

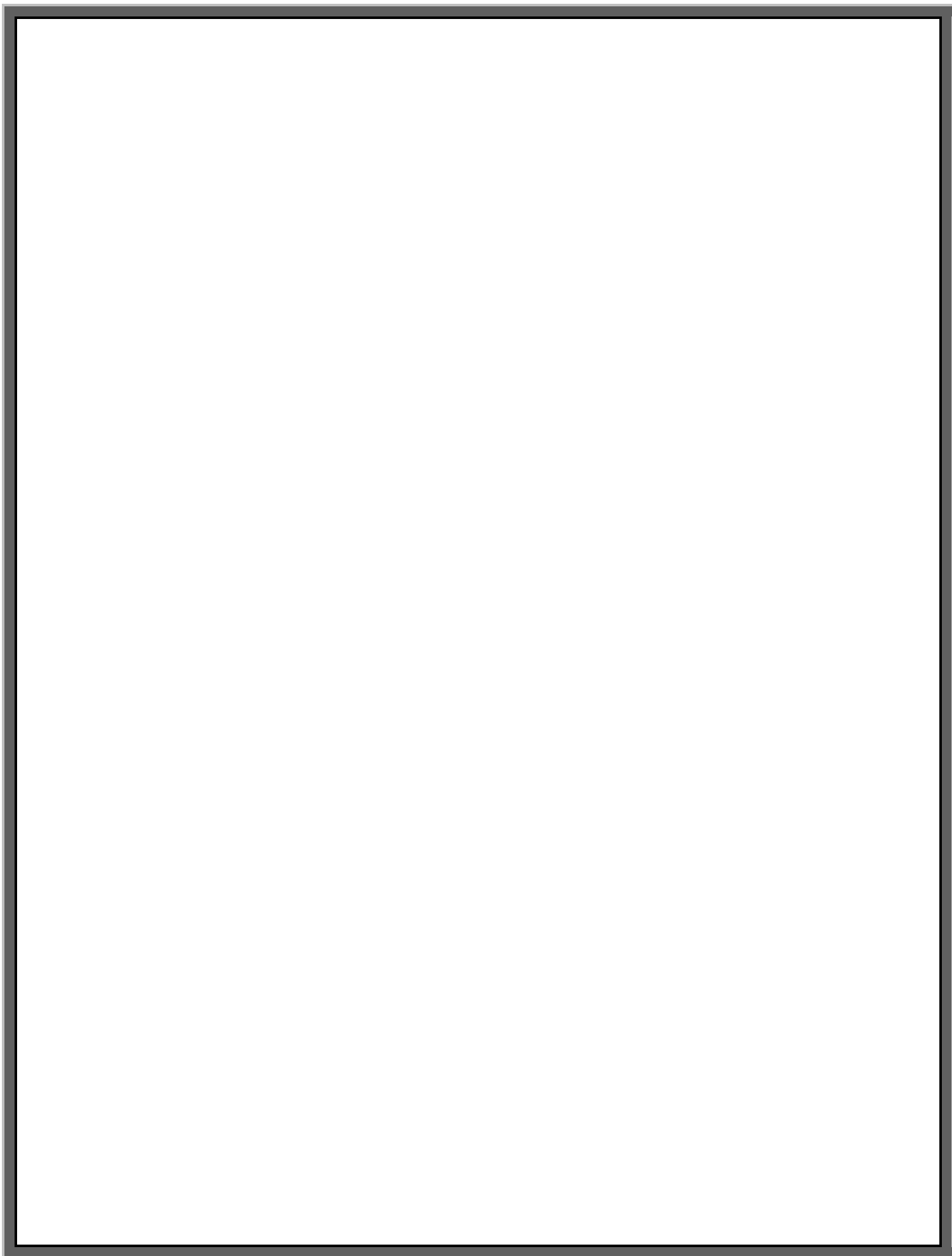
CORTLAND COUNTY HOUSING GUIDE 2020



Prepared by the
Cortland County
Area Agency on Aging



The Cortland County Area Agency on Aging is sponsored by the Cortland County Legislature in conjunction with the New York State Office for the Aging under Title III of the Older Americans Act of 2016, as amended.



