such as eating, toileting, bathing, dressing, transferring, or 24/7 supervision due to cognitive impairment). Medi-Cal does not have these restrictions and will provide coverage so long as the countable assets are below a certain amount (for those 65 or older). For those younger than 65 who do not receive Medicare, the Affordable Care Act ("Obamacare") changed the rules to allow those persons to qualify for Zero Share of Cost Medi-Cal purely based on low income (138% federal poverty level or less; called MAGI Medi-Cal) or, under Covered California, to qualify for subsidies to help pay for a private insurance plan if their income is over 138% but less than 400% of the federal poverty level, even if they do own assets that would disqualify them for Medi-Cal if they were 65 or over or if they already have Medicare. See CANHR.org website or the County Department of Social Services regarding Medi-Cal and the federal subsidies for Covered California private plans. See the Social Security Administration regarding

Medicare, or go to the Social Security Website (www.ssa.gov).

Also, health insurance agents may be certified enrollment counselors for Covered California plans, and some insurance agents also sell Medicare plans.

Where Medicare is the provider, some Medicare supplemental insurance plans cover all or part of the co-pay, but only if Medicare is paying part. The enrollment period to change or to obtain a Medicare supplement plan or a Medicare HMO plan begins on October 15 every year, or when you have lost other insurance.

Medicare provides no long term care benefits, but rather has a maximum of 100 days per benefit period (per year) for skilled nursing services Private long-term care insurance policies may cover all or part of long-term custodial care bills at home, or in an assisted living facility, and/or in a skilled nursing facility, but policies vary widely and should be carefully chosen for these options. These private LTC policies have very expensive premiums, depending on the age when you purchase the policy and the amount of premium increases the company has imposed across the board.

Fewer LTC insurance carriers are issuing policies in California than in previous years because the aging population is living longer and using their policies. These companies are also charging more for their policies, and they are reducing benefits and resisting claims. Some law firms specialize in filing complaints against insurance companies that wrongly deny the claims of their LTC policy holders.

Because Medicare covers so little and so few seniors have private long-term care insurance, many middle class couples or individuals may have to plan for and rely on Medi-Cal benefits. Through experienced legal advice and planning strategies that comply with the law, middle class couples and individuals may qualify

for Long Term Care Medi-Cal (LTC Medi-Cal) without impoverishing themselves, as this program currently has very favorable California laws making this essentially a middle class program, not just a poverty program.

It is important that Medi-Cal planning be done with the assistance of an attorney who is current with the ever-evolving Medi-Cal law to ensure that a spouse needing skilled care is adequately cared for and the spouse residing outside the facility has the resources for his or her support. Even for most middle class couples and individuals, the high cost of skilled nursing facility care (\$8,189 per month average in California in early 2017, or about \$7,000-\$10,500 average per month in the Central Coast) makes paying for long term care in skilled nursing homes without Medi-Cal financially impossible. LTC Medi-Cal pays only for care within a skilled nursing facility.

Medi-Cal long term care planning is a specialized area with complex rules. Make sure that you get up-to-date legal advice from an attorney with current training and experience in Medi-Cal. Strategies that were allowable in previous years may create problems when new laws are implemented. The home can be legally protected from a Medi-Cal estate recovery claim if the home is titled in a trust prior to the death of the Medi-Cal beneficiary. Since there are tax problems to avoid when transferring the home, *prior to the death of the Medi-Cal beneficiary*, seek the assistance of an attorney preventing a Medi-Cal estate recovery claim without creating undesirable tax consequences. Further, if the home might be sold during a Medi-Cal beneficiary's life, it will be advisable to transfer the home to a certain type of irrevocable trust to prevent loss of Medi-Cal benefits. There are many factors to consider, and this is a tricky area of law because it involves obtaining and retaining Medi-Cal benefits while alive, preventing a Medi-Cal estate recovery claim after

death,, and preventing increased capital gains tax or other taxes as the result of the transfer of the home.

Planning for Long Term Care Medi-Cal Benefits

The most up-to-date, comprehensive source of consumer information about Medi-Cal and nursing homes in California is California Advocates for Nursing Home Reform (CANHR), a nonprofit organization that also provides free consumer information by phone: 800-474-1116. 650 Harrison Street, 2nd Floor, San Francisco, CA 94107, www.CANHR.ORG, an excellent website. CANHR also has referral panels of screened attorneys in estate planning, Medi-Cal, and elder abuse. The top nonprofit groups for Medicare information are HICAP through the Area Agency on Aging (the publisher of the Senior Resource Directory, and more), and The Center for Medicare Advocacy (www.medicareadvocacy.org). For nonprofit consumer information and education relating to estate planning, annuities, reverse mortgages, and many other topics, go to www.help4srs.org, www.elderlawanswers.org, CANHR.org, andElderCareMatters.com.

The high cost of long-term care is a major problem for all middle income and low income Americans. When a family member actually experiences the need for long-term care, either because of dementia or other illness, the problem of financing long-term care becomes a real issue for family members. Because custodial care alone (assistance with activities of daily living) is not covered under Medicare, and because few elders have adequate long term care insurance policies due to the exorbitant premiums or the widespread denial rate of applications, Medi-Cal has become the primary source of payment for nursing home care for these families.

The eligibility rules are complex, and many individuals and couples are surprised to learn that they qualify for

Medi-Cal in spite of owning high-value retirement accounts or real estate. Never assume that you cannot qualify, even if you are initially turned down. See a competent attorney with up-to-date training and experience in Medi-Cal to avail yourself of the current laws to prevent the impoverishment of the at-home spouse or to accelerate an individual's eligibility. Medi-Cal eligibility for seniors is based on examination of all property, and Medi-Cal co-pay is based on all income available to the applicant and the spouse. A competent attorney in this field will also advise and assist you regarding protecting the estate from a Medi-Cal estate recovery claim without creating tax problems.

Resources (Property) Considered for Long Term Care Medi-Cal Applications

For persons younger than 65 and without Medicare, the Affordable Care Act set up Zero Share of Cost Medi-Cal (MAGI Medi-Cal), which has no property limit; it has only a household income limit. An individual in a skilled nursing facility or an elder (65 or more) can have \$2,000 in countable resources at the time of application and ongoing. A

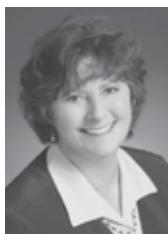
"community spouse" is a spouse of an individual who resides long term (1 month or more) in a skilled nursing facility for custodial or other care. A community spouse can live anywhere other than a skilled nursing facility, but this spouse must not seek Medi-Cal benefits for his/herself. In 2017, the community spouse can keep up to at least \$120,900 of countable property, excluding the primary residence, retirement accounts, and one car. This 2017 ceiling of \$120,900 can be increased by a judge's order if the community spouse's income is less than \$3,023 in 2017. It is simply *not true* that spending assets down is the only route to Medi-Cal qualification. All property, community, joint, separate, in a revocable living trust, or in *some* irrevocable trusts, is counted in the total resources. The home, one car, retirement accounts, immediate annuities in payout status (if properly drafted), and some other resources are not countable for an individual or a couple. The rest is countable.

Example: John and Mary have \$100,000 in a joint savings account. They own a home and one car. John is 71 years old and has an IRA of \$300,000, from which he takes

DALLAS LEIGH ATKINS

Attorney at Law

Elder Care & Special Needs



I help seniors and their loved ones plan for long term care, quality of life, autonomy, and asset preservation.

- Medi-Cal for nursing homes (custodial care or skilled)
- VA pensions for home care or assisted living (no injury required)
- Estate planning with focus on care needs (present or future)
- Strategies aimed to protect well spouse's standard of living

(805) 687-8782

5290 Overpass Road #209, Santa Barbara
www.AtkinsElderCareLaw.com

LEGAL

Required Minimum Distributions. Mary has a \$60,000 CD in her own name and \$150,000 in her 401K retirement account. John enters a nursing home for long term custodial care. Mary remains at home or in an assisted living facility. Normally, John can be eligible for Medi-Cal as soon as they spend their total countable resources (\$160,000, since the IRA and the 401K do not count) down to \$122,900, i.e. the countable resource allowance for Mary, \$120,900, plus John's allowable countable property reserve of \$2,000. However, if Mary's fixed income in her own name is less than \$3,023/month (gross), she may be able to get her resource allowance increased to an amount exceeding the standard \$120,900 through judge's order in a court proceeding or in an administrative hearing. The amount of increase is determined by Mary's gross income and by the going short-term CD rate. The lower Mary's income is, and the lower the going 6-month CD rate is, the more countable assets Mary can keep above and beyond the standard \$120,900. This could be hundreds of thousands of dollars more in some cases, but it will require a court procedure, which is not ever opposed by the County or the State, neither of which respond to the notice of the court matter in writing or in person. A lawyer is required for a court order, as these are complicated cases. Although an administrative law judge can also grant an increase in the community spouse's resource allowance, the rules governing an ALJ are extremely restrictive in this area of law, so seeking an administrative hearing is not recommended for this purpose.

Physical Separation of Assets after Medi-Cal Approval

Within 90 days of Medi-Cal approval, the nursing home spouse's name must be removed from all assets in the community spouse resource allowance. The nursing home spouse's name or interests can remain on only a total of only \$2,000 worth of countable assets. The rest must be trans-

ferred to the community spouse's individual name or individual trust and cannot remain in the nursing home spouse's name alone or jointly with another or in a joint trust for which the nursing home spouse is a lifetime beneficiary. In John and Mary's case, for example, Mary must take John's name off of the countable assets (with the exception of the \$2,000 personal needs allowance and his non-countable IRA or other retirement accounts) and keep it in her name. If she wants to have a living trust, she will need to have a new trust drafted rather than using the couple's joint trust. Otherwise, it will be considered "available" to John. A court order may be necessary to do this if John has lost capacity to sign the transfer documents and if the existing trust and power of attorney documents do not provide this authority to transfer assets.

Court Order for Medi-Cal Purposes

In some circumstances, a court order can be obtained to allow the spouse who is not in a nursing home to retain resources over the standard community spouse resource allowance, \$120,900 in 2017.

Example: John and Mary have \$200,000 in a joint account or in a revocable living trust account. John enters a nursing home. Normally, John would be eligible for Medi-Cal only after they spend down to \$122,900, i.e. \$120,900 for Mary and \$2,000 for John, or \$122,900 at the time of application (2017 figures).

However, if one spouse lacks cognitive capacity, and the spouse who is not in a skilled nursing facility has less than \$3,023/month in gross income (Social Security, pensions, required minimum distributions for retirement accounts such as IRAs, and annuity income), the spouse who has capacity can hire an attorney to seek a court order authorizing an increase in the community spouse resource allowance in order to generate the monthly income allowable. If

granted, Mary could retain more than the \$120,900 resource allowance, sometimes hundreds of thousands of dollars more.

Income

In 2017, the community spouse (at home or in an assisted living facility) will be able to keep all of the income in her or his own name, no matter how high it might be. If the community spouse's income is less than \$3,023/month, then the community spouse will be allowed an allocation from the income of the spouse who is in the nursing home. This amount is almost always adjusted annually. If the fixed income of the community spouse is less than \$3,023/month gross, a court petition can be filed to increase the resources to generate a total of \$3,023/month. If the couple's income jointly is less than \$3,023, then the community spouse will have all of that joint income allocated to her, except \$35 per month for the spouse in the nursing home. If the couple's joint income exceeds \$3,023 + \$35 per month, and the community spouse does not have enough income to cover the ongoing expenses, then a judge in court can increase the amount of income that can be retained by the community spouse through a court order of monthly income support. Any income of the nursing home spouse allocated to the community spouse will decrease the nursing home spouse's Medi-Cal Share of Cost (i.e. monthly co-pay paid to the nursing home) by that amount, even if results in Zero Share of Cost. For single persons in a skilled nursing home, the Share of Cost that the nursing home resident will be required to pay to the nursing home will be all of the person's gross income, minus \$35 per month for his or her personal needs allowance, minus all health insurance premiums.

Example 1: John is in a skilled nursing home and Mary lives at home or in an assisted living facility. John receives a pension and Social Security of \$3,000/month. Mary receives

Social Security of \$1,023/month in her gross income.

Since Mary is allowed a minimum income of \$3,023/month, \$2,000 of John's income would be allocated to her to bring her up to \$3,023 in her monthly gross income. If Mary needs more than \$3,023 to meet her needs, her attorney can go to court to ask for an order of support against John's income, which would increase her total income to above \$3,023 to meet her actual needs.. Further, if the community spouse (Mary) receives more than \$2,023/month in her name only (e.g. if she has pension of \$3,000 and Social Security of \$2,000), she will be able to keep it all of her own income in her own name, no matter how high it is. She will get an allocation from John only with a court order of monthly income support against John's income.

Example 2: Mary receives \$3,000 in a pension and \$2,000 in Social Security. John receives only \$1,000. John is in the nursing home. Mary is at home or in assisted living. Since Mary's pension and Social Security are in her name only, she can keep it all. Without a court order, she will not be allowed to keep any of John's income, since she already receives more than \$3,023/month. That being said, if Mary has higher expenses than her income, for instance if she has home care or is in an assisted living facility (which is not covered by Medi-Cal), and her expenses were \$6,000 per month, then a court order of support of \$1,000 to be enforced against John's income for the support of Mary would allow Mary to keep all of the couple's income of \$6,000 per month (which is what she needs to live on), and would make John have zero Share of Cost (no Medi-Cal copay for the nursing home).

Fair Hearing vs. Court Hearing for Medi-Cal

The rules for increasing the community spouse's resources allowance (the property allowance) are extremely restrictive in a fair hearing (adminis-

trative law appeal). The best results will be obtained in a court hearing, so long as one spouse has capacity and the other spouse lacks capacity (or has a Conservator). If both spouses have capacity, the fair hearing is the only route, but the desired result will not be obtainable if the couple's joint income is \$3,023 or greater. Even though the community spouse resource allowance cannot be increased in a fair hearing if the joint income exceeds \$3,023 (unlike a court hearing), a higher spousal income allocation could be obtained if the couple has joint income exceeding \$3,023 per month and community spouse can demonstrate a higher need than \$3,023 for extraordinary expenses, such as possibly assisted living fees or home care costs. But if couple has too many countable assets (exceeding 122,900), the court route will be the better route when one spouse lacks financial capacity. An administrative law judge in a fair hearing can never grant a support order--only a Superior Court judge can do so.

Transfer of Assets for Less than Fair Market Value (Gifts) and Medi-Cal

Elder law attorneys anticipate that the new laws in California regarding gifts and Medi-Cal will be implemented sometime within one to three years of

2017. Consult an attorney who is current on the Medi-Cal rules for up-to-date advice in this complex subject, or view the CANHR website: www.canhr.org. (See DRA update.)

The grossly misunderstood "look-back period" is merely the time period for which a Medi-Cal applicant must report gifts made prior to a Medi-Cal application. This reporting requirement is to determine if an institutionalized Medi-Cal applicant or his or her spouse has made a penalizable transfer of countable assets leading to a period of ineligibility. *Not all* gifts are penalized. The look-back reporting period will change from 30 months to 60 months when California implements new federal rules (DRA transfer rules). A gift is a transfer of money or property in which the applicant or spouse gave away property without receiving something of equal fair market value in return. Such a transfer within the look-back period might *or might not* result in the denial of Medi-Cal eligibility for a period of time (currently capped at a maximum of 30 months), depending on the type and value of the property transferred and the date of the transfer. If you have gifted or plan to gift prior to applying for Medi-Cal, seek up-to-date legal

Consultation and Representation for

- Estate and Long Term Care Planning
- Eligibility for Medi-Cal Benefits
- Conservatorship Proceedings
- Durable Powers of Attorney
- Trust, Probate and Conservatorship Litigation

David C. Turpin

A T T O R N E Y A T L A W

National Academy of Elder Law Attorneys
735 State Street, Suite 623 • Santa Barbara, CA 93101
805-965-3079 • dturpin@turpinlaw.com

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advice immediately—*prior to* applying for Medi-Cal.

Not all transfers of assets result in a period of ineligibility, however. If the Medi-Cal beneficiary can make a satisfactory showing that the resource was exempt at the time of transfer, the transfer will not affect eligibility. Also the period of ineligibility may already have run its penalty time if it occurred prior to the new rules taking effect. There are no periods of ineligibility for transfers to an applicant's minor child or disabled adult child. If you have given gifts in the look-back period, it is critical to delay the application until you consult with an attorney who is up-to-date and experienced in Medi-Cal so that any periods of ineligibility can be assessed and so that remedies can be made if possible.

Your Home and Medi-Cal

As of early 2017, a primary residence of any value is currently an exempt asset, and its value will not be counted for the purposes of determining an applicant's eligibility. *After the new rules* are implemented in California, then the home equity must be less than approximately \$800,000 plus a cost of living increase. We anticipate that equity value will remain defined as *tax assessed value minus encumbrances* or appraised value minus encumbrances, *whichever is LESS*. Many homes with high appraised fair market value have a very small tax assessed value because the home was purchased before the massive home value inflation of the past years. Or a home with a high tax assessed value may be heavily mortgaged. When the new home equity rule that disqualifies applicants from getting Medi-Cal is implemented in some future year, homes with low tax assessed value or with big enough mortgages will not be disqualifying. For now, the value of the primary residence remains irrelevant.

Under both the old rules and the new rules when implemented, even an exempt home could be vulnerable to

a Medi-Cal estate recovery claim after the death of the Medi-Cal recipient unless the home is in a revocable living trust at the time of death or unless the beneficiary is survived by a spouse who inherits the home from the beneficiary. It will depend on how the home is titled. The current law allows a Medi-Cal beneficiary to transfer an exempt asset such as the primary residence to anybody without any penalty or loss of eligibility, but certain other documents and notifications must be done at the same time for Medi-Cal purpose. Careful attention must also be paid to avoiding loss of current Medi-Cal eligibility and to prevention of tax problems. That being said, transferring the home is no longer necessary if the home is titled in a revocable living trust or with survivorship interests on the deed. Consult an attorney for an accurate assessment of what you need to do and what you no longer need to do to protect your home.

