

Siouxland Aging Services

Mission: Enabling Older Iowans to live with maximum possible dignity, well-being and independence.

> Serving Seniors in Cherokee, Ida, Monona, Plymouth and Woodbury Counties.

> A newsletter from the Advocacy Coordinator, Chris Kuchta.

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Your Advocate's Advice

Conversations with Chris

A sampling of current news for seniors!

A New Year...a time for a new start

Oh, resolutions! They can be a marvelous thing when we can actually keep them. A wise person once told me that if you begin making small, incremental changes, then you are more likely to be able to incorporate them into everyday life. You can always "step it up" to become more marked differences as the year progresses.

One of my work-related resolutions is to keep information flowing in a timely and relevant manner. Please let me know if this newsletter meets the needs of seniors. The last thing I want to add to their day is another yawn!

If you or anyone in your circle of acquaintances is interested in receiving this newsletter by email, send me an email request!

For the week of January 4-8—Town Hall Meetings

Seniors, families, caregivers, service providers, elected officials & community members are invited to join us at your county's Town Hall Meeting for coffee and comments about the needs of seniors in your county. Voice your concerns & applaud the efforts made on behalf of our older community members. Help us to know the challenges now & in the future. There will be time before and after the discussion for you to stroll through the booths of many services for seniors. The town hall meetings are hosted by the members of Siouxland Aging Services' Advisory Council.

See the back of this newsletter for the dates and locations.

For the week of January 4-8— Say Phooey to Phishing attempts!

In December, an advisory was given on TV, the radio and in the newspaper concerning the H1N1 flu and an official-looking website (that turned out to be fake) that was using a survey to supposedly collect information for the CDC. As with many scams, this one used current news and the fear associated with the new item to "phish" or capture personal information from their victims.

As always, stay alert. Don't give out personal information by email or to persons who call or may even come to your door. If this happens and they say they are from a company with whom you do business, take down their name and phone number, THEN call the business on their normal phone number (not the one given by the caller) to verify the request. Don't become a victim. This message is from the Iowa SMP program at Siouxland Aging Services.

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For the week of January 11-15—Rent Rebates

Rent reimbursement forms become available from the Iowa Department of Revenue on January 13. If you have previously applied for a rent rebate, you should receive a pre-printed form in the mail. Processing is much easier and quicker if a pre-printed form is use. You may be eligible for a rent rebate if you rent a home, apartment, a lot for a mobile trailer, or even a stay in a nursing home. A property (such as an apartment or nursing home) is only eligible if the owner pays property taxes on the apartment building.

You may be eligible for a rent rebate if your household income is less than \$20,427 and one of the following applies:

- You are 65 years of age or older by December 31, 2009
- Totally disabled and 18 years of age or older by December 31, 2009

A claim may be filed on behalf of a deceased person by the person's spouse, attorney, guardian, or administrator. Married couples living together are considered one household, must combine their incomes and file only one claim. If they do not live together, they may file separate claims. If two or more persons live together and qualify for a reimbursement, each person may file a separate claim based on each person's income and each person's portion of the rent paid.

For assistance in completing your claim, contact Chris at Siouxland Aging Services 279-6900 ext. 18. A flyer is enclosed with this newsletter.

(Note to Meal Site Managers and others: you can schedule a time for Chris to assist with multiple reimbursements at your meal site or apartments. Give her a call for more info!)

For the Week of January 11-15: Iowa Rental Help

New help is available to Iowa families who are struggling to pay the rent and who may be facing eviction. As part of the American Recovery and Reinvestment Act, the state of Iowa received approximately \$11 million for the Homelessness Prevention and Rapid Re-Housing Program, also called Iowa Rental Help. The Iowa Finance Authority (IFA) administers the program in Iowa.

Iowa Rental Help offers a variety of financial assistance tools to qualified Iowans including assistance with rent and utility payments for up to 18 months (including up to six months in arrears), moving expenses, security deposits, rental deposits and more.

Qualified homeowners who are moving into rental units may also access the funds to assist them with eligible costs, as can homeless individuals and families who seek permanent rental housing.

Qualifications vary in some areas, but generally, these are the eligibility guidelines:

- The participant must be at risk of homelessness.
- The participant's annual income must be at or below 50 percent of the area median income. (In some local jurisdictions, eligibility criteria is more strict.)
- The participants may not combine Iowa Rental Help's financial assistance with any other federal assistance you currently receive, including Section 8, etc.

When individuals contact Iowa Rental Help, they will be connected with a case manager in their area to schedule a consultation to determine whether they qualify and determine the assistance that will best benefit them. The case manager will then meet with them every three months to reassess the situation. After a maximum of 18 months in the program, it is Iowa Rental Help's goal that Iowa Rental Help recipients will have gained stability as well as adequate housing.

To learn more about the program, visit www.IowaRentalHelp.com. Iowans seeking Iowa Rental Help services can call toll-free: 877.386.9104 or text RENT to 30644.

For the Week of January 18-22— Advocacy Day Trip on February 18

If you care about governmental decisions that affect seniors, Siouxland Aging Services invites you to be part of an Advocacy Day sponsored by Iowa's Association of Area Agencies on Aging. This annual one-day trip to Des Moines will take place on February 18th. The day will begin with a large group meeting of seniors from all over the state, followed by time to discuss issues with our area legislators and/or to sit in on committee meetings. It doesn't matter if you are comfortable speaking to a large group, one on one with an elected official, or would rather watch and listen. Your presence, standing alongside other seniors, makes an impact! Contact Chris at Siouxland Aging Services for more information, including transportation arrangements.