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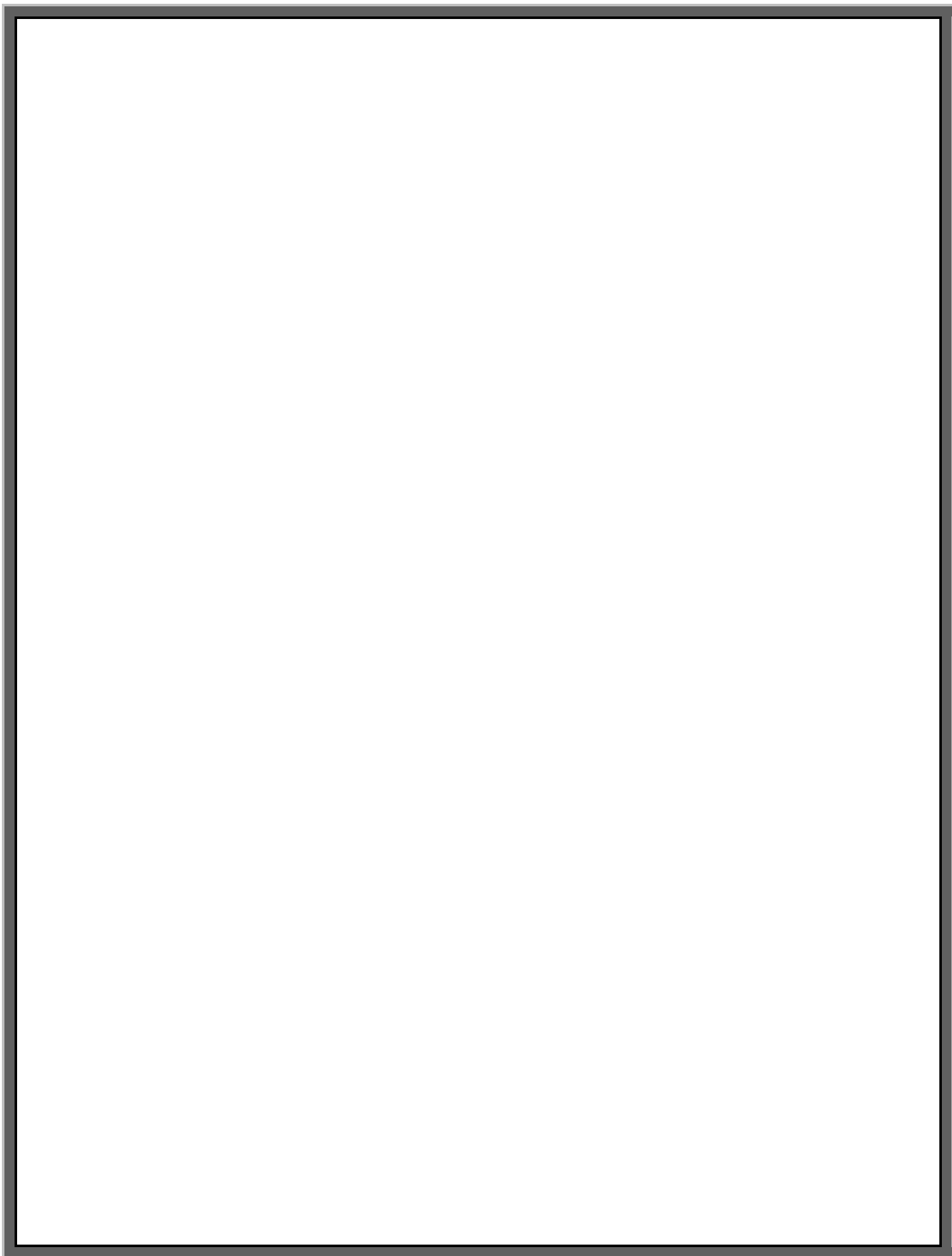
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HOUSING GUIDE



*Section
Guide:*

INTRODUCTION

Introduction

The Cortland County Area Agency on Aging has prepared this housing guide to assist individuals and their families in examining options available for seniors searching for appropriate living arrangements.

One of the most important decisions older adults make is their choice of housing. Their future contentment, comfort and even safety may depend on careful consideration of all the housing options available to them. Fortunately, an array of housing options and living arrangements can meet the needs of those who are aging. Understanding what the options are and the needs they fill is the first step in making a wise choice.

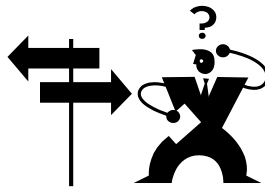
Many will want to stay in a cherished home for as long as possible – but will make some changes to make it safer and more comfortable. Others will seek a group setting, where companionship and planned activities fill the day or where in-home support services may be easier to obtain.