Further, there are ways to transfer the home that will retain certain property tax and estate tax benefits for the donee, and ways that will incur tax disadvantages. An attorney who understands the current Medi-Cal rules is necessary to transfer the home in a fashion to meet all of the goals (both Medi-Cal goals and tax goals). If the home might need to be sold during a Medi-Cal beneficiary's life, it may be necessary to transfer the home to a certain kind of irrevocable trust to protect the beneficiary's Medi-Cal benefits during life. There is a common misconception in the media and in the grapevine that Medi-Cal is a "loan" because an estate recovery claim is possible after the deaths of both spouses. In fact, Medi-Cal for a nursing home immediately reduces the nursing home resident's bill by a significant amount. Further, and especially since January 1, 2017 when the new estate recovery rules came into effect, a Medi-Cal estate recovery claim is preventable in almost 100% of the cases. See an elder law attorney as soon as possible before

or after someone qualifies for Medi-Cal, and at the latest before making any changes in title and before loss of capacity of the person who owns or co-owns the home. Whatever legal steps available to be taken (including but not limited to transfer of a home) must be done prior to the death of the Medi-Cal beneficiary.

Other Legal Services

There are several options available if you are involved in a dispute with your neighbor or you feel that someone owes you money. Mediation services are available if you are involved in a landlord/tenant dispute. See Rental Housing Mediation Task Force.

Many other consumer groups are available to assist you in resolving problems. See Consumer Complaints & Information, before you resort to legal action.

Small Claims Court

If you are involved in a dispute with your landlord over a deposit, any dispute where someone owes you money, or you desire the return of property that belongs to you, Small Claims Court is designed for you. Attorneys are not allowed to represent either side at the hearing. An attorney, however, can assist you in preparing your case. The maximum amount of money that an individual natural person can sue for is \$10,000. The maximum for a business is \$5,000. If your claim is larger, you may consider hiring an attorney to take your case to a higher court.

You file your suit in Small Claims Court either in the district where the problem occurred or in the district where the defendant (the person you are suing) resides.

For more information (offers small claims procedural advice, no legal advice given), contact your local Small Claims Advisor (by phone only) or www.sbcourts.org:

Santa Barbara
568-3303

Santa Maria
349-1289

Locating a Notary Public
Notary Publics can be found at many banks, real estate offices, and title companies and through the phone book. The maximum fee per signature notarized is \$15 as of January 1, 2017. To locate a notary public and learn more about additional resources for assistance in crime prevention, defense representation, discrimination, diversion, medical and law enforcement, contact Senior Connection or the Yellow Pages.

Immigration

With the passage of welfare reform in 1996, the citizenship status of individuals is an important determinant of eligibility for publicly funded programs. Some programs that are means tested and available to senior citizens may be restricted to permanent legal residents and/or citizens.

As a result, many elderly and disabled non-citizens legal immigrants currently receiving SSI may lose these benefits, unless they are legal immigrants under certain limited circumstances. To retain eligibility for some programs, persons with legal status should consider citizenship. The citizenship process includes exams, processing, interview, and an oath ceremony. This may become more important than ever due to the results of the 2016 elections.

The steps to citizenship include: 1) Naturalization process; 2) Interview preparation with the INS; 3) Interview; and 4) Naturalization ceremony.

Catholic Charities
609 E. Haley St.
Santa Barbara, CA 93103
965-7045
Fax 963-2978

Immigration and Naturalization

United States Citizenship and Naturalization

800-375-5283
800-870-3676 - Automated phone service, must leave message.

This office provides information and assistance on obtaining needed forms. Forms are available for changing your status, becoming a permanent resident and filing a visa petition for a relative.

If you know what forms you need, call 800-870-3676.

Citizenship Services in Santa Barbara

Services to assist legal immigrant adults become U.S. citizens.

Atkinson Lifelong Learning Center

1000 North Railroad
Santa Maria, CA 93458
922-6966, x3213, Alicia Valdiviezo,
Citizenship Program Specialist
Fax 352-1046

Services include: free citizen preparation classes, citizenship written exam, citizenship application processing. Also provides ESL classes and adult basic education.

Citizenship applicants wishing to find out the status of their pending applications need to write to US Department of Justice. Inquiries should include the applicants full name, address, date of birth, dates interviewed, and alien registration number.

Santa Barbara City College Citizenship Center

Wake Center, Room 22
300 North Turnpike Road
Santa Barbara, CA 93111
964-6853

Services include: free citizenship preparation classes, citizenship exam administered in Santa Barbara, complete preparation of application, and I.N.S. Interview and Ceremony in Santa Barbara.

United States Department of Justice US Attorney's Office

1200 U.S. Courthouse
Los Angeles, CA 90012

Mail
312 North Spring Street
Los Angeles, CA 90012
213-894-2400.
Fax 213-894-0141

There are a few attorneys who are Certified Immigration Law Specialists in Santa Barbara. See the Yellow Pages under Attorneys - Immigration.

Importa

129 E. Carrillo St.
Santa Barbara, CA 93101
604-5060

104 S. C St., Ste G
Lompoc, CA 93436
886-2199

importasb@gmail.com
www.importasb.org

Provide free representation for all DACA and naturalization applications. Authorized by the Justice Department to represent and provide legal counsel for low income immigrants.

MEDICAL EQUIPMENT

A range of adaptive aids and adaptive equipment can help people. These may include aids for mobility, hearing, sight, exercise and entertainment. These devices can do more than make life easier.

Adaptive Equipment

Independent Living Resource Center (ILRC)

423 W. Victoria St.
Santa Barbara, CA 93101
963-0595 Voice or Text (TTY/
TDD)

327 E. Plaza Dr. #3A
Santa Maria, CA 93454
925-0015 Voice or Text (TTY/
TDD)
www.ilrc-trico.org

ILRC's Assistive Technology (AT) Program provides information and referral to assistive technology



resources for seniors or individuals with any type of disability. The AT Program works with an individual to achieve goals to obtain or use assistive technology devices that will increase her/his independence. Examples of assistive technology include durable medical equipment (wheelchairs, shower chairs, walkers), computers and software applications. ILRC participates in a California-wide Device Lending Program that provides free short-term loans of new and used low and high-tech devices for people with disabilities that include magnifiers, mobility devices, DME and software.

ABLEDATA

103 W. Broad St., Suite 400
Falls Church, Virginia 22046
800-227-0216
abledata@newadditions.net
www.abledata.com

ABLEDATA offers assistive technology information, resource information on rehabilitative aids and equipment for individuals with disabilities. Maintains a searchable database of over 40,000 product listings in twenty areas. We do not make or sell products.

Braille Institute of America

2031 De la Vina
Santa Barbara, CA 93105
682-6222
www.brailleinstitute.org
For appointments in Santa Maria, telephone 462-1225

Provides free visual consultations. Consultations for magnification and special lighting as well as low vision aids at cost (e.g. canes, watches, clocks, cookware and learning materials). Talking book library. Independent living skills instructions. Wide variety of classes with emphasis on life enrichment.

California Telephone Access Program

PO Box 30310
Stockton, CA 95213
800-806-1191

TTY 800-806-4474

www.ddtp.org

Special telephones and telephone devices are available for deaf and deafened, vision, speech, cognitive, and motion-mobility impaired persons.

Loan of Medical Equipment

A number of agencies will loan equipment, such as wheelchairs, hospital beds and specialized equipment, to those who need it for a medical problem. Some of these agencies are listed below.

Accessible Environments, Inc.

106 Wingate Dr.
Williamsburg, VA 23185
800-643-5906

www.acessinc.com

Specialize in the sales of handicap accessible products and custom home and business construction for handicap access. Have an online catalog.

American Cancer Society

1432 Chapala St.
Santa Barbara, CA 93101
963-1576
800-227-2345
Fax 963-6093

www.cancer.org

The Cancer Society provides wigs, transportation, 'Look Good, Feel Better' programs for individuals in active cancer treatment.

Central Coast Assistive Technology Center

11491 Los Osos Valley Road Suite 202
San Luis Obispo, CA 93405
549-7420

www.ccatc.org

The Central Coast Assistive Technology Center offers professional advice, assessment, and referral services to individuals with disabilities, families, and service providers. The goal is to lead people to the most appropriate sources for technology, help them access funding to purchase equipment, and follow-up to make

sure they use assistive technology properly and effectively.

Muscular Dystrophy Association

6167 Bristol PKWY Suite 325
Culver City , CA 90230-6612
310-390-6802
Fax 310-398-4738

876.office@mdausa.org
www.mda.org

This agency loans wheelchairs to persons diagnosed with one of the forty neuromuscular diseases.

Visiting Nurse & Hospice Care Loan Closet

602 E. Montecito Street
Santa Barbara, CA 93103
690-6235, 965-5555
Fax 564-8478

info@vnhsbsb.org
loancloset@vnhsbsb.org
www.vnhsbsb.org

Provides temporary, short-term loan of medical equipment such as walkers, wheelchairs, crutches, commodes. Available to all individuals within our service area.



Adapted Seating & Mobility Equipment

Keck Center for Outpatient Services Cottage Rehabilitation Hospital

2415 De La Vina
Santa Barbara, CA 93105
569-8900

www.cottagehealthsystem.org
To promote safe, independent living, a physical therapist or occupational therapist will work with you to identify the most appropriate equipment to optimize your function in your home and in the community.

Other

Lifeline Assistance Program

Universal Service Fund

800-395-2171

www.assurancewireless.com
Free cellphone for California residents receiving Supplemental Security Income (SSI). With a federal grant and approval by the state's Public Utilities Commission, Assurance Wireless is leading this program in California. To apply, residents must first request a phone from Assurance Wireless. Once the paperwork is submitted, residents will receive a free phone. After receiving the phones, they will receive an application from the State of California. They must return the complete form within 45 days along with proof of eligibility. If eligible, they can continue to receive free service.

Multiple Sclerosis Society

1921 State Street Suite A
Santa Barbara, CA 93101
682-8783
Fax 563-1489

www.nationalmssociety.org/cal

The MS Society will connect people to financial aid towards durable medical equipment and other needs and will provide limited financial aid if eligible.

Fall Risk Assessment

1. Have you fallen one or more times in past six months

YE S NO

If so, how many times _____

2. Are you afraid of falling?

YE S NO

3. Do you feel unsteady when walking outdoors

YE S NO

4. Do you get dizzy when you move your head quickly or sit up in bed?

YE S NO

5. Do you have any loss of feeling/tingling in your feet?

YE S NO

6. Do you difficulty performing daily household chores

YE S NO

7 Do you have problems with your vision?

YE S NO

If yes, do you get regular vision check-ups?

YE S NO

8 Are you currently taking more than 4 prescription medications?

YE S NO

9 Do you take medication to help you sleep, calm you down?

YE S NO

If you answered yes to two or more of these questions you make be at risk for falling.

Please talk to your Physician about a fall risk assessment.

MENTAL HEALTH/COUNSELING

Mental health is more than the absence of mental illness; it is a state/condition characterized by a general sense of well-being, satisfying relationships with other people, and the ability to handle life's up's and down's and the feelings that accompany them. Throughout our lives, we all go through several experiences that affect our mental health. At one point or another, we all have had to adjust to change, we've all experienced loss, anger, fear, sadness, or worry about something. Both our genetic makeup as well as our learned ability to cope with these feelings effects our ability to enjoy optimal mental health.

The experience of changes in mood or the workings of the mind should never be assumed to be the result of the normal aging process - they are always a sign that something is not well with a person's health and that the individual needs medical help.

Fortunately, most mental and emotional health issues are treatable. And, as is true with any illness, the earlier the treatment of mental health problems, the more likely the individual will regain the capability of living a normal life. In this day and age, there is no justification for anyone to suffer needlessly because of lack of treatment.

Persons born in the first third of the 20th century grew up accustomed to receiving help from extended families, friends and neighbors in communities which were relatively stable. Today, however, community agencies and helping professionals provide assistance for those whose natural helping communities are not available. People who have been self-reliant in their younger years may not recognize their need for help or wish to accept help even though they may see the need for assistance. For these reasons and the stigma associated with mental and emotional problems, older adults and their family members may not pursue the mental health care available to them which

could significantly improve their enjoyment and their quality of life. Many people do not realize that such help is accessible to them and that it is much more effective than that what was provided less than a decade ago.

Emergency Mental Health Services

In the County of Santa Barbara, if a person is demonstrating severe mental health or behavior problems, call 9-1-1. Describe the situation; as needed, County Dispatch may enlist the support of the County Mental Health Mobile Crisis Team.

If a person is willing to receive emergency services, you may refer them to one of the following programs:

CARES (Crisis and Recovery Emergency Services)

884-6850

Santa Barbara
2034 De La Vina
Santa Barbara, CA 93101

Santa Maria
500 W. Foster Road
Santa Maria, CA 93454

County program, offers walk-in assessment/treatment to address mental health concerns. Serves clients with Medi-Cal and Medicare as well as offers sliding scale fees. 24/7 countywide crisis line.

Cottage Hospital Emergency Psychiatric Services

569-8339

Provides voluntary, short-term inpatient treatment for adults, residential and intensive outpatient care.

Sanctuary Centers of Santa Barbara

569-2785

Nonprofit program that offers crisis stabilization, residential treatment, and outpatient support.

Anka Behavioral Health

925-825-4700

Nonprofit program, offers crisis stabilization, residential and day programs.

Hospital Emergency Rooms

Hospital emergency rooms provide 24-hour assessment and crisis intervention or psychiatric and chemical dependency concerns.

Goleta Valley Cottage Hospital

967-3411

Lompoc Valley Medical Center

737-3300

Marian Regional Medical Center

739-3000

Santa Barbara Cottage Hospital

682-7111

National Suicide Prevention Lifeline

800-273-8255 (TALK)

800-784-2433

Santa Ynez Valley Cottage Hospital

688-6431

Out-Patient Counseling

American Indian Health & Services

4141 State Street, Suite A-3
Santa Barbara CA 93110
681-7356

Provides individual and group counseling.

Center for Human Understanding & Growth

301 South Miller St., Suite 112
Santa Maria, CA 93454
925-5470

Provides individual counseling and group support. Offers sliding fee scale.

Center for Successful Aging

1815 State Street, Ste. E
Santa Barbara, CA 93101
898-8080

Info@csasb.org
www.csasb.org

Provides no-cost peer counseling for seniors, delivered by trained volunteer lay counselors.

Coast Caregiver Resource Center

A program of Cottage Health System

1528 Chapala St. #302
Santa Barbara, CA 93101
569-8950 or 888-488-6555
(outside of Santa Barbara)

Offers counseling, education, and in-home care for families and

MENTAL HEALTH/COUNSELING

caregivers of brain-impaired adults. Also offers counseling and support groups for unpaid family caregivers.

Community Counseling & Education Center

923 Olive Street
Santa Barbara, CA
962-3363

Provides individual, family, and group counseling. Offers a sliding fee scale.

Family Service Agency

Lompoc
110 South C Street, Ste. A
Lompoc, CA 93436
735-4376

Santa Barbara
123 W. Gutierrez Street
Santa Barbara, CA 93101
965-1001

Offers free counseling – individual, family, and group support for seniors and caregivers of seniors.

Family Therapy Institute

Los Olivos
2900 Nojoqui, #I

Los Olivos, CA
882-2424 - ext. 106 or 306

Santa Barbara
111 E. Arrellaga
Santa Barbara, CA 93101
882-2400

Provides individual, group, and family counseling. Sliding fee scale; private insurance accepted.

Friendship Line

1-800-971-0016

An accredited crisis intervention program that includes a 24-hour Call-In Crisis Hotline, a 'Warm Line' (which calls out to lonely or depressed older adults) and a 'Check In' (For older adults living alone or concerned about their safety) service.

Jewish Family Services of Santa Barbara

524 Chapala St.
Santa Barbara, CA 93101
957-1115

Provides individual and family

counseling. Offers a sliding fee scale; accepts Medicare and some insurance plans.

Mental Wellness Center

617 Garden St.
Santa Barbara, CA 93105
884-8440

www.mentalwellnesscenter.org

Provides recovery, education, and family support classes for adults with mental illness. No fees.

New Beginnings Counseling Center

324 E. Carrillo St.
Santa Barbara, CA 93101
963-7777

Provides individual, group, and family counseling as well as educational classes. Offers a sliding fee scale.

Tribal Health Clinic

90 Via Juana Lane
Santa Ynez, CA
688-7070



Caring for a loved one over 60?

CARING
TOGETHER

FSA is here for you.

Take care of you, so you
can care better.

CaringTogetherSB.org or call 805.965.1001 ext. 226

MENTAL HEALTH/COUNSELING

Provides mental health, drug, alcohol, tobacco counseling. Drug alcohol and tobacco counseling available for Native Americans only.

UCSB Hosford Clinic

893-8064

Provides individual and family counseling. Available to community members.

Offers a sliding fee scale.

Valley Community Counseling

1825 Alamo Pintado Rd.

Solvang, CA

688-7779

Provides individual and family counseling. Sliding fee scale; accepts most insurance.

Other Programs and Counselors

Within Santa Barbara County there are many fine counseling agencies and private therapists. There are many kinds of counselors and therapists in California. A psychiatrist is a mental health professional who has been trained as a medical doctor (MD) and has received specialized training in treating mental disorders. Psychiatrists can subscribe medication as needed. Psychologists (PhD's and PsyD's) can provide both psychotherapy as well as clinical assessment. Marriage and Family Therapists (MFT's) and Licensed Clinical Social Workers (LCSW's) also provide psychotherapy, generally with an emphasis on helping persons develop insight and build coping skills.

