We serve the low & moderate-income senior community, providing case management, outreach, benefits counseling, assistance with applications for entitlement programs, assistance with housing problems, information and referrals.

“Keeping seniors independent and in their own homes is the focus of our work.”

Medical Insurance Counselor
Trained staff will assist seniors with medical insurance issues and explain medical bills.

Assistance in applying for these and other benefits and services is available through Senior Services Coordinating Council (The Senior Umbrella).

SENIOR SERVICES COORDINATING COUNCIL, INC
THE SENIOR UMBRELLA

Founded in 1974
Norwalk’s Municipal Agency for The Elderly

Contact Us:
11 Allen Road, Room 8
Norwalk, CT 06851
(203) 847-2830
(203) 846-6992
(203) 849-1285 Fax
seniorumbrella@sbcglobal.net

....Helping to meet the needs of Norwalk’s older citizens through direct services, program development, information, and referral.
**Benefits and Services For Seniors**

**SNAP (Food Stamps)**
This federally funded program provides food stamps to persons of any age meeting the gross monthly income limits of $1,832 for one person & $2,457 for two persons. No asset limit.

**SSI**
A federal program that will increase your monthly income if your Social Security benefit is less than $500 per month and your only source of income. Asset limits are $2,000 for 1 person, $3,000 for 2 persons.

**Title XIX**
Medicaid or Title 19 is a program of medical/financial assistance offered by Connecticut’s Dept. of Social Services. The program pays some medical bills for people with low incomes and asset levels. The approximate figures are $912.00 per month for 1 person; $1,381.00 per month for 2 persons. Liquid assets, 1 person $1,600 and $2,400 for 2 persons.

**Renters Tax Relief**
State program for elderly and totally disabled renters. Income for filing year 2018 must not exceed $36,000 if single or $43,900 for a couple. Apply between April 1, 2019 October 1, 2019.

**Homeowner’s Tax Rebate**
There are two programs available to Norwalk senior homeowners to help them with their real estate taxes:
The Tax Deferral Program allows seniors to defer their property taxes (or a percentage thereof) until the sale of the property or transfer of the property to a non-senior.
The Homeowner’s Tax Relief Program offers a percentage reduction in real estate taxes to Norwalk residents who are 65 or over or are disabled.

- Income guidelines for the City Homeowner Program are $64,800 or less.
- Eligibility income limit for the State program is $36,000 for single persons and $43,900 for married couples. No asset limits. Guidelines are for the 2018 year. Program starts on February 1, 2019–May 15, 2019.

**Energy Assistance**
This program offers help with fuel bills for people of low income. Eligibility determination for the 2018/2019 program:
Income can be no higher than $35,116 for 1 person, $45,920 for 2 persons. For households with 3 or more persons, consult staff. Program runs from 10/15/18-05/31/19.

**Medicare Part D**
Prescription coverage program available through Medicare. Anyone who has Medicare Part A and/or B is eligible, but must enroll to receive benefits. The Senior Services CHOICES counselors can provide assistance in deciding whether to enroll and which drug plan is best for you.

**QMB (Q01)**
Qualified Medicare Beneficiary Program pays Medicare Part B premiums, Medicare deductibles and Medicare co-payments, for seniors with income below $2,135 per month, $2,894 for married.

**SLMB (Q03)**
This low-income Medicare beneficiary program pays the Medicare Part B premium only, for seniors with income below $2,337 per month, $2,894 for married.

**ALMB(Q04)**
This program pays for Part B premium only. Subject to available program funding.

Q01, Q03, & Q04 are also known as the Medicare Saving Programs (MSP). If you qualify for MSP, you will automatically qualify for Extra Help also known as Low-Income Subsidy (LIS).

**Yellow Dot Program (TRIAD)**
is designed to help save lives. A round yellow sticker on your car window alerts first responders that life saving information about you is in your car’s glove compartment.

**LifePack**
Contains your medical history, physicians names, emergency contact numbers, allergies, medications and other emergency information. It is placed in the freezer, with a magnet on the freezer door and a sticker on the outside door.

We have contacted all local emergency personnel about the purpose of these packs. In the event of an emergency, the responder will see the sticker, collect the “Life Pack” and take it with the senior to the emergency room at the hospital, if that is where the senior is going.

“LIFE PACK” SPEAKS FOR THE UNCONSCIOUS SENIOR WHO CANNOT SPEAK FOR HIMSELF OR HERSELF.

“LIFE PACK” IS FREE OF CHARGE!!!