Housing appropriate for one older adult may be completely unacceptable for another. An older person who needs assistance may require a different type of housing than one who can live independently. What's most important is matching, as closely as possible, housing and living arrangements with an older adult's needs and desires.

For those considering the housing options covered in the booklet, it is important that they ask themselves these general questions:

- What kind of lifestyle do I want? What will my living conditions be like?
- How important is my choice of location? How close would I like to be to family and friends, doctors, pharmacies, other medical facilities, shopping, senior centers, religious facilities, and other amenities?
- Does my current health status require that I look for features that will help me move about more comfortably?
- How much will the housing cost?

- What, if any, in-home support services will I receive for my money?
- Am I eligible for any publicly-funded or subsidized services, such as Medicare or Medicaid?
- What in-home support services are available now, and in the future, to meet my health and social needs?
- Have I involved family members and friends in my decision-making, as appropriate?
- What role will others have in making these decisions?
- Would it be advisable for me to talk with an attorney so that I understand my rights and any legal concerns?





**Section
Guide:**

**Owning a
Home**

**Contracting
for Services-
What to
look for**

Owning a Home

This housing option needs no explanation. The types of housing available for purchase include single family homes, condominiums, cooperatives and manufactured or mobile homes. When in their own home, many older adults live independently. Depending on the locality, homeowners may be able to obtain in-home support services and community services to support their continued independence.

Many older adults want to stay in the home where they have lived for many years. For others, downsizing to a smaller home is an alternative. Active adult communities and retirement communities are increasingly an option. While remaining in one's own home may be highly desirable for older adults, the wisdom of choosing that option depends on making certain that their health, social and financial needs will be met.

Contracting for Services – What to Look For

When remodeling or renovating your home, nothing is more important than hiring a good contractor. Follow these tips for choosing the right person for the job.

- Ask for recommendations. About three-quarters of all homeowners find their contractors through friends and family. Others find them through professional associations, such as NARI (National Association of the Remodeling Industry) and NAHB (National Association of Home Builders).
- Conduct phone interviews. Once you've compiled your list of contractors, ask them the following questions: Do they take on projects of your size? Are they able to provide financial references? Are they willing to give you a list of previous clients? How many other projects would they be working on at the same time? Are they properly licensed or bonded, and do they have liability insurance and workers' compensation certificates?
- Do some research. Check your local Better Business Bureau for any complaints filed against a contractor. Call former clients to see if they were satisfied with their project. Most importantly, visit a current job site to see for yourself how the contractor works. Is the job safe and neat? Are workers careful with the homeowner's property?

- Collect plans and bids. To compare bids, ask everyone to break down the cost of materials, labor, profit margins and other expenses. Materials usually account for 40 percent of the total cost. The rest covers overhead and the typical profit margin, which is 15 to 20 percent.
- Establish a payment plan. You can tell a lot about a contractor's financial status and work ethic from his payment plan. For large projects like remodeling, never work with someone who demands half or more up front, or who will only accept cash. Work out a fair system of milestones, generally 10 percent upon contract signing, three payments of 25 percent, and the final 15 percent when every item on the check list is completed.
- Be wary of the lowest bid. Contractors who low-ball are probably cutting corners or may not be properly insured. The most critical factor in choosing a contractor is how well you and he communicate. All things being equal, it's better to spend more and get someone you're comfortable with.
- Draw up a contract. Make sure the contract details every step of the project: payment plan, proof of liability insurance and workers' compensation certificates; a start and end date; specific materials to be used; and a stipulation that the contractor obtain lien releases (which protect you if he doesn't pay his bills) from subcontractors and suppliers. Remember, a clear contract is the best way to ensure a successful project.



**Section
Guide:**

**Tax
Exemptions**

RPTE

STAR

Assessors

IT-214

Tax Exemptions



Real Property Tax Exemption

Property owners in Cortland County who are age 65 and over may be eligible for a property tax exemption. Because the income eligibility criteria are not standard throughout the county, the recommended way to determine eligibility is to file the required form with your local tax assessor. Forms are available at your local assessor's office (see page 7), at the Real Property Tax office and the Area Agency on Aging, both located in the County Office Building on Central Avenue in Cortland. Property owners who are eligible must re-apply each year to receive the benefit.

Property owners located in Cortland County must file their application with their assessor by March 1 of each year.

Senior citizens who are qualified for a property tax exemption but have passed the property on to a relative and retained "life use" continue to be eligible for the exemption. The rights of the relative with respect to ownership of the property do not come into being until the death of the life tenant.