In choosing a therapist, it is important to determine if the therapist has had any special training or experience in working with older adults. For listing of private therapists look in the Yellow Pages under "Marriage, Family and Child Counselors", "Social Workers" or "Psychologists," and for a listing of Psychiatrists, look under "Physicians & Surgeons, M.D.- Psychiatry." You may also obtain a list of providers through your insurance. Additionally, you may find a list of providers online at www.counselingcalifornia.com

Avoid ID Theft

Identity Theft is a serious crime. It occurs when your personal information is stolen and used without your knowledge to commit fraud or other crimes. Identity theft can cost you time and money. It can destroy your credit and ruin your good name.

Deter identity thieves by safeguarding your information.

- Shred financial documents and paperwork with personal information before you discard them.
- Protect your Social Security number. Don't carry your Social Security card in your wallet or write your Social Security number on a check. Give it out only if absolutely necessary or ask to use another identifier.
- Don't give out personal information on the phone, through the mail, or over the Internet unless you know who you are dealing with.
- Never click on links sent in unsolicited emails; instead, type in a web address you know. Use firewalls, anti-spyware, and anti-virus software to protect your home computer; keep them up to date. Visit OnGuardOnline.gov for more information.
- Don't use an obvious password like your birthdate, your mother's maiden name, or the last four digits of your Social Security number.
- Keep your personal information in a secure place at home, especially if you have roommates, employ outside help, or are having work done in your house.

Detect suspicious activity by routinely monitoring your financial accounts and billing statements.

- Be alert to signs that require immediate attention:
 - Bills do not arrive as expected
 - Unexpected credit cards or account statements
 - Denials of credit for no apparent reason
 - Calls or letters about purchases you did not make
- **Your financial statements.** Review financial accounts and billing statements regularly, looking for charges you did not make.
- **Close accounts.** Close any accounts that have been tampered with or established fraudulently.
 - Call the security or fraud departments of each company where an account was opened or changed without your okay. Follow up in writing, with copies of supporting documents.
 - Use the ID Theft Affidavit at ftc.gov/idtheft to support your written statement.
 - Ask for verification that the disputed account has been closed and the fraudulent debts discharged.
 - Keep copies of documents and records of your conversations about the theft.
- **File a Police Report.** File a report with law enforcement officials to help you with creditors who may want proof of the crime.
- **Report the theft to the Federal Trade Commission.** Your report helps law enforcement officials across the country in their investigations.

Online: ftc.gov/idtheft • By phone: 1-877-438-4338 or TTY, 1-866-653-4261

By mail: Identify Theft Clearinghouse, Federal Trade Commission, Washington, DC 20580

Source: Federal Trade Commission

Access to health care is important for all ages. As people age its importance increases. For some it is difficult to access health care due to a variety of reasons. There have been significant changes in the payment for health care in recent years.

Medicare

Medicare was established in 1965 under Title XVIII of the Social Security Act and was initially established to provide health insurance to individuals age 65 and older, regardless of income or medical history, so long as the required work credits and payroll tax contributions have been made. The program was expanded in 1972 to include individuals under age 65 receiving Social Security Disability Insurance payments for long term disabilities and people suffering from end-stage renal disease (ESRD) or Lou Gehrig's disease (ALS).

Enrolling in Medicare

The initial Medicare enrollment period starts three months prior to the month in which you reach age 65 and continues three months after your birth month. Most people at age 65 are automatically enrolled if they or their spouse are receiving Social Security payments and have made payroll tax contributions for 10 or more years (40 quarters). If not, local Social Security offices take Medicare applications and provide information and assistance. You can also apply for Medicare on-line at www.socialsecurity.gov, or by calling the national Social Security number 800-772-1213.

The Parts of Medicare

Medicare consists of several parts, each covering different benefits.

Part A hospital insurance program covers inpatient hospital services, skilled nursing care in a skilled nursing facility, home health, and hospice care. If a person has made payroll tax contributions for 10 or more years, there is no monthly premium. You may also qualify if your spouse is eligible. If you are admitted to a hospital,

there is an initial deductible of \$1,316 (2017). Medicare pays in-patient hospital costs for up to 60 days after which there is a daily co-insurance amount of \$329 per day for days 61-90 and \$658 per day for days 91-150. Part A also covers 100% of the first 20 days in a Skilled Nursing Facility following a 72 hour or more hospitalization, excluding the discharge day, after which there is a co-insurance amount of \$164.50 per day for days 21-100. Note that Medicare does not pay for custodial long-term care in a skilled nursing facility; instead, in order for Medicare to cover any part of a skilled nursing facility bill, the resident must have received 5 days or more per week of skilled services, primarily rehabilitation services such as physical therapy, speech therapy, occupational therapy, and other skilled services. Once the facility ceases to provide skilled services at least 5 days per week, Medicare ceases to cover the services. Then Medi-Cal becomes a possible solution.

Part B outpatient services benefit covers a portion of the Medicare approved costs for out-patient medical services such as doctors' services, outpatient hospital care, laboratory tests, outpatient physical and speech therapy, some home health care, ambulance services, and some medical equipment and supplies. Part B pays 80% of approved charges with an annual deductible of \$183 (2017). There are many preventive services that are not subject to the annual deductible or the coinsurance for doctors who accept Medicare assignment. Those with a modest income and assets may be eligible for assistance with Part B costs.

In 2017 the average monthly premium is \$109 if you enrolled prior to 2016 and have the premium deducted from your Social Security check. If you enroll for the first time in 2017, the monthly premium is \$134 for individuals with income under \$85,000 (\$170,000 for couples). Premiums are higher for people with higher incomes. Most people choose to enroll in Part

B when they turn 65. Although Part B is optional, a penalty could apply if you sign up at a later date. If you are working and have medical coverage through your place of employment or your spouse's employment, you may delay your enrollment in Part B without a penalty provided the coverage is considered "creditable."

Part C Medicare Advantage (MA) plans allow beneficiaries to enroll in a private plan. After you are enrolled in Original Medicare (Part A and Part B) you can apply for a MA plan through private insurance companies. When you are new to Medicare you have the same seven-month initial enrollment period as Part B. Enrollment in a MA plan is based on a calendar year. Beneficiaries have the option of changing MA plans or returning to Original Medicare each year during the Annual Election Period (October 15th to December 7th).

To join a MA plan, you must be enrolled in both Medicare Part A and Part B and continue to pay the Part B premium. There may be an additional monthly premium paid to the MA plan. If you join a MA plan, you receive Medicare-covered benefits through your plan. You are still on Medicare and still retain the full rights and protections entitled to all Medicare beneficiaries. MA plans are available in specific geographic areas and zip codes. Most commonly available plans in our area are HMO plans. Many MA plans include prescription drug coverage.

Part D prescription drug benefit was established by the Medicare Modernization Act of 2003 and launched in 2006. This benefit is delivered through private plans that contract with Medicare. Individuals who sign up for a Part D plan pay a monthly premium and some plans have deductibles. There are distinct differences between the plans regarding the medications they cover, the negotiated costs of the medications and restrictions on refills.

Each year from October 15th through December 7th (Annual Enrollment Period) you may review the various

PAYING FOR HEALTH CARE

Part D plans to ensure you are in a plan that covers your medications and is the least expensive. Plan providers change their medication formularies each year and medications are discontinued while others are added. Monthly premiums are also adjusted. Beginning January 1st the following year, a beneficiary is locked into their chosen Part D plan (except under special circumstances). It is highly advisable to have a free and unbiased personalized Part D plan search completed each year during the Annual Enrollment Period. This can be completed through the Medicare.gov website or as a free service by HICAP. Those with a modest income and assets may be eligible for assistance with premiums and cost-sharing amounts.

Most people choose to enroll in Part D when they turn 65. Although Part D is optional, there is a life-long penalty for those who do not enroll. The penalty is based on the number of months not enrolled in a Part D plan. If you are working and have prescription drug coverage through your place of employment or your spouse's employment, you may delay your enrollment in Part D without a penalty provided the coverage is considered "creditable."

It is worthwhile to note that Part D benefits have a coverage gap also known as the "donut hole" in which a beneficiary must pay a greater percentage of their medication costs for a predetermined limit after which they receive reduced medication expenses for the remainder of the calendar year. The Affordable Care Act implemented a systematic plan to reduce the expense of the donut hole and close it by the year 2020. The future of this component of the Affordable Care Act is uncertain at the time of publication.

Supplemental Insurance (also known as Medigap Insurance)

These are standardized insurance plans sold by private insurance companies to cover some of your expenses after Medicare pays. These policies only cover the "gaps" in Medicare A and B payments; if Medicare does

not approve a service, the Medigap plan will not cover it. There are ten standard plans to choose from covering different portions of the expenses. Although Medigap plan benefits are standardized, the prices are not and they can vary widely from company to company. If you are exploring Medigap plans, be sure to get price quotes from several companies.

At age 65, a beneficiary has the one-time option to purchase a supplemental plan with no medical underwriting. This is known as "guaranteed issue." In California, a person may shop for a less expensive plan each year on their birthday plus 30 days. If they find a less expensive plan that provides the same or lesser coverage, they maintain their guaranteed issue status. If they change to a plan which provides greater benefit coverage, the guaranteed issue status is forfeited and the supplemental insurance company can then ask medically qualifying questions to determine whether they will sell you a supplemental plan or adjust the cost based on your medical issues.

Supplemental plans are under the oversight of the California Department of Insurance and are sold by insurance agents and insurance companies. Unbiased counseling on supplemental health insurance is available as a free service from the Health Insurance Counseling and Advocacy Program (HICAP) by calling 800-434-0222.

Understanding your Medicare Benefits

Medicare provides free booklets that describe Medicare benefits. The publication entitled "Medicare and You" is updated annually. Medicare and You booklets can be ordered at Medicare.gov. Your local HICAP office also provides Medicare and You booklets in English, Spanish, English Large Print, English Braille, and Spanish Braille.

The Medicare helpline can be reached at 1-800-MEDICARE (1-800-633-4227). Calls to Medicare are accepted 24 hours a day 7 days a week. Calling later in the evening may shorten any on-hold wait time. Should you prefer

to meet one-on-one with a counselor in your local community or attend a local seminar on benefits, you can call HICAP at 800-434-0222 or access locations and times by going online to www.CentralCoastSeniors.org

Choosing a Medicare provider

It is important to ensure that the doctors and providers you are using for medical treatment and equipment are contracted with Medicare. If they are not, Medicare will not pay for the services you receive. When going to a new doctor, it is important to ask whether they accept "Medicare Assignment." If they accept Assignment, the doctor agrees to accept 80% of the Medicare approved amount as payment for the claims they submit. The doctor forwards the remaining 20% of the bill to you or your supplemental Medigap plan. If a doctor does NOT accept "Medicare Assignment", they will process the paperwork but you will have to pay them first and request reimbursement directly from Medicare. Doctors who do not accept assignment are able to charge 15% in excess of the Medicare approved rate. If you have a supplemental Medigap policy, you may have one of the plans that cover these "excess charges." Lastly, there are doctors who "Opt Out" and do not participate with Medicare at all. They are required to provide you with notification and it is your responsibility to pay them privately. Medicare will not approve any payment to them or you for services provided.

Appealing a claim

You have the right to appeal a Medicare claim denial. You may use a copy of your Medicare Summary Notice or the Explanation of Medicare Benefits received from the Medicare contractor to document your reasons for appealing. You may call the phone number listed on the Medicare Summary Notice or Explanation of Benefits for clarification of your claim. The local Health Insurance Counseling and Advocacy Program (HICAP) at 800-434-0222 provides free one-on-

one assistance for help filing an appeal or reviewing your claim.

Appealing a discharge

If you are in a hospital, skilled nursing facility, hospice, home health agency, or rehabilitation center and believe you are being discharged too soon, you have the right to an immediate review of your case. Each service type has different rules and time frame for appealing. There has been a nationwide practice of premature or inappropriate discharges, especially discharges to the individual's home where that individual is not able to live independently. In these cases especially, it is important to request an immediate review and to assert that it is an unsafe discharge.

The Beneficiary and Family Centered Care Quality Improvement Organization (BFCC-QIO) in your area will conduct the review. The hospital can't force you to leave before the BFCC-QIO reaches a decision. Within 2 days of your admission and prior to your discharge, you should get a notice called "An Important Message from Medicare" that lists the BFCC-QIO's contact information. If you don't get this notice, ask for it.

The Quality Improvement Organization for California is:

Livanta

1-877-588-1123
1-855-887-6668 (TTY)
1-855-694-2929 FAX for appeals

BFCC-QIO Area 1
9090 Junction Dr., Ste 10
Annapolis Junction, MD 20701

You may obtain a Medicare Appeals and Grievances fact sheet from Medicare by calling 800-633-4227 or calling your local HICAP at 800-434-0222.

Medicare Fraud

Medicare fraud costs taxpayers billions of dollars per year. If you believe the billing for any services paid by Medicare which you received is fraudulent, contact Medicare at 1-800-Medicare 800-633-4227 or the Senior Medicare Patrol at 855-613-7080.

Tips to prevent fraud include:

- Never give your Medicare card number over the phone or to people you don't know because it is your social security number and can result in identity theft.
- Medicare will never call you on the phone.
- Beware of suppliers and providers that use phone calls and door-to-door selling as a way to sell you goods or services.
- Be suspicious of companies that offer free medical equipment or offer to waive your co-payment without first asking about your ability to pay.
- Beware of health care providers who say they represent Medicare or a branch of the Federal Government, or providers who use pressure tactics to get you to accept a service or product.

Center for Medicare Advocacy

A non-profit legal advocacy organization of Medicare experts

860-456-7790 (not toll free)
www.MedicareAdvocacy.org

Centers for Medicare and Medicaid Services

The federal government
800-633-4227

www.Medicare.gov

Health Insurance Counseling and Advocacy Program (HICAP)

Impartial, free Medicare advisors

528 S. Broadway
Santa Maria, CA 93454
800-434-0222
928-5663

www.CentralCoastSeniors.org

When Will Medicare Pay for Skilled Nursing Facility Care?

Seniors may have to pay skilled nursing facility care for themselves or their spouses. When it comes to skilled nursing facility care, Medicare is really a short-term rehabilitation program, not a long term care program.

There are several requirements in order for Medicare or a Medicare Supplement to cover any care in a skilled

nursing facility. #1: The patient must have been admitted and spent at least 72 hours in a hospital within the past 30 days for the same condition, excluding the discharge day. Think of it as 3 overnights plus a discharge day as a fully admitted patient. #2: The patient must be discharged to a skilled nursing facility for rehabilitation services or other skilled services. #3: The patient must receive at least 5 days per week of skilled services, e.g. physical therapy, occupational therapy, speech therapy, IV therapy, and/or other services requiring a skilled health care professional.

Custodial care alone is not enough to get Medicare coverage in a skilled nursing facility. Custodial care includes 24/7 supervision due to cognitive impairment, and/or assistance with two or more activities of daily living, i.e. feeding (getting food from the plate to the mouth), toileting, bathing, dressing, using incontinent supplies, or transferring. If the patient is receiving only custodial care at the skilled nursing facility and not 5 days per week of skilled nursing services, then Medicare A, most Medicare Advantage plans, and Medicare Supplements (Medigap) cover nothing.

If a stay at a skilled nursing facility is covered by Medicare, then Medicare A will pay 100% of the first 20 days, so long as 5 days per week of skilled services are received. From day 21 to day 100, there is a daily co-pay of \$164.50 (2017). Once Medicare stops paying, the patient must pay 100%. For this reason, most long-term skilled nursing facility residents have Medi-Cal. Either they run out of money, or they learn how to qualify for Medi-Cal from an attorney. The best time to see the lawyer if a senior is going to be in a skilled nursing facility for the long term (30 days or more) is as soon as you realize that this stay may be long term, not short-term.

Observation in Hospitals

Some Medicare hospital patients find themselves in 'observation' status. Consequences of such status can be expensive for the patient, if seeking

PAYING FOR HEALTH CARE

rehabilitation or skilled nursing care following discharge. New rules regarding notification will be required after March 2017. At that time, hospitals will be required to provide notification to individuals receiving observation services as outpatients for more than 24 hours explaining the status of the individual as an outpatient and the implications of such status. This required notification includes a CMS approved form and an oral explanation.

Medi-Cal

Medi-Cal is the medical assistance program for persons with limited assets in the State of California. It is a joint federal and state program, called Medicaid in other states. People who have both Medicare and full Medi-Cal are referred to as "dual eligible." If you qualify for both, you do not need additional health insurance to pay medical costs. You will, however, need to enroll in a Medicare Part D plan for prescription coverage.

For those individuals and couples who have SSI, the Social Security Administration and County Departments of Social Services, determine eligibility for Medi-Cal. This eligibility is based on federal and state guidelines regarding income and real and personal property limits. *If you receive Supplemental Security Income (SSI, which is different from Social Security Retirement Benefit and different from Social Security Disability Insurance), then Medi-Cal coverage is automatic. To apply for SSI, contact the Social Security Administration office in your area. (See the Financial Matters section for further detail on SSI.)* If you lose your SSI, e.g. through an inheritance, you will need to apply for Medi-Cal, and the determination of eligibility will be made entirely by the County Social Services Department based on your countable property, not based on your income. This type of Medi-Cal is based on being aged (65 or over), blind, or disabled and having less than the allowable amount of countable property. Your Medi-Cal monthly co-pay (Share of Cost) will be determined by your income.

For a person who is aged, blind, or disabled and receiving Medicare, you will qualify for Medi-Cal if you have up to \$2,000 in countable assets as an individual, or \$3,000 in assets as a couple living in the community, or \$122,900 (a limit that can be raised by a judge) if one spouse is in a skilled nursing facility and the other spouse is not. Some assets, including your home, one car, and retirement accounts that have regular distributions or are owned by the spouse who is not in a skilled nursing facility are not counted when determining your eligibility. To determine your eligibility for Medi-Cal under any of the following programs, you may contact your county Department of Social Services, but frequently there are errors, in which case it is advisable to seek legal assistance. It is always worth it to get a legal consultation before applying online or with the Department of Social Services to see if you are already financially qualified or if you need to do take steps to become financially qualified. Be sure to call ahead to learn what documents you will need to complete your application. (Note: Long Term Care Medi-Cal for a skilled nursing facility is discussed in the following section on Long Term Care.)