For the Week of January 18-22— Frostbite

Be aware of factors that can contribute to frostbite: extreme cold, wet clothes, high winds, and poor circulation. Poor circulation can be caused by tight clothing, cramped positions, fatigue, certain medicines, alcohol use, or diseases such as diabetes. Wear suitable clothing in cold weather and protect exposed skin. Wear layers of clothing, choose mittens rather than gloves, two pairs of socks and, as mama always said, "Cover your head."

First signs of frostbite are a "pins and needles" sensation followed by numbness. Frostbitten skin is hard, pale, cold and has no feeling. When skin has thawed, it becomes red and painful. Seek medical attention if frostbite is suspected.

Do: Soak the affected area in warm water or warm cloths.

Do NOT: Thaw a frostbitten area if it cannot be kept thawed.

Do: Apply dry, sterile dressing to the affected skin.

Do NOT: Use direct dry heat (i.e. radiator, fire, heating pad).

Do: Move thawed areas as little as possible.

Do NOT: Rub or massage affected areas.

Do: Give warm drinks if frostbite is severe.

Do NOT: Smoke or drink alcohol during recovery.

For the Week of January 18-22 – Affordable Housing

Are you tired of the responsibilities of maintaining a home and want to keep your independence? Longing for a place to have coffee with your neighbor without either of you having to step out into the cold? Siouxland Aging Services provides the best of two worlds with its housing program—independent senior living at an affordable cost. Siouxland Aging Services owns three very welcoming housing complexes and manages a fourth. Evergreen Terrace, Fairmont Park, and Riverside Gardens are strategically located in Sioux City neighborhoods familiar to Siouxland seniors. The fourth complex, Diamond Heights, is located in Onawa.

Each homey one-bedroom apartment has a kitchen furnished with a stove and refrigerator, a combination living/dining room and private bath. Community rooms, laundry room, computer stations (Sioux City complexes only), mailbox facilities, and off-street parking are just a few of the amenities found at each complex. Units that provide special amenities for persons who are wheelchair-bound or have other physical limitations are available. Hot, nutritious lunches are available Monday-Friday at congregate meal sites in Fairmont Park and near Riverside Gardens and Diamond Heights, or to all of the complexes through Meals on Wheels.

To be eligible for housing, the head of the household must be 62 years of age or older. Income restrictions apply and rental payments are calculated at approximately 30% of income. For more information, contact Linda at Siouxland Aging Services for viewing of an apartment or an application. (712.279-6900 ex 17, 800-798-6916 ex 17.)

For the Week of January 25-29—Medical Discount Cards

The U.S. Federal Trade Commission (FTC) needs your help in halting a surge in the fraudulent marketing of medical discount cards. In these schemes, marketers typically represent that consumers will receive low-cost health insurance or medical benefits. In reality, consumers do not receive health insurance or any meaningful medical benefits. Instead, they receive a card that purports to provide discounted rates with medical providers. Consumers find that the promised discounted rates are illusory.

These bogus medical discount programs are marketed to consumers in a variety of ways, including illegal recorded telephone calls (robocalls), unsolicited faxes, radio and television ads, and web sites. Regardless of the medium, the ads often target seniors, claiming that the discount cards will supplement Medicare. The FTC, which is the federal government's consumer protection agency, brings federal court law enforcement actions to stop fraud and obtain refunds for consumers. If you have information about a medical discount card scheme, or learn of a victim of such a scheme, please contact Chris, SMP coordinator at Siouxland Aging Services. This message comes from the SMP program at Siouxland Aging Services.

For the week of January 25-29—Help for Seniors Losing their Sight

Edna is a retired professional. Shortly after retirement, she noticed a dark spot in her vision and was diagnosed with macular degeneration. Soon both eyes were affected. Rather than giving up, Edna learned about the Iowa Department for the Blind. With their help, she learned ways to adapt to her vision loss through counseling and instruction on how to remain independent in her own home. She learned to use a cane, read Braille, cook, type and sew. More importantly, Edna overcame her fears and feelings of worthlessness and now has gained the confidence to move forward.

Like Edna, an estimated 50,000 Iowans over the age 65 have significant vision loss. A good time to learn to keep your independence is before your vision is completely gone. If you or someone you know would like to learn to be or stay more independent, contact the Iowa Department of the Blind at 1-800-362-2587 or at their new website—www.IDBonline.org.

Just for Fun

An elderly gentleman had serious hearing problems for a number of years. He went to the doctor and the doctor was able to have him fitted for a set of hearing aids that allowed the gentleman to hear 100%.

The elderly gentleman went back in a month to the doctor and the doctor said, 'Your hearing is perfect. Your family must be really pleased that you can hear again.'

The gentleman replied, 'Oh, I haven't told my family yet. I just sit around and listen to the conversations. I've changed my will three times!'

Siouxland Aging Services

Town Hall Meetings

Monona County:

Wednesday, Jan. 20

10:00 am

Community Center

320 10th St, Onawa

Woodbury County:

Thursday, Jan. 21

1:00 pm

City Hall

312 Driftwood,

Correctionville

Cherokee County:

Wednesday, Feb. 10,

10:00 am

Community Center/
Good Times Place

530 W. Bluff,

Cherokee

Cherokee

Plymouth County:

Thursday, Feb. 11

10:00 am

Floyd Valley Hospital

714 Lincoln NE,

LeMars

Ida County:

Wednesday, Feb. 17

10:00 am

Good Samaritan

Center

505 W. 2nd,

Holstein