The property tax exemption cannot be granted if the income of the owner, or combined income of all the owners, exceeds the maximum income limit set by the locality. If the owner is married, the income of the spouse must be included in the total except under special circumstances, which can be explained by the assessor.

For more information, contact the Real Property Tax Office at (607) 753-5040 or your assessor's office. For assistance with completing the required forms, contact the Area Agency on Aging at (607) 753-5060.

STAR – School Tax Relief Program

STAR is New York State’s School Tax Relief Program that provides tax exemptions to New York homeowners. All New Yorkers who own or have life use, and live in their home may be eligible for the STAR exemption on their primary residence. There are two parts to the STAR property tax exemption: Enhanced STAR and Basic STAR.

Enhanced STAR is the New York State program that provides an exemption from school taxes. “Enhanced” STAR is available to homeowners age 65 and older with annual income (based on 2020) under \$88,050 for the 2020-2021 school year. If the property is owned by a husband and wife, only one of them is required to be at least 65 years of age, but their combined incomes cannot exceed \$88,050. The property must be the person’s primary residence. If an individual has transferred his home to another individual, but has retained “life use”, or if the home is in a trust and the senior is the beneficial owner and the home is the primary residence, s/he may be eligible for the enhanced exemption. Homeowners in the county must file by March 1.

Beginning in 2019, if you’re applying or reapplying for the Enhanced STAR exemption, you must enroll in the Income Verification Program (IVP). You only need to enroll once, and you’ll receive the exemption each year, as long as you’re eligible.

Basic STAR is available to individuals of any age who earn less than \$500,000 a year. Property must be your primary residence to receive a discount. An individual has to apply only once, there is no need to fill out annual applications for this discount. Applications for the STAR program must be completed online at <https://www.tax.ny.gov>.

For further information, contact the Area Agency on Aging, (607) 753-5060, the Cortland County Real Property Tax Service, (607) 753-5040, or your local assessor. See page 7 for a list of Cortland County Assessors.



Cortland County Assessors

Cortlandville/McGraw: David Briggs - 756-7306 3577 Terrace Rd. Cortland, NY 13045	City of Cortland: Brian Fitts-749-3153 31 North Main Street Homer, NY 13077
Cincinnatus: Frances Butler - 849-6966 40 West Main Street; P.O. Box 366 Marathon, NY 13803	Cuyler: William Bearup - 842-6289 P.O. Box 37, 6361 Prospect St. Truxton, NY 13158
Freetown: Frances Butler – 849-6966 40 West Main St; P.O. Box 366 Marathon, NY 13803	Harford: Lawrence Fitts - 749-3473 P.O. Box 315; 31 North Main St Homer, NY 13077
Homer: Brian Fitts-749-3153 31 North Main Street Homer, NY 13077	Lapeer: Frances Butler - 849-6966 40 West Main St; P.O. Box 366 Marathon, NY 13803
Marathon: Frances Butler - 849-6966 40 West Main St; P.O. Box 366 Marathon, NY 13803	Preble: William Bearup - 842-6289 6361 Prospect St; P.O. Box 37 Truxton, NY 13158
Scott William Bearup - 842-6289 6361 Prospect St; P.O. Box 37 Truxton, NY 13158	Solon: Lawrence Fitts - 749-3473 P.O. Box 31; 31 North Main St Homer, NY 13077
Taylor: Frances Butler-849-6966 40 West Main Street PO Box 366 Marathon, NY 13803	Truxton: William Bearup - 842-6289 6361 Prospect St; P.O. Box 37 Truxton, NY 13158
Virgil: Brian Fitts-749-3153 31 North Main Street Homer, NY 13077	Willet: Frances Butler - 849-6966 40 West Main St; P.O. Box 366 Marathon, NY 13803

IT-214 or Circuit Breaker

The “Claim for Real Property Tax Credit”, sometimes referred to as the “circuit breaker”, is available each year from January until December 31. This is a New York State tax credit. Financial information for the previous years is used in completing the IT-214 form. Homeowners and renters with a gross annual income of \$18,000 or less *may be* eligible for a rebate. If you are a homeowner, the current market value of all real property must be \$85,000 or less. If you are a renter, the monthly amount you pay for rent must be \$450 or less per month. If you received subsidized housing or section 8 assistance, (see page 20) you still may be eligible as long as the amount you are responsible to pay monthly is \$450 or less. The amount of the rebate is dependent on the ratio of taxes or rent paid in relation to income; the lower the income and the higher the taxes, the greater the rebate. In computing taxes, county, town, village and school district taxes are included. This form can be filed even if you do not file a federal or NY State income tax return. For forms or assistance, contact the Area Agency on Aging at (607) 753-5060.