Aged and Disabled Federal Poverty Level Program

If you are over 65 or disabled, and your assets meet the limits but your income is higher than SSI limits, in California you may qualify for Medi-Cal under the Aged and Disabled Federal Poverty Level Program, which will require you to pay a Medi-Cal Share of Cost.

Medi-Cal with Share of Cost

You may qualify for Medi-Cal with a "share of cost" (SOC) if you meet the asset limits but exceed income limits. The SOC is the amount you must pay to the nursing home or other health care providers each month before Medi-Cal will pay the remainder of your medical bills. Most medical expenses as well as your premiums for Medicare Part A or B, Medigap, Medicare Advantage, and Medicare D Rx plans can be used to reduce your share-of-cost.

Santa Barbara County Department of Social Services

234 Camino del Remedio
Santa Barbara, CA 93110
681-4401

2125 S. Centrepointe Pkwy
Santa Maria, CA 93455
346-7135

1100 W. Laurel Ave.
Lompoc, CA 93436
737-7080

Problems in Application/Appeals Process

If you have been told you do not meet the qualifications for benefits and if you disagree, you should first discuss this with a County Social Worker at the Department of Social Services. If you are still not satisfied or if you are confused, or if you want to take steps to become eligible, seek a legal consultation from an experienced elder law attorney. You have the right to appeal your eligibility or any other decision about your Medi-Cal benefits, but it is wise to correct any problem before your appeal. Information about the appeals process should be included with any notice of denial; if not, contact the Department of Social Services. For additional information, contact the California Department of Health Care Services at 800-952-5253.

CenCal Health

CenCal Health has an agreement with the federal and state governments to locally administer the Medi-Cal program in Santa Barbara County. If you are eligible for Medi-Cal, you receive your health care in conjunction with CenCal Health. CenCal Health is a managed care Medi-Cal program; they serve as a 'middle man' between the State and the health care provider.

Countywide

877-814-1861

CenCal Health Main Office

4050 Calle Real
Santa Barbara, CA 93110
685-9525
965-4893 (TDD)
800-421-2560

Collect calls accepted

An Advisory Board to CenCal Health meets every month and is composed of Medi-Cal beneficiaries, beneficiary representatives, and Human Services workers who offer input and perspective on the experience of beneficiaries under the CenCal Health plan. This important information is used to assist in planning and management of the CenCal staff and Board of Directors. Contact your Beneficiary Service Representative at County Social Services for more information.

Veterans Health Benefits

Veterans Affairs and Outpatient Clinic

4440 Calle Real
Santa Barbara, CA 93110
683-1491

Santa Maria Clinic
1550 East Main Street
Santa Maria, CA 93454
354-6000

The Santa Barbara Outpatient clinic is located at the Santa Barbara Health Care Services Clinic. It provides medical services and facilitates admission to VA hospitals, residential care and skilled nursing facility facilities. Clinic staff will assist veterans in the use of the VA health care system. The VA Social Work and Mental Health Services are at the same address. Veterans, their widows, widowers or dependents may call for information or walk in for assistance with veterans' benefits. (For help in applying for benefits, see Veterans Benefits).

Qualified Medicare Beneficiary, "QMB", Specified Low-Income Medicare Beneficiary "SLMB" or Qualified Individual or "QI."

The Qualified Medicare Beneficiary (QMB), the Specified Low-Income Medicare Beneficiary (SLMB), and Qualified Individual programs were created by federal law requiring that

State Medicaid (Medi-Cal) programs pay Medicare costs for certain elderly and disabled persons with low incomes and very limited assets.

An individual who has Medi-Cal in addition to Medicare is already getting the QMB benefit. Eligible individuals do not have to pay the monthly Medicare premium, the deductible for Part A Hospital and Part B Medical benefits, the daily coinsurance charges for hospital stays beyond 60 days, the co-payments for skilled nursing care beyond 20 days and the 20 percent coinsurance for Medicare-covered services. In most cases, if you are eligible for the QMB benefit, you do not need to purchase additional health insurance.

To be eligible for the QMB benefit, you must be eligible for Medicare (age 65 or older; or have been a disabled beneficiary under Social Security or the Railroad Retirement Board for more than 24 months; or on kidney dialysis; or received a kidney transplant) and have an income in 2016 of less than \$1,010 per month if you are single or \$1,355 per month for married couples. Income includes Social Security plus any other income sources. To be eligible your financial resources, such as bank accounts, stocks, and bonds, cannot exceed \$7,280 for one person or \$10,930 for a married couple. The home in which you and/or your spouse live, one automobile, pre-paid burial plot, home furnishings, personal jewelry and term life insurance with no cash value do not count as resources.

If you do not qualify for QMB assistance because your income is too high, you may be able to get help under the SLMB program. The SLMB program is for persons whose incomes are slightly higher than the national poverty level, but not more than 120 percent of the Federal Poverty Level. In 2016 the income level for one person is \$1,208 a month and for a couple it is \$1,622 a month. If you qualify for assistance under the SLMB program, the State is required to pay the Medicare Part B monthly premium and Part D Extra Help for you. You will con-

tinue to be responsible for Medicare's deductibles and coinsurance and for charges for health care services and items not covered by Medicare.

One other program allows greater income limits and has some benefits of paying all of the Medicare Part B premiums. This program is known as Qualifying Individual (QI). The QI income limit for one person is \$1,357 and \$1,823 for a couple in 2016.

If you have questions about these programs, contact the Department of Social Services. If you think you may be eligible for any of these benefits, contact the County Department of Social Services.

Department of Social Services:

234 Camino del Remedio
Santa Barbara, CA 93110
681-4401

2125 S. Centrepointe Pkwy
Santa Maria, CA 93455
346-7135

1100 W. Laurel
Lompoc, CA 93436
737-7080

www.countyofsb.org

Lompoc Valley Community HealthCare Organization

736-4580

The Lompoc Valley Community HealthCare Organization is a community-based organization that formed in 1995 to assure quality health care services are available locally for residents of the Lompoc Valley. The Community HealthCare Organization works with employers, organizations and individuals to improve the health of the community by assuring local access to a coordinated system of health promotion, disease prevention and treatment services.

Financial Help with Medical Expenses

In addition to medical costs covered by Medicare, Medi-Cal, or private insurance, people occasionally come up against extraordinary health care costs that they cannot afford. There

PAYING FOR HEALTH CARE

are “funds of last resort” available through charitable organizations in Santa Barbara County.

The Jefferson Foundation

114 E. De la Guerra Street #3
Santa Barbara, CA 93101
963-8822

This is an endowment fund that helps needy people who are not on public assistance of any kind. Not limited to medical expenses. South County only.

Cecilia Fund

P O Box 50136
Santa Barbara, CA 93150
www.ceciliafund.org

This is a secular organization whose mission is to provide funds for unmet medical and dental care for Santa Barbara County residents. They may fund diagnostic testing, prescription medications, mental health care, dental care, hearing aids or other medical devices, in addition to paying for hospital stays and physician care. Referrals for financial help must come from hospitals, healthcare providers, social service agencies, and others throughout all of Santa Barbara County.

Covered California

Covered California™ is a marketplace to implement the federal Patient Protection and Affordable Care Act in California. This marketplace is not available to persons who are over 65 or who receive Medicare because of disability or age. For persons who are younger than 65 and not disabled and covered by Medicare, through Covered California, you can compare affordable, quality health insurance options and choose the one that best fits your needs and budget. By law, your coverage can't be dropped or denied if you have a pre-existing medical condition or if you get sick. You may be able to get financial assistance through Covered California to make your health coverage more affordable. Covered California is a part of the state of California and was created to help you get health coverage to protect your

self and your loved ones. Having insurance can ensure your access to medical care if you get sick or are injured.

Enrollment

Millions of Californians learned that they qualified for free or low-cost health coverage through the federally sponsored expansion of Medi-Cal if they are younger than 65, not covered by Medicare, and have household income below the income thresholds for the current year. This is called MAGI

Medi-Cal. If your income exceeds the MAGI Medi-Cal limits, you still may qualify for Covered California. Open enrollment for health insurance plans through Covered California begins November 1st and continues through January 31st. Sometimes there are extension periods granted. Covered California also offers a special-enrollment for life-changing events such as getting married, having a child or moving or losing health insurance through losing a job. Please be aware that MAGI Medi-Cal and Covered California are possible only through the Affordable Care Act (“Obamacare”), which is currently at risk of repeal by the 2017 Congress, which has already voted to repeal the law through the Budget Reconciliation process. Your calls to Congress and the Senate are essential to let your Senators and Representatives know that you want them to fight to keep the Affordable Care Act in place unless and until something more comprehensive can be finalized.

CoveredCA.com, a Joint Partnership

CoveredCA.com is a joint partnership between Covered California and the California Department of Health Care Services (DHCS). Covered California's mission is to increase the number of Californians with health insurance, improve the quality of health care for all Californians, reduce health care coverage costs and make sure California's diverse population has fair and equal access to quality health care. The mission of DHCS is to provide low-income Californians with access to affordable, high-quality health care, including medical, mental

health and substance abuse treatment services, and long-term care. Its vision is to preserve and improve the physical and mental health of all Californians. Covered California and DHCS are committed to ensuring that Californians are aware of their health coverage options. Through CoveredCA.com you can find out if you qualify for free or low-cost health insurance (including Medi-Cal) and choose the right coverage option for you. Covered California also provides information in many languages and in culturally relevant ways.

Covered California

PO Box 989725
West Sacramento, CA 95798-9725
1-800-300-1506
TTY 888-889-4500
Spanish 800-300-0213
Fax 888-329-3700

There is an Enrollment Assistance program comprised of enrollment entities and enrollment counselors.

Certified Enrollment Entities are entities and organizations that are eligible to provide in-person assistance to consumers and help them apply for Covered California health plans. Entities will distribute fair and impartial information concerning enrollment into qualified health plans as well as facilitate enrollment into qualified health plans available through Covered California. Certified Enrollment Entities must provide information that is culturally and linguistically appropriate.

In order to be a Certified Enrollment Entity, organizations must meet any licensing, certification or other standards prescribed by the State or Exchange. For a listing of local of local Certified Enrollment Entities contact Covered California.

Certified Enrollment Counselors are trained individuals who are available to provide in-person counseling and assistance to consumers in need of help with applying for Covered California programs. Counselors will provide assistance in culturally and linguistic appropriate manners to consumers throughout California.

Covered California Certified Enrollment Counselor Help Desk
888-402-0737

Planning for Long Term Care Needs

Long-term care is assistance with daily activities such as bathing, dressing, toileting, transferring, and eating, or supervision of these activities when someone has physical or cognitive impairment. This type of care is often provided by family members or nurses' aides and is not considered skilled care that nurses, doctors or therapists are licensed to provide, or that Medicare and other health insurance will usually pay for. This kind of care is referred to as "custodial care" or "personal care." People often need long-term custodial care or personal care services after an illness or injury, such as a stroke or a broken hip, or because of a chronic physical or cognitive disorder, such as dementia, Alzheimer's disease, or Parkinson's Disease, or as result of aging and the inability to take care of one's self. Many people live at home with help from family or paid caregivers. Others go to a skilled nursing facility, assisted living or other residential facility to receive this care.

Long-term care is expensive. There are many ways to finance long-term care services and there is no single answer for everyone. Each person's needs and financial situations are different. Good financial advice and planning is important in considering long-term care. Consult an Elder Law attorney regarding your options. Your CPA and financial advisor will not be adequately informed about long term care benefits.

Some people will never need this kind of care. However, those who do are likely to use a combination of payment sources, including their own resources, to pay for this care. This section discusses two of these sources: long-term care insurance and the public program under Medi-Cal.

Long-Term Care Insurance

Insurance policies specifically designed to cover long-term care are referred to as Long-Term Care (LTC)

insurance. Individuals can purchase LTC insurance from a number of companies through insurance agents or a variety of groups or employers. All long-term care policies marketed in California must meet certain consumer standards established by state law. Policies in California are labeled according to where benefits will be paid. General types are:

Home Care Only

Benefits are paid only for home health, adult day health care, hospice, respite care, personal care and home-maker services. New policies for home care only are rarely issued now.

Skilled nursing facility and Residential Care Facility

Will only pay for care in a skilled nursing facility and in a place that is licensed as a Residential Care Facility for the Elderly (RCFE). Unlike some private LTC insurance plans, Medi-Cal pays only for long term care in a skilled nursing facility, not in assisted living, memory care, or other RCFE.

Comprehensive

Benefits include both home care and skilled nursing facility/residential facility care.

Partnership for LTC

These policies will allow you to keep more of the assets you would otherwise have to spend to qualify for Medi-Cal.

When you buy a LTC policy, you choose: 1) the type of policy you want to buy, 2) the amount of the daily benefit that will be paid, 3) the number of years you want the policy to pay benefits, 4) the number of days before the company begins paying benefits after you qualify, and 5) whether you want inflation protection. These five factors, combined with your age when you buy the policy, determine the premium you will pay. In general, premiums can range from a few hundred dollars a year, if you buy at age 45 years, to several thousand dollars a year, if you buy at age 75. Many companies will not sell LTC insurance to people who are over 85 years old or who are deemed "uninsurable" due to

a medical diagnosis. Some companies will insure you if you have a particular health condition, but they may charge you a higher premium.

Assessing your needs and ability to pay for long-term care insurance is a complex process. Contact the Health Insurance Counseling and Advocacy Program (HICAP) to meet with a local HICAP State Registered Volunteer Counselor for a free and unbiased counseling session. 800-434-0222 or (805)928-5663.

Medi-Cal and Long-term Care

In California, Medi-Cal can help pay for some long-term care for people who fall within income and asset limits. Medi-Cal, known as Medicaid in other states, is a joint federal-state program that provides health care services to those who cannot afford to pay for these services themselves. LTC Medi-Cal is the most frequent payer of skilled nursing facility care in California. For people who qualify, Medi-Cal helps to pay for skilled nursing facility care (LTC Medi-Cal) or can provide some home care under the In Home Supportive Services (IHSS) program.

To qualify for Medi-Cal, a single individual must have \$2,000 or less in countable property or assets, as distinguished from income. However, special rules apply for couples that are designed to prevent the impoverishment of one spouse when the other goes into a skilled nursing facility. As of 2017, the spouse remaining at home (also referred to as the "community spouse") can keep all of the couple's income up to \$3,023 per month. The community spouse may also obtain additional income through a judge's order, more easily through a court hearing than through a "fair hearing," at which it is almost impossible to get a judge's order.

The spouse in the skilled nursing facility is allowed to use part of her/his own income to pay for her/his health insurance premiums and can keep \$35 each month for personal needs. If the income of the other spouse, i.e. the "community spouse," is not at least

PAYING FOR HEALTH CARE

\$3,023, all or part of the income of the spouse who is in the skilled nursing facility will be allocated over to the community spouse to bring his/her income up to \$3,023 per month. The monthly Share of Cost obligation to be paid from the ill spouse's income to the nursing home will be what is left over after the health insurance premiums of the ill spouse, the \$35 personal needs allowance, and the allocation to the community spouse. Medi-Cal pays the rest of the nursing home bill each month. The community spouse at home can also keep up to \$120,900 in countable resources (2017), or more with a judge's support order. The spouse in the skilled nursing facility can keep up to \$2,000. For specific Medi-Cal eligibility guidelines, contact your county Department of Social Services or see an Elder Law attorney, who can also advise you on steps to take to become eligible.

Note that when you apply for Medi-Cal, your primary residence will not be included as a countable asset. However, federal and state laws limit a person's home equity to \$828,000, a figure that goes up every year or so, but fortunately, the equity value is the tax-assessed value or the appraised value, whichever is *less, minus encumbrances*. Depending on when your home was purchased, the tax assessed value may be a fraction of its appraised value. While your home is not counted as an asset in qualifying for Medi-Cal, the state may include your home's value in any "estate recovery" action after you pass away, but only if it is not in a trust or does not have a survivorship interest on the deed. This is so due to new, beneficial Medi-Cal estate recovery rules that came into effect on January 1, 2017 and affects all deaths of the Medi-Cal or his/her spouse that occurs on or after 1-1-2017. There are other exemptions of assets such as home from estate recovery if a spouse or a minor or disabled child lives in it. If the Medi-Cal beneficiary is survived by a spouse or by a disabled child at the time of the claim, there also will be no estate recovery no matter how the

assets are titled. As this is a new law, see an Elder Law attorney to see how your home can be protected from a Medi-Cal estate recovery claim.

Also note Medicaid (Medi-Cal in CA) is a federal and state program. Each state sets its own rules based on federal minimums for income, assets, and estate recovery. If you move outside of California, these rules will usually be very different in your new home state. California now has the most liberal Medicaid/Medi-Cal rules in the U.S.

Pharmaceutical Assistance Alliance for Pharmaceutical Assistance (APA)

505 E. Plaza Dr.
Santa Maria, CA 93454
614-2040
1515 E. Ocean Avenue
Lompoc, CA 93436
737-5799

The Alliance for Pharmaceutical Access is a local non-profit organization which assists individuals who struggle to meet their basic health needs and are unable to afford their medications. APA provides access to brand-name medication for chronic conditions, at no cost to individuals and in collaboration with their physician by accessing Patient Assistance Programs (PAP's) offered by the Pharmaceutical Companies.

APA has also a partnership with Dignity Health and Abbott Diabetes Care Program to provide low cost diabetic supplies (free meter and low cost glucose strips) for up to one year; prescription from your physician required. This is not a government program or insurance plan.