**Section
Guide:**

**Using Your
Home's
Equity**

**Home
Mortgage**

**Home
Equity Loan
or Line of
Credit**

**Reverse
Mortgage**

Using Your Home's Equity



Senior homeowners may find that they are home rich and cash poor. Their largest asset is often the equity they have in their home. The value of their home may have grown considerably in the years they have owned it and it is worth more today than when it was purchased. Depending on the amount of a current mortgage, the homeowner may be able to use the value of the home to finance improvements, pay other expenses or increase cash flow.

Homeowners have three options to use the value of the home: a mortgage, a home equity loan or line of credit or a reverse mortgage. It is very important to understand that in using any of these options, the home will be used as collateral and a lien will exist against it. Careful consideration should be made as to the use of the funding provided by the home's value.

Home Mortgage

A mortgage is a pledge of collateral against the value of your home. A bank, mortgage company or private individual will lend money to the homeowner in exchange for a promise to repay, generally on a monthly basis over a given number of years. Negotiable terms of the loan include interest rate and time of repayment. Failure to meet the terms of the loan could result in foreclosure and loss of the home. There are fees related to the application and closing of the loan.

Home Equity Loan or Line of Credit

The home equity loan or line of credit also allows you to use the equity in your home to borrow money. The terms of this product vary with the financial institution making the loan but generally there is more flexibility in terms and costs than with a home mortgage. It is important to realize that your home is being used as collateral and failure to meet the terms of the loan could result in foreclosure and loss of the home. Repayment is usually expected on a monthly basis so this type of product will add to your monthly expenses.

Reverse Mortgage

A reverse mortgage is a loan that enables homeowners (62 or older) to convert part of the equity in their homes into tax-free income. An individual would not have to sell the home, give up the title, or take on a new monthly mortgage payment. To qualify for a reverse mortgage, you must:

- Be at least 62 years old. In the case of a couple or co-owners, both must be 62 if their names appear on the title to the home. If one spouse or co-owner is under 62, that person's name must be removed from the title in order for the other person to qualify for the reverse mortgage.
- Be a homeowner with equity in your home. You may qualify even if you have an outstanding balance on your first mortgage. Single family homes and qualified condominiums, townhouses, manufactured homes, and 1 to 4 family owner-occupied residences are eligible. Reverse mortgages are available only for homes occupied by owners as a principal residence.

As long as you continue to live in the house you do not have to repay the reverse mortgage loan. You must keep the taxes, insurance, and repairs up to date. When the house is sold the loan will be repaid and if any money is left over that would belong to you or your heirs.

The amount of income from a reverse mortgage depends on a few factors, including your age, the value of your home, the amount of home equity, and interest rates at the time of origination. Other factors are the type of reverse mortgage product and particular payment option you select. You may select from three different payment options; a lump sum, a line of credit, or monthly payments.

For more information on reverse mortgages or the required counseling, you may contact the Cortland Housing Assistance Council at (607) 753-8271 or visit www.aarp.org.



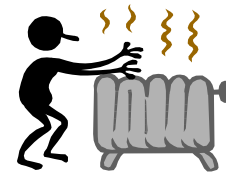
**Section
Guide:**

**Heating &
Energy**

HEAP

EmPower NY

Heating & Energy Assistance



Home Energy Assistance Program (HEAP)

The Home Energy Assistance Program is federally funded and may assist with energy bills. Eligibility is dependent upon income criteria and size of your household. For the 2019-2020 heating season, one person may have a gross monthly income of no more than \$2,494, a couple no more than \$3,262. Both homeowners and renters may be eligible for a HEAP benefit. Renters who have their heat included in the rent, but pay the electric, may be eligible for HEAP assistance for their electric bill. Senior citizens age 60 and over who wish to apply for a regular HEAP benefit may call the Area Agency on Aging at (607) 753-5060.

Emergency HEAP benefits are available for people who have less than ten days fuel supply; have a utility disconnection notice for disconnection within ten days; need repairs to inoperable or unsafe heating equipment owned by the applicant; or need temporary shelter or relocation because of a home heating crisis situation detrimental to health or safety, including a need for emergency furnace repair (limited to \$3,000) or replacement up to \$6,500. You can apply for an emergency benefit by calling the Cortland County Department of Social Services at (607) 753-5320 or (607) 428-5400.