Pharmacy Discount Programs

There are many programs that provide a discount, some provided by large retail stores. If you are considering a drug discount program, you should shop around for the best value since not every program is as cost-

effective. Check the fine print before enrolling. Consider: 1. Knowing what you have signed up for; 2. Asking about restrictions; 3. Reviewing discount lists frequently and 4. Consider your local independent drug store.

Blink Health Prescription Savings Plan

1-844-366-2211

www.blinkhealth.com

No membership fees. Find savings up to 95% for over 15,000 medications. Go on-line to search and pay for your prescription and obtain a Blink card. Take Blink card to pharmacy as payment.

Coast2Coast RX Card

1-800-931-8872

coast2coastrx.com/santabarbara

In Santa Barbara County, a free discount Rx card for individuals and families, everyone qualifies. To locate a participating pharmacy, for drug prices, to print a card or for more information call above phone.

Costco Member Prescription Program

Free for Costco members. Prices may vary by location, and the program includes only those drugs not covered by a person's insurance plan.

Kmart Pharmacy Savings Plus

1-866-435-7958

Open to everyone. Annual membership \$15 per household or \$10 per person. Ten At \$3.00 program provides members ten most commonly prescribed medications at one price of \$3.00 each.

Rite Aid Rx Savings Program

1-844-550-6822

This program may be helpful if uninsured or medication not covered by any insurance. Price for a 30-day supply of select generics is \$9.99 and a 90-day supply is \$15.99.

Having a pet is a wonderful experience, at any age. Especially as one ages, one may find companionship and better health as a byproduct. Stress reduction, increased exercise and community activity may be enhanced with a pet. Owning a pet is also a responsibility.

Animal Control

The Animal Control offices listed below offer a variety of services: rabies control, animal bite quarantine, stray animal patrol, dead animal pick-up, leash law enforcement, animal euthanasia, licensing of dogs, issue of permits and inspection for pet-related business. This agency investigate reports of barking or roaming dogs. All three County Animal Shelters also offer adoption programs.

Animal Control

Santa Barbara Animal Service

5473 Overpass Road
Santa Barbara, CA 93111
681-5285

1501 West Central
Lompoc, CA 93436
737-7755

548 W. Foster Rd
Santa Maria, CA 93455
934-6119

www.sbcphd.org

Santa Barbara County Animal Services has many dedicated volunteer groups that assist them with lost and found services as well as adoption counseling. Groups like, Animal Shelter Assistance Program (ASAP), K9 PALS, Bunnies Urgently Needing Shelter (BUNS), Companion Animal Placement Assistance (CAPA), and the Santa Barbara County Animal Care Foundation (SBCACF) help Animal Service. Volunteers are available to help match animals with their potential adopters. A senior facilitated adoption program is available through these volunteer groups as well.

In 2010, the County launched **Project PetSafe**, a program dedicated to increasing pet owner responsibility and promoting the message to: Vaccinate, License, Spay and Neuter, and Micro-chip pets. A pet's license is their ticket home.

Animal Control

Santa Barbara City Limits

c/o Santa Barbara Police Dept.
Animal Control Division
P. O. Box 539
Santa Barbara, CA 93102
963-1513
882-8900 Emergency Number

Adoption

Owner-relinquished animals at the Humane Society and Animal Control shelters are available for adoption. The following agencies offer animal adoption services.

Humane Society of Santa Barbara

5399 Overpass Rd
Santa Barbara, CA 93111
964-4777
www.sbhumanesociety.org
Low cost spade/neuter clinic open to public. Low cost vaccination clinic available to members. Requested euthanasia available to public. Owner-relinquished animals accepted and cared for until adopted.

Humane Society of Santa Maria Valley

1687 W. Stowell Rd.
Santa Maria, CA 93458
349-3435
www.smvhs.org
No kill shelter and adoption facility for owner-relinquished dogs and cats. Provides education classes on responsible pet ownership to community schools. Provides low cost spay/neuter program.

Santa Ynez Valley Humane Society

111 Commerce Drive
Buellton, CA 93427
688-8224
www.syvhumane.org

In addition to adoption services, this agency will provide low cost vaccinations, as well as spaying and neutering services.

VIVA

Volunteers for Intervalley Animals

133 North D St.
Lompoc, CA 93436
735-6741
www.vivaonline.org

Rescue and adoption for cats. Also operates a retirement home, Sylvester House, for cats of people who have died or can no longer take care of them.

Other Resources

Assisted Therapy Program

Humane Society of Santa Barbara
5399 Overpass Road
Santa Barbara, CA 93111
964-4777 x17
www.sbhumanesociety.org

Adult volunteers bring small animals, kittens and puppies to various facilities to visit the frail, elderly and/or disabled. Pet Assisted Therapy.

C.A.R.E.4Paws

PO Box 60524
Santa Barbara, CA 93160-0524
805.968.CARE (2273)
info@care4paws.org

Works to reduce pet overpopulation and keep animals out of shelters in Santa Barbara County. Offers a range of services to support pets and pet owners in need, including free spay/neuters, bilingual community outreach and intervention programs that allow dogs and cats to stay in their homes. Programs to help elderly with their companion/pets.

*C.A.R.E.4Paws is not a shelter and cannot take in stray or other animals

PETS AND ANIMALS

Catholic Charities

Wagging Dog and Cat Tales
609 E. Haley St.
Santa Barbara, CA 93103
965-7045

607 W. Main St
Santa Maria, CA 93454
922-2059

Financial assistance with vet bills(up to \$500.) is available to persons 62+. Dogs only.

Humane Animal Rescue Team (HART)

P. O. Box 920
Fillmore, CA 93016
677-5541
www.hart4dogs.org

Services for low income seniors only. HART will pick up, care and place pets for those who can no longer care for them. If referred by a social service agency, some financial assistance is available for feeding and veterinary care. Volunteers available for transporting pets to vet or groomers.



Pet Food Pantry

Santa Maria Valley Humane Society
1687 W. Stowell Rod.
Santa Maria, CA 93458
349-3435

Pet food is available for those who need help when this is the only issue to keep pets. Pet must be spayed or neutered and owner cannot obtain any more pets.

Disaster Planning for Your Pets

Have a Plan, Make a Kit

- Make a safe place to take your pets.
- If you evacuate your home, do not leave pets behind.
- Have current information on identification tags and have them securely fastened to your pet's collar.
- If you are unable to return to your home right away, find boarding for your pet.

Pet Survival Kit Checklist

- Veterinary records
- Cat litter and cat litter pan.
- Can opener, food dishes, enough pet food and bottled water to last three days.
- Leash or harness, muzzle and toys.
- Medications, making sure medications are not expired.
- Cage or carrier for your pet, regardless of the size of your pet.
- Write down and keep your emergency phone numbers in a small address book inside the kit.

Source: Santa Barbara County Public Health Department, 681-4332

Making the Most of Your Medical Appointments

Since medical appointments are the main time you will interact with your health care team, being as prepared as possible for these visits is important. It will help to ensure that you understand your diagnosis and treatment, get answers to your questions and feel more satisfied with your overall care. Here are some ways to prepare for your medical appointments:

- ✓ Communicate with your healthcare team
- ✓ Learn about your treatment options
- ✓ Write down your questions
- ✓ Keep a treatment journal
- ✓ Get a Second Opinion

12 Questions to ask your Doctor

1. What stage is my illness?
2. Is treatment recommended at this point?
3. If so, what are my treatment options?

4. What is the goal of the recommended treatment?
5. What are the possible side effects?
6. How often will I receive treatment?
7. How much will my treatment cost?
8. Is financial help available if I need it?
9. Where can I learn more about my diagnosis and available resources?
10. Who should I call if I have non-urgent questions about my treatment?
11. Who should I call in case of an emergency?
12. What preparations should be made for care post treatment?
13. IS there anything else I should know?

Courtesy of Hospice of Santa Barbara

There are many special recreation activities for seniors. A good place to begin finding out about these activities is your nearest senior center or City recreation department.

Adult education classes offered through the high school districts, the community colleges and local universities are other sources of activities. Road Scholar offers a wide variety of programs all over the world.

Travel

Amtrak, Greyhound, airlines, and others have special discounts for senior citizens. Check with your travel agent or call directly regarding special tours and rates for seniors.

Organizations that offer group travel for seniors or handicapped persons are available.

Immunizations for Foreign Travel

CDC

800-232-4636
TTY: 888-232-6348
www.cdc.gov/travel

Information on vaccinations, outbreaks and cruise ship sanitation.

Sansum Clinic

Infectious Disease & Travel

317 W. Pueblo
Santa Barbara, CA 93105
898-3530

Free information available on immunization requirements.

Call and make an appointment to get information on immunizations.

Passport

Can be secured from designated offices of the United States Postal Service. (Check www.usps.com/ passport for locations.) To apply for your passport, take in a certified copy of your birth certificate, a passport photo, a Driver's License or other select government-issued identification. The cost is \$110.00 for book or \$140.00 for Book and Card. Card is \$30.00. Payment is to the Depart-

ment of State. A \$25.00 processing fee applies to non-renewal passport application. Can be paid by credit card, cash or check to the United States Postal Service. Your passport will take 5-6 weeks to obtain and will be valid for 10 years.

Free Advice

"Country Information Notices" offer advice about specific areas of the world. They include facts about currency and customs regulation, entry requirements, dual nationality, import and export controls, vaccination requirements, restrictions on photography and warnings on the use of drugs.

For a free single copy, send a postcard to Passport Services, Department of State, Washington, DC, 10524.

Leisure

City Parks and Recreation Departments

City of Carpinteria
5775 Carpinteria Ave.
Carpinteria, CA 93013
684-5405 x449
www.carpintrie.ca.us

City of Guadalupe
918 Obispo St.
Guadalupe, CA 93434
343-1340 x8
www.ci.guadalupe.ca.us

City of Lompoc
125 W Walnut
Lompoc, CA 93436
875-8100
www.cityoflompoc.com

New Cuyama
4885 Primero
PO Box 270
New Cuyama, CA 93254
661-766-2270

City of Santa Barbara
620 Laguna Street
Santa Barbara, CA 93101
564-5418
www.santabarbaraca.gov

City of Santa Maria
615 S. McClelland St.
Santa Maria, CA 93454
925-0951 x2260

www.cityofsantamaria.org

City of Solvang
1644 Oak Street
Solvang, CA 93463
688-7529

www.cityofsolvang.com

Recreation departments often have special programs or facilities for seniors.

Senior Centers

Senior Centers may offer a variety of recreational activities. Call the center nearest you for specific information.

YMCA

Young Men's Christian Association

36 Hitchcock Way
Santa Barbara, CA 93105
687-7727
Fax 687-7568

201 W. College
Lompoc, CA 93436
736-3483
Fax 737-1822

591 Santa Rosa Lane
Montecito, CA 93108
969-3288

900 N. Refugio Rd.
Santa Ynez, CA 93460
686-2037

Fax 686-1424
www.ciymca.org

3400 Skyway Drive
Santa Maria, CA 93455
937-8521

Fax 937-7007
www.smvymca.org

YMCA provides physical education and recreation programs and facilities for all ages.

RECREATION AND FITNESS

Other Options

Entertainment- Golf, Bowling, Theatre, Museums

Senior discounts are offered at many facilities. Please check your telephone directory for desired entertainment in your area. For more information about joining a senior citizens club, telephone the local senior center.

Lawn Bowling

MacKenzie Park Lawn Bowls Club

Las Positas Road at McCaw Avenue
Santa Barbara, CA 93105
563-2143

www.mackenzieparklbc.org

Lawn bowling in the morning on Mondays – Wednesdays – Fridays

Santa Barbara Lawn Bowls Club

1216 De la Vina Street
Santa Barbara, CA 93101
965-1773

www.santabarbaralbc.org

Lawn bowling in the morning on Tuesdays, Thursdays, Saturdays and Sundays

Santa Maria Lawn Bowling

420 S. McClelland St.
Santa Maria, CA 93454
349-9838

Lawn bowling daily, except Tuesday morning

Bicycling

Goleta Valley Cycling Club

968-3143

cyclebug@aol.com
www.goletabike.org

Everyone is welcome to join this leisurely paced ride around Goleta on Saturday mornings. No one is ever left behind. You must wear a helmet to ride with the Goleta Valley Cycling Club.

Tailwinds Bicycle Club of Santa Maria

POB 48
Santa Maria, CA 93456
937-1519
tailwinds@tailwindsofsantamariabc.org
www.tailwindsofsantamariabc.org

Senior Softball

Santa Barbara Senior Softball at Elings Park

895-9007

Contact Clyde Bennett for details:
clydebennett50@yahoo.com

All players age 50 and over are welcome. Participation is free of charge for Monday and Thursday mornings - practice starts at 10am and games run from 11am-1pm. Players can also gather Monday nights at Elings Park for to participate in a league (\$400 per team). Bring your own glove; bats are available.

Fishing Licenses

Yearly California fishing licenses are available for \$6.95 to seniors who are age 65 and over and on SSI, or on a limited income (total income no more than \$889.40 a month for a single person or \$1,496.20 for a couple). If on SSI, application must be accompanied by form SSA 2458, completed by Social Security, to verify income. The licensing period is January 1 through December 31. Reduced-fee fishing license applications may be obtained from: www.dfg.ca.gov.

Department of Fish and Game

License & Revenue Branch
1740 N. Market Blvd.
Sacramento, CA 95434
916-928-5805
Fax 916-419-7585

Free licenses available for persons with disabilities (legally blind, mobility impairments, or Developmentally Disabled). Many senior centers have fishing license applications, check center nearest you. A fishing license may also be purchased from any tackle or sporting goods store that sells them. Senior discounts are not offered. More information or other senior discounts, please call 858-467-4201.

Camping & Parks

Santa Barbara County Parks may be used on a first come, first served basis. Reservations are available at the county parks for large groups, www.countyofsb.org/parks.

Camping

Lake Cachuma Recreational Area (Highway 154 between Santa Barbara and Solvang). Auto discounts available for annual passes, daily and weekly campsites, and boat launching. Group areas can be reserved. All other areas are first-come, first-served.

1 Lakeview Dr.
Santa Barbara, CA 93105
686-5054 or 686-5050
www.countyofsb.org

Day Use Parks

Group reservations are available by calling 568-2460. Fee rate is determined by the size of the area. All reservable areas have BBQ pits, picnic tables, and electrical outlets. All areas not subject to reservation have picnic tables and BBQ pits. A guide, indicating handicap parking, accessible restrooms, volume control phones, and bus service if applicable, is available.

Park Administration Office

610 Mission Canyon Rd.
Santa Barbara (Rocky Nook Park)
568-2461

Contact@sbparks.org

One all-terrain beach wheelchairs are available for use at Goleta Beach County Park and Jalama Beach County Park. Available at no cost. The chairs are not motorized so an able bodied companion is needed to push. Contact the Ranger staff at Goleta Beach (967-1300) or Jalama Beach (736-3504) for info and to schedule the use of the chairs. Two all-terrain beach wheelchairs are available for use at East Beach in Santa Barbara (897-2680). A complete list of California beaches that provide all-terrain wheelchairs can be on the California Coastal Commission's website at www.coastal.ca.gov/access/beach-wheelchairs.html

RECREATION AND FITNESS

State Parks and Recreation District Office

Refugio State Park

968-1033

www.parks.ca.gov

State Park camping reservations are made through Reserve America at 800-444-7275.

A variety of discount passes are available.

Golden Bear Pass

This pass is issued at any state park for a \$5.00 fee and is valid for day use only. You must be 62 or older and be an SSI recipient or have a annual income of no more than \$11,328 (single) or \$21,012 (couple).

Disabled Discount Pass

This pass is issued at Refugio State Park (District Office). The pass is \$3.50 and entitles you to a 50% discount on many park uses.

Distinguished Veterans Pass

Honorably discharged war veterans who are residents of California with an overall/combined rating at 50% or greater service-connected disability, or were held as prisoners of war by forces hostile to the United States, or recipients of the Congressional Medal of Honor are eligible to receive the Distinguished Veteran Pass.

Entitles the holder to the use of all basic facilities (including day use and camping) in California State Park operated units at no charge. The pass is not valid at units operated by local government, private agencies or concessionaires. It is not valid for group use or sites, special events, commercial use, or for supplemental fees and cannot be used in conjunction with any other pass and/or discount. Admittance and use subject to available space. Application is available from www.parks.ca.gov.

National Parks

National Parks are usually on a first come, first served basis, though reservations for the most heavily used area are handled through DESTINET Park Reservations, 800-365-2267.

When you visit a National Park, you may request to purchase an InterAgency Senior Pass. You must have proof of age and be 62 or over. The pass gives free admission to the national parks and a fifty percent discount on fees, such as camping. The pass must be obtained in person.

More information and applications can be obtained from the following:

InterAgency Senior Pass

Los Padres National Forest
6750 Navigator Way, Suite 150
Goleta, CA 93117
968-6640
fedrecpass@usgs.gov
www.recreation.gov

Honored nationwide at all agency sites charging entrance of day use fees. Waives most day use fees and most entrance fees. Valid for pass holders for a lifetime. Must be a citizen or permanent resident and over the age of 62 years. Current cost is \$10.

Special Needs Recreation

Many recreational activities are available to people with special physical, psychological or neurological circumstances. These activities are often sponsored by specific disease associations such as the Ostomy Association through Rehabilitation Programs, City Recreation programs, or through Senior Day Care Centers. For assistance in finding a club, sport, or other activities to meet your needs, call Senior Connection.

Cottage Rehabilitation Hospital

569-8999 ext 82552

Offers opportunities for individual or group aquatic exercise at the Tuohy Foundation Aquatic Center; a warm water therapy pool environment. Adapted golf lessons at the Santa Barbara Golf Club are available by appointment weekly. Project Re-Entry provides a weekly recreation and socialization program for people post stroke.

Hearts Therapeutic Equestrian Center

PO Box 30662
Santa Barbara, CA 93130
964-1519

www.heartsriding.org

A recreational and therapeutic horseback riding program designed to promote self-confidence and physical fitness for people of all ages with a wide variety of disabilities.

City of Santa Barbara Parks and Recreation Adapted Programs

100 E. Carrillo St.
Santa Barbara, CA 93101
564-5421

www.santabarbaraca.gov/adapted

The Adapted Recreation Program gives people of all ages with special needs the opportunity to travel, play, compete and network in a safe and supportive environment that fosters a positive experience. Activities include yoga, dances, bowling, excursions and more.

Physical Activity is Essential to Healthy Aging

As an older adult, regular physical activity is one of the most important things you can do for your health. It can prevent many of the health problems that seem to come with age. It also helps your muscles grow stronger so you can keep doing your day-to-day activities without becoming dependent on others.

Not doing any physical activity can be bad for you, no matter your age or health condition. Keep in mind, some physical activity is better than none at all. Your health benefits will also increase with the more physical activity that you do. Be sure to consult your MD.

RECREATION AND FITNESS

If you're 65 years of age or older, are generally fit, and have no limiting health conditions you can follow the guidelines listed below.

For Important Health Benefits

Older adults need at least:

OR



2 hours and 30 minutes
(150 minutes) of *moderate-intensity* aerobic activity
(i.e., brisk walking)
every week



1 hour and 15 minutes
(75 minutes) of *vigorous-intensity* aerobic activity
(i.e., jogging or running)
every week

OR



An equivalent mix of
moderate- and *vigorous-intensity* aerobic activity
every week

AND



muscle-strengthening
activities on 2 or more days
a week that work all major
muscle groups (legs, hips,
back, abdomen, chest,
shoulders, and arms).

AND



muscle-strengthening
activities on 2 or more days
a week that work all major
muscle groups (legs, hips,
back, abdomen, chest,
shoulders, and arms).

AND



muscle-strengthening
activities on 2 or more days
a week that work all major
muscle groups (legs, hips,
back, abdomen, chest,
shoulders, and arms).

For even greater benefits, the times listed above can be doubled. For more information on physical activity guidelines for older adults, the Centers for Disease Control and Prevention has much more information available on their website at www.cdc.gov

SENIOR AND COMMUNITY CENTERS

Senior and Community Centers serve as focal points of information and services for older persons.

Each center has a unique array of services and means to respond to the needs of the community. Services that are available may include: computer training, senior lunch services, information, community education, recreation activities, socialization, music, health screening, arts and crafts, information and health insurance counseling.

The philosophy of the senior center movement is based on the following premises: that aging is a normal developmental process; that human beings need peers with whom they can interact and who are available as a source of encouragement and support; and that adults have the right to a voice in determining matters in which they have a vital interest.

Buellton Senior Center

164 West Highway 246
Buellton, CA 93427
688-4571

Info@buelltonseniorcenter.org
Buelltonseniorcenter.org

Carpinteria Senior Center

941 Walnut Ave.
Carpinteria, CA 93013
684-6090

Carrillo Recreation Center

100 E. Carrillo St.
Santa Barbara, CA 93101
897-2519

www.santabarbaraca.gov

DeWees Community & Senior Center

1120 Ocean Ave.
Lompoc, CA 93436
875-8085

s_slavens@ci.lompoc.ca.us
www.cityoflompoc.com

Family Caregiver Support Network

223 South C Street
Lompoc, CA 93436
875-8875

Information hub for family caregivers.

Franklin Neighborhood Community Center

1136 E. Montecito St.
Santa Barbara, CA 93101
897-2582
Fax 963-7607
www.santabarbaraca.gov

Goleta Valley Senior Center

5679 Hollister Ave Ste. 1
Goleta, CA 93117
683-1124
Amallett@thegvcc.org
www.thegvcc.org

Guadalupe Senior Center

4545 - 10th St.
Guadalupe, CA 93434
343-2525
Fax 343-0617

Louise Lowry Davis Recreation Center

1232 De la Vina St.
Santa Barbara, CA 93101
897-2568
Syoung@santabarbaraca.gov
www.santabarbaraca.gov

Luis OASIS Senior Center

420 Soares Ave/POB 2637
Orcutt, CA 93455
937-9750
Fax 937-0440
Information@oasisorcutt.org
www.oasisorcutt.org

Santa Maria Senior Center Elwin E. Mussell Center

510 E. Park Ave.
Santa Maria, CA 93454
925-0951 x2207
www.cityofsantamaria.org

Solvang Senior Center

1745 Mission Dr.
Solvang, CA 93463
688-3793
Fax 688-1792
Info@solvangseniorcenter.org
www.solvangseniorcenter.org

Westside Community Center/Senior Center

423 W Victoria St.
Santa Barbara, CA 93101
897-2560
www.santabarbaraca.gov

Senior Center Without Walls

114 Montecito Ave.
Oakland, CA 94610
877-797-7299
510-444-5974
www.seniorcenterwithoutwalls.org
A free telephone program connecting California elders through activities, friendship and community.



223 South C St.
Lompoc, CA 93436
FCSN@LompocVMC.com

The Family Caregiver Support Network is a **FREE** hub for government, public and community service resources

WE PROVIDE:

Information and referral services
Care Management
Caregiver Education and Resources
Individual health education classes
Support Group Referrals
Referral for Medical and Non-Medical Services

Stop by and browse our Family and Caregiver Resources Library for:

Community Programs
Financial / Insurance Options
Respite Assistance
Memory Impairment
Placement options
Caregiver Training Opportunities ... and more

(805) 875-8875

SUPPORT AND EDUCATION GROUPS

Support and education groups consist of people with similar needs or goals who have come together to share information, coping skills and offer each other emotional support. Some groups are "self-help" and do not include professional helpers. These groups depend exclusively on the expertise developed by the people involved in the group, people who have experienced a particular life challenge in common.

Other groups are organized by professional organizations, and meetings and other support services are facilitated by staff of those organizations.

Support and education groups have grown in popularity with the idea that people who have experienced a similar difficulty, problem or challenge can most effectively help others in the same situation.

As the value of support and education groups has become more widely known and appreciated, groups that address a variety of issues have evolved. There are groups for persons dealing with a wide range of life challenges, or for the people who support or care for them.

Support and education groups can provide a valuable emotional support network. In the right group, you will find many people who have experienced the same problems, frustrations and anxieties you may find yourself feeling from time to time, or all the time. Very often someone in the group has discovered a resolution or effective coping tool and they are happy to share with everyone what has worked for them and what may work for you too.

Support and education groups can help to reduce participants feelings of isolation. It may be helpful just knowing that others understand your difficulties and can be there to offer encouragement and support.

Many groups also offer an educational component, with instruction on topics of relevance to the group provided by the group facilitator or outside speakers.

The following is a list of support and education groups throughout Santa Barbara County. Please contact the group for current details. All groups listed offer free or low cost services. New groups are always forming. If you wish to find out if there's a support group not listed here, please call Senior Connection at 800-510-2020.

Aging

Center for Successful Aging

228 E. Anapamu St, Santa Barbara
898-8080
www.csasb.org

Groups for seniors wanting to share experiences, get support or seek the guidance of other seniors. Groups are co-led by trained and supervised volunteer group facilitators and are free of charge. The groups below are open to the community:

Braille Institute

2031 De La Vina Street
Santa Barbara

Joy and Hope, for those who are ready to connect to life with "joy and hope".

Garden Court

1116 De La Vina St,
Santa Barbara

Friendship Manor

6647 El Colegio Road
Isla Vista

Villa Santa Fe Community Room

521 North La Cumbre Road
Santa Barbara
Caring and Sharing Group

Vista del Monte

Board Room, 3775 Modoc Road

Alcohol

Alcoholics Anonymous

For those who desire to stop drinking. Call for meeting times and locations.

Lompoc

737-3969
nfo@lompocaa.com
www.lompocaa.com

Santa Barbara

962-3332 888-267-1814
sbaa@santabarbaraaa.com
www.santabarbaraaa.com

Santa Maria/Orcutt

925-3782
937-9750

Santa Ynez Valley

688-4304
www.aa52centraloffice.org

Solvang

688-4304
888-762-3718
www.aadistrict52.org

Al Anon

For family and friends of alcoholics.

Lompoc

688-4304

Santa Ynez Valley

688-4304

Santa Barbara

899-8302
888-425-2666
www.alanonsantabarbara.info

Alzheimer's Disease

Santa Barbara

Confident Caregiver Series

Free monthly 2 hour workshops for family caregivers of dementia patients

Contact Alzheimer's Association for dates and times, 892-4259

Savvy Caregiver

12 hours of professional-level dementia care training for the non-professional caregiver

Contact Alzheimer's Association for dates and times, 892-4259

Family Caregivers Support Group

Heritage House
200 Hollister Ave, Goleta
Contact Alzheimer's Association for dates and times, 892-4259

Family Caregivers Support Group

Friendship Adult Day Center
89 Eucalyptus Road, Montecito
Contact Alzheimer's Association for dates and times, 892-4259

SUPPORT AND EDUCATION GROUPS

Free onsite respite care. Call Friendship Center one week in advance to reserve, 969-0859.	Includes a presentation and group discussion Contact Alzheimer's Association for dates and times, 892-4259	Santa Maria Confident Caregiver Series Free monthly 2 hour workshops for family caregivers of dementia patients Contact Alzheimer's Association for dates and times, 892-4259
Family Caregivers Support Group Friendship Adult Day Center, 820 North Fairview Ave, Goleta Contact Alzheimer's Association for dates and times, 892-4259 Free onsite respite care. Call Friendship Center one week in advance to reserve, 969-0859.	Carpinteria Carpinteria Alzheimer's Caregivers Support Group Faith Lutheran Church, 1335 Vallecito Place, Carpinteria Contact 684-9328 or 684-5665 for dates and times	Savvy Caregiver 12 hours of professional-level dementia care training for the non-professional caregiver Contact Alzheimer's Association for dates and times, 892-4259
Family Caregivers Support Group Valle Verde Community Room, 900 Calle de Los Amigos, Santa Barbara Contact Alzheimer's Association for dates and times, 892-4259	Solvang Family Caregivers Support Group Solvang Friendship House, 880 Friendship Lane, Solvang Contact Alzheimer's Association for dates and times, 892-4259 Free onsite respite care. Call Friendship House one week in advance to reserve, 688-8748.	Family Caregivers Support Group Merrill Gardens Wellness Center, 1350 Suey Road, Santa Maria Contact Alzheimer's Association for dates and times, 892-4259
Caregivers for Parents with Dementia Support Group Alzheimer's Association, 1528 Chapala St, 2nd floor conference room, Santa Barbara Contact Alzheimer's Association for dates and times, 892-4259	Savvy Caregiver 12 hours of professional-level dementia care training for the non-professional caregiver Contact Alzheimer's Association for dates and times, 892-4259	Bereavement Dick DeWees Community Center 1120 W. Ocean Ave, Lompoc 875-8100 Grief Recovery Transition Group. Call for details.
Persons with Early Stage memory Loss (and their caregivers) Support Group Friendship Adult Day Center, 820 North Fairview Ave, Goleta Contact Alzheimer's Association for dates and times, 892-4259	Lompoc Savvy Caregivers 12 hours of professional-level dementia care training for the non-professional caregiver Contact Alzheimer's Association for dates and times, 892-4259	Dignity Home Health and Hospice Marian Regional Medical Center 1400 E Church St, Santa Maria 739-3830 www.dignityhealth.org Offers a number of support groups and other services, including: <ul style="list-style-type: none">• Grieving Our Parents• Men in Grief• Newly Bereaved• Parent's Grief Support Group• Second Year Loss and Beyond
Spouse Caregivers Support Group The Oak Cottage of Santa Barbara, 1820 De La Vina Street, Santa Barbara Contact Alzheimer's Association for dates and times, 892-4259	Family Caregivers Support Group Valley Haven, 502 North 3rd Street, Lompoc Contact Alzheimer's Association for dates and times, 892-4259 Free onsite respite care. Call Valley Haven one week in advance to reserve, 733-9459	Hospice of Santa Barbara 2050 Alameda Padre Serra, Ste 100 Santa Barbara 563-8820 www.hospiceofsantabarbara.org All support groups are co-facilitated by licensed professional counselors and peer counselors, who strive to make each group a safe and supportive place. All groups are free of charge and donations are accepted. Call for details on a wide variety of support
Cuidadores de Personas de Tercera Edad Family Service Agency, 123 West Gutierrez St, Santa Barbara Contact: Family Service Agency for dates and times, 965-1001 x223	Orcutt Family Caregivers Support Group Luis Oasis Senior Center, 420 Soares Avenue, Orcutt Contact Alzheimer's Association for dates and times, 892-4259 or 354-5326	

SUPPORT AND EDUCATION GROUPS

groups including:

- The Healing Circle
- Healing the Loss of an Adult Child
- Survivors of Suicide
- Widow/Widowers Support Group
- Men's Grief and Spirituality
- Healing the Loss of a Loved One
- Young Adults Support Group
- Healing Through Poetry
- Living with Loss
- Parenting After Loss

OASIS Senior Center

420 Soares Ave, Orcutt
937-9750

www.oasisorcutt.org

Bereavement Support Group provided by Certified Grief Counselors. Anyone who has suffered a recent loss is welcome to join.

Starbuck-Lind Mortuary

Lompoc
735-3773

Grief Recovery Method – a class designed to help you move beyond loss and towards recovery. Call for details.

Visiting Nurse and Hospice Care

512 Gutierrez Street, Ste A
Santa Barbara

2029 Village Lane, Solvang

www.vnhcsb.org

Bereavement Care: 308-9602

Support groups are available to anyone in the community who is facing or grieving a loss. Many programs are offered in Santa Barbara and Santa Ynez. All services are free of charge. Please call for details. Groups offered include:

- Loss of a Loved One
- Loss of a Parent
- Loss of a Spouse or Partner
- Grief Walk & Talk
- Young Adult Grief

Cancer

Breast Cancer Resource Center

55 Hitchcock Way, Suite 101
Santa Barbara
569-9693

www.bcrcsb.org

Cancer Support Group & Survivor Support Group for Women

Free of charge and open to the community. Call for dates, times and locations.

Cancer Center of Santa Barbara with Sansum Clinic

540 W. Pueblo, Santa Barbara
2040 Viborg Rd, suite 140, Solvang
682-7300

www.ccsb.org/oncology-support-programs

Offers a wide variety of wellness and support programs in Santa Barbara and Solvang. Most are free of charge and open to patients, survivors, family members and caregivers. Programs include:

- The Art of Flower Arranging
- Brain Tumor Support Group
- Breast Cancer Strengthening Exercise
- Breast Cancer Support
- Cancer Resource Library
- Cancer Well-fit Exercise Program
- Caring for the Caregiver Program
- Community Cancer Support Group
- Community Palliative Care Program
- Gentle Therapeutic Yoga
- Gynecological Cancers Support and Education Program
- Head and Neck Support Group
- Healing Touch
- Helping Children Cope When a Parent Has Cancer
- Life after Cancer Group
- LIVESTRONG at the YMCA
- Living with Lung Cancer
- Look Good, Feel Better
- Lymphedema Education

- Melanoma Support and Education Program

- Mindfulness Meditation

- Nutrition Services and Workshops

- Painting

- QiGong

- Sobreviviendo el Cancer (Spanish Language Support Group)

- Social Work Services

- Prostate Cancer Discussion Group

- Yoga for Strength and Empowerment

- Young Adult Group

Mission Hope Cancer Center

1325 Church Street, Santa Maria
219-HOPE (4673)

www.missionhopecancercenter.com

Offers many support groups and education programs to the community free of charge. Please call for dates, times and locations. Programs include:

- Aquatic Therapy Class
- Book Club Group
- Cancer Rehabilitation
- Caregiver Support Group
- Community Acupuncture
- Family Night Support Group
- Fight Against Falls Exercise Class
- Fighting Cancer with Your Fork: Separating Fact from Fiction
- Heating Touch
- Journaling
- Kids Support Circle
- Learn Golf
- Learning Origami with Jane
- Look Good, Feel Better
- Lymphedema Prevention Exercise
- Lymphoma, Leukemia & Multiple Myeloma (All Blood Cancer Support Group)Massage Therapy
- Men's Cancer Discussion Group

SUPPORT AND EDUCATION GROUPS

- Men's Spanish Group - Grupo do Apoyo Para Hombres con Cancer Y Sobrevivientes de Cancer
- Mindfulness Through Coloring
- New Weekly Support Group
- Nutrition Counseling
- Paddling for Hope Support Group
- Silk Scarf Painting
- Soul Collage Art Therapy
- Support for People with Oral, Head and Neck Cancer
- Restorative Yoga and Meditation
- Walking into Wellness
- Warm Yarns Knitting and Crocheting Support Group

Caregivers

Caregivers' Circle

Adult Children of Aging Parents

Center for Successful Aging
228 E. Anapamu, Santa Barbara
898-8080

Caretaker's Circle II

Adult Children of Aging Parents

Braille Institute, 2031 De La Vina,
Santa Barbara
Call Center for Successful Aging,
898-8080

Cerebral Palsy

United Cerebral Palsy (UCP) Work, Inc.

423 W. Victoria Street, Santa
Barbara, 962-7201
3070 Skyway Dr, Suite 102, Santa
Maria, 739-0451
www.ucpworkinc.org
Offers Health and Wellness
Program, Aging with Grace
Programs and employment/
community volunteer
opportunities. Please call for
details.

Diabetes

Diabetes and Pre-Diabetes

Basics

An excellent update for all people with
diabetes or pre-diabetes and a must
for anyone newly diagnosed. charge.

Offered in English and Spanish and in
Lompoc and Santa Barbara.

Sansum Clinic

866-829-0909 (toll-free)
www.sansumclinic.org/health-and-wellness

Diabetes Self-Management Program

Diabetes Support Group

Dignity Health
Marian Regional Medical Center
1400 E Church St, Santa Maria
739-3791
www.dignityhealth.org

Living Well With Diabetes

Goleta Valley Cottage Hospital
681-6441
Contact: Jackie Rangel, RD
2rangel@sbch.org

Nutrition and Diabetes Classes

Cottage Health
2050 Viborg Rd, Solvang
688-6431
www.cottagehealth.org

Nutrition and Diabetes Education Classes

William Sansum Diabetes Center
2219 Bath Street, Santa Barbara
682-7638
www.sansum.org

Offered weekly in English and in
Spanish

ONETALK

William Sansum Diabetes Center
2219 Bath Street, Santa Barbara
682-7638
www.sansum.org
Monthly support and education
group for people with Type 1
Diabetes and parents of children
with Type 1.

Domestic Violence

Domestic Violence Solutions

Santa Barbara

964-5245

Santa Maria

925-2160

Lompoc

736-0965

Santa Ynez

686-4390

www.dvsolutions.org

Confidential emergency shelters
for women and children provide
emotional support, food, clothing,
goal planning and help with
medical, legal, financial and other
concerns. 24-hour telephone hotline
available. For more information see
www.dvsolutions.org

Fitness and Health

Cottage Health

A Matter of Balance
Call 569-7478

Pre-Operative Joint Replacement Classes
1-855-3-NO-PAIN (1-855-366-7246)

Dignity Health Community Education

Balance and Fall Prevention
739-3973

Healthier Living
937-9750

Healthy for Life
739-3366 or 739-3578

Yoga
739-3398

Zumba
739-3398

Sansum Clinic Health Education Department

866-829-0909

www.SansumClinic.org/health-and-wellness

Offering a variety of short
programs for your good health
including:

- Back Wellness
- Balance & Mobility
- Fibromyalgia Support Group
- Healthier Living: Managing On-going Health Conditions
- Hip or Knee Replacement Seminar
- Neck & Posture Wellness
- Nutrition Navigator
- Stress Management

SUPPORT AND EDUCATION GROUPS

Gambling

Gamblers Anonymous

626-960-3500

www.gamblersanonymous.org
isomain@gamblersanonymous.org

For people who wish to stop gambling. Call for meeting times and locations.

Grandparents Raising Grandchildren

KinCares

Provides advocacy, resources, education and support for grandparents raising grandchildren to create healthy family bonding.

OASIS Center

420 Soares Ave, Orcutt
937-9750

www.oasisorcutt.org

Jewish Family Service

524 Chapala Street, Santa Barbara
957-1115

info@sbjf.org

www.jewishsantabarbara.org

Hearing

Hearing Loss Association of America, Santa Barbara Chapter

Anne, 563-1097

info@hlaa-sbc.org
www.hlaa-sbc.org

Providing help for those who face the challenge of living with hearing loss along with their family and friends. Call for meeting times and location.

Heart Disease

Mended Hearts, Inc.

For meeting information call Bob Wilkie, 968-0583 or American Heart Association, Santa Maria and Santa Barbara, 963-8862
For anyone with heart disease as well as their families or friends. Provides peer-to-peer education and support.

Nutrition for a Healthy Heart
Sansum Clinic
866-829-0909 (toll-free)

www.SansumClinic.org/health-and-wellness

Monthly program with Registered Dietitian leading a discussion on simple steps toward heart health.

WomenHeart Support Group

Sansum Clinic
866-829-0909 (toll-free)

www.SansumClinic.org/health-and-wellness

Providing community, support and connection to women living with or at risk of heart disease. .

Huntington's Disease

Santa Maria Huntington's Disease Support Group

Call for meeting times and location.

Ericka at 569-8950

Toll free 888-488-6555

Melissa at 934-9614

Provides information, support and a social network for those living with Huntington's and their family and friends. Sponsored by Coast Caregiver Resource Center.

Huntington's Disease Society of America

Phone 800-345-HDSA

www.hdsa.org

Lesbian, Gay, Bisexual and Transgender

Pacific Pride Foundation

126 East Haley Street, suite A-11,
Santa Barbara
963-3636 x130

819 West Church Street

Santa Maria

349-9947

www.pacificpridefoundation.org

Provides services, education and support groups to the HIV/AIDS and LBGT communities of Santa Barbara County. All programs are free or low cost and are offered in English and Spanish through the Santa Barbara and Santa Maria offices.

PFLAG

Parents, Families, Friends and Allies United with LGBT People

Orfalea Center

1221 Chapala Street, Santa Barbara
Georgia, 560-8621

www.pflagsantabarbara.org

Provides peer-to-peer support to family members of people who are LGBTQ. Call for details.

Lung Disease

Better Breathers Club

Contact: Bob Huhn, PT, 687-8553
x12_rhuhn@hpcsb.com

Contact: American Lung Association in California,
800-LUNG-USA
www.lung.org/california

A support group for persons with chronic lung disease, including COPD, asthma, idiopathic pulmonary fibrosis, lung cancer and others.

Mental Health

Mental Wellness Center

617 Garden Street, Santa Barbara
884-8440

info@mentalwellnesscenter.org
mentalwellnesscenter.org

Provides education and support groups for individuals with mental illness and their family and friends. Please call for details.

National Alliance on Mental Illness

Northern Santa Barbara County

349-8014

Support group for families and friends of mental illness. Please call for date, time and location.

National Alliance on Mental Illness

Southern Santa Barbara County

884-8440

Support group for families and friends of mental illness. Please call for date, time and location.

Santa Barbara County Department of Behavioral Wellness

500 W Foster Road, Santa Maria
934-6380

4444 Calle Real, Santa Barbara
681-5190

117 B Street, Lompoc

SUPPORT AND EDUCATION GROUPS

737-6690

Serving adults with severe mental illness and/or substance use disorders.

Multiple Sclerosis

National Multiple Sclerosis Society

Channel Islands Office

1921-A State Street, Santa Barbara
682-8773

Offers programs, services, resources and connection opportunities for people living with and affected by MS, including family members, caregivers and other members of their support systems.

Muscular Dystrophy

Muscular Dystrophy Association

866-594-8830

For individuals who have been diagnosed with any of the 40 neuromuscular diseases and for their families.

Narcotics Anonymous

Santa Barbara

569-1288

www.na-santabarbara.org
info@na-santabarbara.org

Central Coast

Lompoc, Orcutt, Santa Maria

800-549-7730

www.centralcoastna.org

Parkinson's Disease

Parkinson Association of Santa Barbara

683-1326

mypasb@gmail.com

www.mypasb.org

Offering programs for those with Parkinson's Disease and their care partners to be proactive in managing their day-to-day lives.

Parkinson Support Group

Santa Barbara

Center for Successful Aging
898-8080

Parkinson's Support Group

Santa Maria

Val Petersen, 925-0266

Free meetings provide social interaction and a variety of speakers and informational programs.

Parkinson's Support group

Santa Ynez Valley

Juston Redmond, Group Coordinator 708-0018

SYVPDGroup@gmail.com

Meet the second Tuesday at 4:30 at St. Mark's in the Valley.

Stroke and Brain Injury

Stroke/Brain Injury Family Support Group

Coast Caregiver Resource Center
2415 De la Vina Street

Santa Barbara

962-3600 x13

info@coastcrc.org

www.cottagehealth.org/services/rehabilitation/caregiver-services

For family or friend caregivers of those recovering from stroke and other brain injury.

Family & Caregiver Support Program

Jodi House

625 Chapala Street, Santa Barbara
563-2882 x3

info@jodihouse.org

www.jodihouse.org

Provides information, referrals, education and support to brain injury survivors and their family, friends and caregivers. Group offered in Santa Barbara and in Santa Ynez

Vision Loss

Braille Institute

031 De La Vina St, Santa Barbara

682-6222

www.brailleinstitute.org/santabarbara

Offers a wide variety of programs for blind and those with low vision.

Including:

- Basketry
- Ceramics
- Computers
- Cooking
- Crochet

- Gardening

- Guitar

- Painting

- Yoga

- Zumba

Weight Control

Eat Healthy, Eat Well

Sansum Clinic

866-829-0909 (toll-free)

www.SansumClinic.org/health-and-wellness

A guide to food knowledge and lifestyle changes for the real world.

Overeaters Anonymous

For date, time and location please call 505-891-2664

[www. oa. org](http://www oa org).

Providing solutions to compulsive overeating, under-eating, food addiction, anorexia, bulimia, binge eating or over-exercising. Meetings held throughout the county.

Take Off Pounds Sensibility

Locations include Santa Maria, Orcutt, Solvang, Lompoc, Vandenberg.

For information on day, time, and location call 800-932-8677

For people who want to lose or maintain weight by cutting down without cutting out and by using good nutrition.

TRANSPORTATION

Transportation is the link to services and programs for many older Americans. Since vision problems and other physical limitations can prevent older adults from transporting themselves, transportation services become a vital tool for linking older and disabled persons to services and maintaining their involvement in the social activities of the community.

Transportation Services

Transportation systems vary considerably in the structure and flexibility of the services offered.

Fixed Route Service is a transportation system that has a predetermined route with specific stops that conform to a timetable. The entities that provide this service have available pamphlets explaining the detail of each route.

Door-to Door Service is a transportation system that will pick you up at a location determined by you and will take you to the location of your choice. Reservations are usually required.

Fixed Route Service

Guadalupe Transit

240 E. Roemer Way
Santa Maria, CA 93454
922-8476

Guadalupe is served Monday through Friday, 6:15 a.m. to 6:15 p.m. on Saturday from 8:15 a.m. to 4:15 p.m. & Sunday from 8:45 a.m. to 6:00 p.m. Guadalupe Flyer operates between Guadalupe and the Transit Center. Fares are \$1.50 and \$1.00 for seniors (62+) and disabled. Within Guadalupe, shuttle service operates from Monday to Friday with regular fares \$0.50 and \$0.25 for seniors (60+) and disabled. To schedule a shuttle ride, call 922-8476.

All fixed route service is wheelchair lift equipped.

Metropolitan Transit District (MTD)

1020 Chapala St.
Santa Barbara, CA 93101
963-3366
administrative@sbmtd.gov
www.sbmtd.gov

Adult Basic fare is \$1.75; Senior (62+) and disabled, \$0.85. Eligible passengers with disabilities pay a reduced fare to ride MTD buses. A special photo identification card or Medicare card must be shown to the driver upon boarding.

To obtain a reduced fare MTD photo ID card, passengers must have a certification form completed by a qualified physician or an MTD-certified social service agency. You may get one at the MTD Transit Center, or call 963-3366 for more information.

If you are unsure how to ride the bus, please call the MTD/Easy Lift Mobility Coordinator at 681-1181. Arrangements can be made to practice boarding and departing in private.

Santa Maria Area Transit

1303 Fairway Dr
Santa Maria, CA 93455
928-5624

Both fixed route and door-to-door service (for elderly and handicapped) is available. Fare is \$1.25 one way, \$.60 for seniors and disabled.

Public schedules are available at the Santa Maria Transit Center. Schedules are also available on the buses. Schedules for individuals with visual impairments, please call 928-5624.

Door-to-Door Service

If you need special transportation to take you to the doctor, the market and other important places, and you are unable to ride the bus, you may be eligible for these specialized transportation programs for seniors and handicapped individuals. These special services are called "para-transit" and they use vans with lifts for wheelchair

users and volunteers.

Services of this type are limited in this county, and so these agencies are often booked far in advance. It is best to plan ahead as much as possible and for medical appointments, try to coordinate your visit with a time that transportation is available.

American Cancer Society

1432 Chapala St
Santa Barbara, CA 93101
963-1577
Fax 963-6093
www.cancer.org

Provides transportation to treatments and therapy for ambulatory patients. Two days advance notice required.

American Medical Response

866-889-8422 (toll free)

Provides transportation services for MediCal patients from their home to medical appointments and back home when ordered by primary care physician. Available Monday – Friday, 8 a.m. – 4 p.m. throughout County.

COLT (City of Lompoc Transit)

1300 W. Laurel Ave
Lompoc, CA 93436
736-7666

Fixed route and Door-to-door service is available from 6:30 a.m. to 6:30 p.m., Monday through Friday. Saturday hours are 9:00 a.m. to 4:30 p.m. One-way fare in the City of Lompoc is \$1.25 and \$.60 cents for seniors/disabled; one-way fare to Mission Hills and Vandenberg Village is \$2.00 and \$1.00 for seniors. All buses are wheelchair lift equipped. Call at least 24 hours to three days ahead for door to door. Bus service to Santa Barbara is scheduled on Tuesday & Thursday at cost of \$7.00 each way.

Easy Lift Transportation

53 Cass Place #D
Goleta, CA 93117
681-1181
Fax 681-1184

TRANSPORTATION

info@easylift.org
www.easylift.org

Door-to-door service for frail elderly citizens and handicapped persons who are unable to use existing fixed route transportation. Service is available Monday through Friday 5:50 a.m. to 11:30 p.m. Saturday service is available from 6:20 a.m. to 10:20 p.m. Sunday service is available from 6:50 a.m. to 9:15 p.m. Vehicles are wheelchair accessible. Service is provided from Carpinteria to Winchester Canyon. Special group charters are available upon request. Reservations can be made between 8:00 a.m. to 12:00 p.m. and 1:00 p.m. to 5:00 p.m. and can be made up to two weeks in advance. The fare is \$3.50 per ride. Ticket books are available by advance purchase at a cost of \$32.50 for 10 tickets.

Help of Carpinteria, Inc.

Shepard's Place

1069 Casitas Pass Road
Carpinteria, CA 93013
684-0065

An agency comprised entirely of volunteers, offers door-to-door transportation services. Reservations can be made up to two weeks in advance. However, immediate rides are almost always available. Offering service within the city limits of Carpinteria, and medical and social service visits to Santa Barbara. Donations are encouraged. For round trip or one way service to Carpinteria, residents inside the City limits are requested to make a \$2.00 donation, and residents outside the City limits are requested to make a \$4.00 donation. For round trip or one way service to Santa Barbara, Carpinteria City residents are requested to make a donation of \$10.00, and residents outside the City limits are requested to make a donation of \$16.00.

Santa Barbara County-Health Clinic Transportation

C/O SMOOTH, Inc.

240 E. Roemer Way
Santa Maria, CA 93458
922-8476

Door to Door service from north Santa Barbara County for clients of County Health Services to appointments in Santa Barbara on Monday, Tuesday and Thursday.

Santa Maria Area Transit

928-5624

Offers curb-to-curb service for ADA eligible individuals to appointments in Santa Maria, Tanglewood and Orcutt. New riders are encouraged to call for ADA applications and details. Fare is \$1.25 per ride. Reservations are taken up to 14 days in advance and can be made for next-day service. All busses are wheelchair accessible and lift equipped. Service is offered Monday through Friday, 5:30 a.m. to 10:30 p.m. Saturday & Sunday 7:00 a.m. to 7:45 p.m.

Santa Ynez Valley Transit

688-5452
Fax 688-5383

Curb-to-curb service provided Monday thru Saturday 7:00 a.m. to 7:00 p.m. in Los Olivos, Ballard, Solvang, Buellton and Santa Ynez. Reservations may be made up to two weeks in advance. Fixed route fares are \$1.75 for seniors and \$1.75 for ADA-certified. Dial a Ride fares for seniors and ADA-certified are \$1.75 each way.

SMOOTH Senior Dial A Ride

240 E. Roemer Way
Santa Maria, CA 93454
922-0146

Origin-to-destination service available for seniors 60 years or greater to Nutrition Program sites, medical appointments, hair appointments, shopping, etc., within Santa Maria and Orcutt areas. Requested fair is \$2.00 per trip, \$4.00 per round trip. All vehicles are wheelchair accessible and lift equipped. Service hours

are from 9:00 a.m. to 4:00 p.m. Monday through Friday. One week or more in advance notice is requested for reservations.

The Santa Barbara Medical Bus makes trips from the North County to Santa Barbara, for medical appointments only, three days per week. It is advised that passengers' needing a ride to Santa Barbara for a medical appointment call 922-8476 as soon as they know that they will need a ride as seating is limited. Operates on a first come, first served basis. The Santa Barbara Medical Bus picks up passengers at their homes and takes them directly to the address of their medical appointment in Santa Barbara. The Santa Barbara Medical Bus goes to Santa Barbara every Monday, Tuesday and Thursday.

Long Distance Travel

Airlines

Travelers with Disabilities and Medical Conditions

Amtrak

Amtrak is a nationwide train service. Persons who are 62 or older, have a visible handicap or a doctor's note indicating that they are handicapped, can obtain a 15% discount off the regular fare when riding Amtrak. Trains that stop at staffed stations are wheelchair accessible.

General Information and Reservations:

800-872-7245
209 State St
Santa Barbara, CA 93101
963-1015

330 Guadalupe St.
Guadalupe, CA 93434
800-872-7245

Greyhound Bus Lines

Greyhound Terminals

224 Chapala St.
Santa Barbara, CA 93101
965-7551

755 W. Cypress
Santa Maria, CA 93454

TRANSPORTATION

925-8841
Spanish: 800-531-5332
TDD: 800-345-3109
Disability Assistance
800-752-4841

Greyhound provides nationwide bus service. They provide a discount to seniors (65+) of 5% off the regular fare. This discount does not apply to special fares. They also have a helping hand program: a handicapped person's escort can ride free with a doctor's note. Buses are not equipped with wheelchair lifts.

TSA Cares Help Line

1-855-787-2227

TSA Cares is a helpline to assist travelers with disabilities and/or medical conditions. Call at least 72 hours prior to traveling with questions about screening policies, procedures and what to expect at the security checkpoint. For more information: TSA Cares Information.

Other Local Travel Options

Breeze

800-417-2137

Commuter bus service linking Santa Maria, Vandenberg AFB and Lompoc. 15 trips each weekday.

One-way fare of \$1.00 for seniors (60+), Medicare cardholders and ADA-certified.

Central Coast Shuttle

928-1977

www.cclax.com

Seven round trips to LAX per day, seven days a week. Two person pre-paid discount of \$10 off per round trip. Charter services are available.

Coastal Express

800-438-1112

www.goventura.org

Bus service from Ventura to South Coast (Carpinteria, Oxnard, UCSB, Santa Barbara & Goleta)

Chumash Casino Bus

800-248-6274

Shuttle serving the Chumash Casino from Santa Maria, Santa Barbara, Lompoc, Buellton and Goleta.

Other Related Services

Clean Air Express

Sales Office

1303 Fairview Dr.
Santa Maria, CA 93455
692-1902
Fax 961-8901

www.cleanairexpress.com

Bus service from Santa Maria to Santa Barbara and from Lompoc to Santa Barbara. Subscription bus service for \$150.00 per month.

Community Partners in Caring

120 East Jones Street, Suite 123
Santa Maria, CA 93454
925-8000

1120 West Ocean Avenue, Off 113
Lompoc, CA 93436
737-1976

164 W. Highway 246
Buellton, CA 93427
688-1100

www.partnersincaring.org

Trains and supervises volunteers who provide transportation.

RTA-SCAT

781-4472

Serving Santa Maria, Nipomo, Arroyo Grande, Pismo Beach and San Luis Obispo. Fares range from \$1.50 to \$3.00 depending on distance traveled or \$5.00 for a day pass.

Ride Share Hotline

963-7283

Offers information on city street conditions and closures.

Traffic Solutions

260 N. San Antonio Rd. Ste B
Santa Barbara, CA 93110
963-7283; 963-SAVE
Fax 961-8901

info@trafficsolutions.info
www.trafficsolutions.info

Offers information and matching for ride sharing, car and van pools countywide.

Handicap License Plate/Placard

For those who have a handicap and use an automobile, specialized license plates, and handicap placards are available through the Department of Motor Vehicles. If you wish to apply for a placard or plate, call the DMV in your area to obtain an application form and to find out what you need to bring with you in order to apply for a placard and/or plate. Depending

SERVING CENTRAL COAST SENIORS SINCE 1974

One of the Many Faces of SMOOTH...

SMOOTH
Senior Dial A Ride

**\$2 One Way
(\$4 Round Trip)**
Aides ride free!

922-8476

ANYWHERE

in Santa Maria and Orcutt!
Monday-Friday 9:00-4:00



Just one phone call, and I no longer worry about being able to get around town. I just don't know what I'd do without the Senior Dial-A-Ride!

SMOOTH, Inc., 240 E. Roemer Way, Santa Maria, CA 93454 www.smoothinc.org

upon your disability, you may be required to get a doctor's authorization.

AARP Driver Safety Program

The National Retired Teacher Association and the American Association of Retired Persons developed this course especially for older drivers. It will give you a chance to brush up on existing driving skills and pick up some new ideas about how to drive safely and defensively.

The course is conducted throughout the county by trained volunteer instructors in two four hour sessions and costs \$19.95 for AARP members and \$24.95 for non-members. An additional benefit will be a reduction in your car insurance since insurance companies are required to give a discount to seniors who have taken this and other approved courses. To qualify for this discount all covered licensed drivers over 55 in the family must complete the course.

To locate a class in your community, telephone 888-227-7669 and follow the prompts. Be ready to provide your 5-digit postal zip code. A local volunteer will call you back within 3-5 business days to provide you with the information about the nearest class.

Adapted Driving

Pre-driving and behind the wheel assessment for those who may be concerned about their driving ability due to health-related conditions. An objective assessment of driving capabilities and a report regarding the need for training or specialized equipment is provided to the prescribing physician.

For further information, contact

Keck Center for Outpatient Services Cottage Rehabilitation Hospital Driver Training Program

2415 De La Vina
Santa Barbara, CA
569-8999 ext 82400

By appointment and physician referral.

Looking out for Signs of Risky Behavior

- You can ride along with a driver and look for signs of risky behind-the-wheel behavior. Here are some things to look for:
 - Does the driver neglect to buckle up? Going unbelted might be a bad habit – or it may indicate a poor fit or trouble fastening a belt.
 - Does the driver have difficulty working the pedals? A driver, who lifts his or her leg to move from the accelerator to the brake, rather than keeping a heel on the floor and pressing with the toes, may be signaling waning strength.
 - Does the driver have difficulty merging on freeways or turning onto busy streets? Vision problems may impair his or her ability to judge the speed and distance of approaching traffic.
 - When merging, changing lanes or backing up, does the driver rely only on the mirrors, rather than turning fully to check the blind spots over his or her shoulder? Failing to do so may be a bad habit – or may indicate the onset of stiffness in the neck and back.
 - Does the driver have trouble seeing other vehicles, cyclists, or pedestrians, especially at night? Deteriorating night vision or sensitivity to glare may be the cause.
 - Does the driver seem to ignore or “miss” stop signs and other traffic signals? Perhaps he or she is inattentive or cannot spot the signs in a crowded, constantly moving visual field.
- Does the driver react too slowly to sirens and flashing lights of emergency vehicles?
- Does the driver weave, straddle lanes, drift into other lanes, or change lanes without signaling?
- Does the driver position the car improperly for turns (especially left turns), or attempt turns from the wrong lane?
- Do other drivers honk or pass frequently, even when the traffic stream is moving relatively slowly? This may indicate difficulty keeping pace with fast-changing conditions.
- Does the driver tend to park far from his or her destination? A problem judging distances or making tight maneuvers may underlie the fear of closer parking spots.
- Does the driver get lost or disoriented easily, even in familiar places?
- Do you find yourself giving directions or prompting the driver frequently?
- Has the driver been issued two or more traffic tickets or warnings in the past two years? Tickets can predict greatest risk for accident.
- Has the driver been involved in two or more accidents or “near-misses” in the past two years? Rear-enders, parking lot fender-benders, and side accidents while turning across traffic rank as the most common mishaps for drivers with diminishing skills, depth perception, or reaction time.

VETERAN'S SERVICES

Veterans of the United States armed forces and their families may be eligible for programs and services provided by the Department of Veterans Affairs (VA). Benefits are legislated in Title 38 of the United States Code, which can be found at <http://www.va.gov>.

Eligibility for most VA benefits is based on active military service discharge under other than dishonorable conditions. Active service means full-time service, other than active duty for training, as a member of the Army, Navy, Air Force, Marine Corps, Coast Guard, or as a commissioned officer of the Public Health Service, Environmental Science Services Administration or National Oceanic and Atmospheric Administration, or its predecessor, the Coast and Geodetic Survey. Dishonorable and bad conduct discharges may bar VA benefits. Veterans and dependents with an outstanding felony warrant aren't eligible for benefits.

Important Documents

Those seeking VA benefits for the first time need a copy of their discharge form (DD-214, DD-215, or WWII veteran's WD form), documenting service dates and type of discharge, or give their name, military service number, and branch and dates of

service. There are benefits such as life insurance, burial expense reimbursement, burial flag, burial in national cemeteries, headstones/markers and certain widow's/widower's benefits. The following documents are needed for processing claims related to a veteran's death:

1. Veteran's marriage certificate for claims of a surviving spouse.
2. Veteran's death certificate if the veteran did not die in a VA health care facility.
3. Children's birth certificates or adoption papers to determine children's benefits.
4. Veteran's birth certificate to determine parents' benefits.

Call a Santa Barbara County Veterans Service Office for information on benefits and services available. These offices, established by the Santa Barbara County Board of Supervisors, assists veterans and their dependents in obtaining benefits from federal and state agencies. They assist in submitting claims and provide follow-up, if needed, to assure that you receive the benefits you are entitled to. They provide information and assistance with any claim to the VA. Home visits by a veterans' representative may be arranged.

Veterans Service Offices

Santa Barbara
315 Camino del Remedio, Santa Barbara, CA 93110
681-4500

Santa Maria
511 E. Lakeside Pkwy. Rm126
Santa Maria, CA 93454
346-7160

Lompoc
401 E Cypress Street Rm101
Lompoc, CA 93436
737-7900

You can also contact the Department of Veteran Affairs directly 1-800-827-1000.

Health Care Benefits for Veterans

VA provides a medical benefits package to all enrolled veterans. This plan emphasizes preventive and primary care, and offers a range of outpatient and inpatient services within the VA health care system.

Veterans with service-connected disabilities and those below the low-income threshold can be enrolled in VA's health care system.

VA enrollment allows health care benefits to be portable throughout the entire VA system. Enrolled veterans who are traveling or who spend time away from their primary treatment facility may obtain care at any VA health care facility. For eligibility, see your local County Veteran Service Representative or contact the Community Based Outpatient Clinic in your area.

Veterans Health Benefits

Santa Barbara Community Based Outpatient Clinic

4440 Calle Real
Santa Barbara, CA 93110
683-1491

Santa Maria Community Based Outpatient Clinic

1550 E. Main St
Santa Maria, CA 93454
354-6000

Outpatient Clinics provide medical and/or mental health services



and facilitates admission to VA hospitals, residential care and nursing home facilities.

The VA Social Work and Mental Health Services are at the same address. Veterans, their widows, widowers or dependents may call for information or walk in for assistance.

VA Aid and Attendance

This program provides supplemental income to help a qualified veteran and/or spouse, widow and/or widower pay for in-home care or an assisted living facility. A veteran and/or spouse, widow and/or widower may qualify for aid and attendance benefits if he or she:

- Is blind or so nearly blind as to have corrected visual acuity of 5/200 or less, in both eyes, or concentric contraction of the visual field to 5 degrees or less; or
- Is a patient in a nursing home because of mental or physical incapacity; or
- Proves a need for aid and attendance under established criteria
- Served at least one day during a war time era
- Income requirement

It can take some time to receive benefits, so if you feel that you fall into anyone of these categories or have questions regarding benefits, please call your Santa Barbara County Veteran Service office

VA Caregiver Support

1-855-260-3274

Caregiver Support Line Is available to provide supportive counseling, education on topics related to caregiving, and help to connect Caregivers to local supports and services to assist them In their caregiving role.



IT'S NEVER TOO LATE TO QUIT SMOKING

Health benefits:

- In just 20 minutes, blood pressure and heart rate return to normal.
- Within 24 hours, your heart attack risk begins falling.
- In the first weeks after quitting, tiny cilia start back to work sweeping irritants out of the lungs and your sense of taste and smell return.
- Within a year, your risk of developing heart disease drops to half that of people who still smoke.
- And after 10 smoke-free years, you're no more likely to die of lung cancer than someone who never smoked.

Did you know...

- Smokers are more than twice as likely as nonsmokers to develop Alzheimer's Disease.
- Cigarette smokers are 1.7 times more likely to have hearing loss than nonsmokers.
- Smoking is the number one cause of fires that kill older persons.
- One in three smokers will die 12-15 years prematurely as a result of tobacco use.
- Smokers are more than two times more likely to have a stroke than non-smokers.

Giving up smoking reduces the risk of cataract.

The San Luis Obispo County Tobacco Control Program offers FREE quit smoking classes throughout the county. Call today to find out how you can join the 48 million Americans who have already quit! **781-5564**.

**If you've tried to quit before and weren't successful,
don't give up.**

Keep trying.

It's never too late to quit.

VOLUNTEER

Most human service programs rely on volunteers. Is there a non-profit or organization you feel passionately about? Opportunities exist in any field in which you have training, talent or interest. Almost all of the programs in this directory use volunteers.

Listed below are agencies that serve as a clearinghouse of volunteer opportunities. It is a place for you to begin. You may also want to consider auxiliary services at almost any hospital or clinic, or docent opportunities at most museums; or contact an organization that interests you and ask if they need volunteers.

GenSpan Foundation

1418 E. Main St. Suite 120
Santa Maria, CA 93454
614-4968

Develops programs to unite the generations in work, play and lifelong learning. Recruits local adults, primarily retired people, to volunteer in classrooms- serving as mentors, teachers' assistants, tutors and friends.

Retired and Senior Volunteer Program (RSVP) North Santa Barbara County

528 S. Broadway
Santa Maria, CA 93454
922-9931

Involves seniors in the community through placement in schools, service agencies, hospitals, senior centers and other community agencies. Recruits and places seniors in a variety of community organizations that can benefit from senior volunteers.

Volunteermatch.org

550 Montgomery St., 8th Floor
San Francisco, CA 94111

Web based site that matches volunteers with local organizations (non profit and government).

The Area Agency on Aging is looking for members to join its Advisory Council.

What is the Advisory Council?

The Advisory Council serves as the principal advocacy body for the elderly by participating in public and media discussions of relevant issues. Mandated by the Older Americans Act, it is a critical link between the Area Agency on Aging and the senior community of Santa Barbara and San Luis Obispo Counties. The Advisory Council is responsible for advising the AAA on senior issues and Older Americans Act programs, providing the following key advocacy roles:

- Serve as the "eyes and ears" of local seniors and their caregivers
- Review and comment on policies, programs, and actions that affect seniors
- Communicate with local, state and federally-elected officials, make community presentations, and provide testimony at public hearings

The Advisory Council is comprised of thirty (30) persons who are primarily 60 years or older. Its structure consists of an Executive Committee and ad hoc committees. Criteria for membership include at least one the following:

- Age 60 or over
- Provider of services to older adults
- Need for individual candidate's specific talents
- Low income, disabled or ethnic minority persons
- Veteran Health Care representative

Advisory Council members have the opportunity to review service provision; provide community education on senior issues; conduct forums and workshops; and evaluate and advocate for senior concerns and issues on local, state, and national levels.

What is expected of the Advisory Council Members?

The Advisory Council has written Guidelines which present specific roles and responsibilities. These include, but are not limited to the following:

- ✓ Attend monthly Advisory Council meetings. Meetings are held the second Friday of each month beginning at 9:30 a.m. in public locations in Santa Maria and Santa Barbara.
- ✓ Council members may also participate in special task forces and joint committees with the Board of Directors.
- ✓ Draft an Area Plan to outline the AAA priorities and goals.
- ✓ Represent the Agency at public forums and local government meetings.

Contact us:

Area Agency on Aging Advisory Council
528 S. Broadway, Santa Maria, CA 93454
925-9554 phone
925-9555 Fax
seniors@kcbx.net
www.centralcoastseniors.org



528 S. Broadway
Santa Maria, CA 93454
925-9554 or 965-3288
Fax 925-9555
seniors@kcbx.net
www.centralcoastseniors.org

We appreciate your feedback on this Senior Resource Directory.
This form is provided for that purpose. Fill in, tear out and mail back.
Thank you.

Senior Resource Directory Survey

What I found useful about this Directory _____

What I would like to see included in the next Directory _____

The following organization has an incorrect phone number or other information. Please include correct information, if known.

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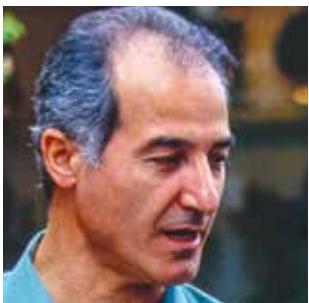
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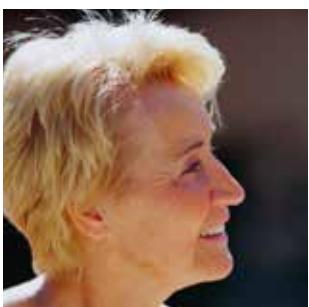
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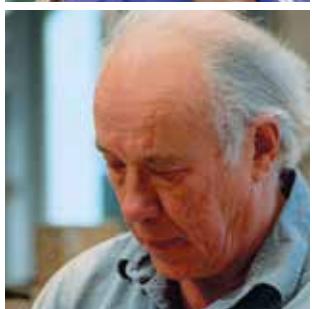
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Can she get meals?



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Is there senior transportation?



Is someone available
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How can I stay in my home
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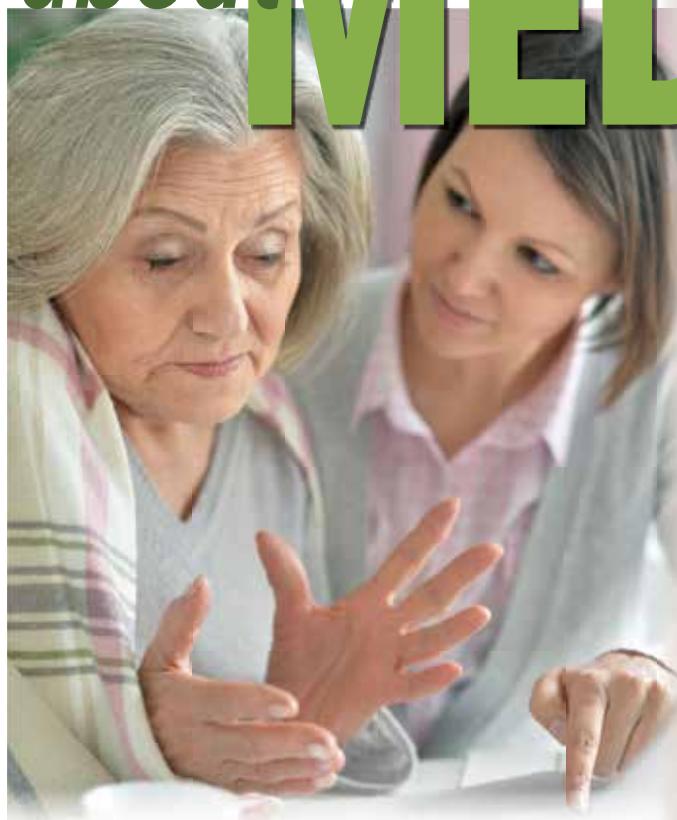
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