EmPower NY

- Income guidelines are the same as for HEAP.
- Provides electric usage education.
- Distributes compact fluorescent light bulbs which use 25% as much electricity as incandescent bulbs.
- Distributes fluorescent light fixtures for ceilings and bath vanities.
- Replacement of refrigerators and freezers that use excessive amounts of electricity.
- Provides energy conservation measures similar to WAP

For more information or to apply for EmPower NY, call the Area Agency on Aging at (607) 753-5060.

**Section
Guide:**

**Home
Repair
Programs**

Handyman

**Make-A-
Ramp**

WAP

RESTORE

USDA

Thoma



Home Repair Programs

Handyman Program

The Handyman Program enhances the safety and well being of senior homeowners. This program assists with minor home repairs and installs safety devices and equipment. Priority is given to safety issues such as repair of broken or rotted steps, installation of handrails and/or grabs bars, etc. The service is provided through a contract with the Cortland Housing Assistance Council. Individuals who are interested in the Handyman Program should contact the Area Agency on Aging at (607) 753-5060. Income eligibility is based on HEAP guidelines (see pg 10).

Make-A-Ramp®

The Make-A-Ramp® Program is an innovative program sponsored by the Cortland County Area Agency on Aging to assist individuals age 60 and over who have difficulty with mobility. Modular aluminum ramp systems are purchased, and owned, by the Agency and are installed for short-term or long-term use. When the ramp is no longer needed by the individual, it is taken down, re-configured, and installed for use by another person.

The ramp systems meet standards set by ADA regulations and are installed in compliance with local code specifications. Site work is completed under a contract with the Cortland Housing Assistance Council. There is no cost to the individual for this program and no income eligibility requirements. Some funding for this program is provided through the New York State Office for the Aging and is supplemented by donations from ramp recipients, their families, and community organizations. Individuals who are interested in more information about the Make-A-Ramp® Program should contact the Cortland County Area Agency on Aging at (607) 753-5060.

Cortland County Community Action Program (CAPCO)



The services below are provided through the Energy Services Unit (formerly the Weatherization Unit) of the Cortland County Community Action Program, Inc. (CAPCO). Each program has its own rules, applications, eligibility and service provided.

Residential Emergency Services to Offer Home Repairs to the Elderly (RESTORE)

Not available at this time.

Weatherization Assistance Program (WAP)

- Income guidelines are the same as for HEAP.
- Provides assistance with energy conservation measures such as insulation, air sealing, and furnace clean and tunes.
- Funds health and safety measures which include carbon monoxide detectors, smoke detectors, and indoor air quality issues.
- Provides heat distribution repairs.
- Both homeowners and renters may be eligible.

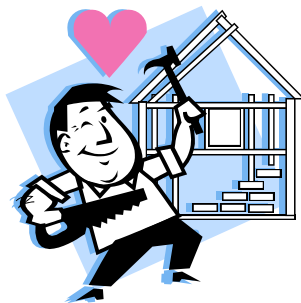
For more information or assistance with any of CAPCO's programs, you may contact the Area Agency on Aging at (607) 753-5060.

USDA Rural Development

USDA Rural Development housing programs work to improve the quality of life for rural Americans by ensuring that they have access to safe, well-built, affordable homes. Grants are available to people 62 and over, and low interest loans are available to people of any age (with an annual income defined as 50 percent of the area median income) that need repairs to remove a health or safety hazard in their home. These funds are for repair or installation of sanitary water or waste disposal systems, insulation, combination screen/storm windows and doors, repair or replacement of heating system, foundation supports, roof and seriously deteriorated siding. Contact Rural Development at (607) 753-0851.

Thoma Development

Thoma is a community development consulting firm serving municipalities and private customers throughout New York State. Thoma specializes in grants and program implementation in the areas of housing. Thoma may have options to help with repairs and renovations of your home. If there is money available for your district in Cortland County you may be able to apply for assistance through their grant program. Thoma Development can be reached at (607) 753-1433.





**Section
Guide:**

Apartments

**Village
Terrace**

**Bellevue
Townhouses**

**Cortland
Park
Apartments**

Sherbrook

Squires

Horizon

**Port Watson
Commons**

**Parkway
Gardens**

Leasing Info

Apartment Complexes

The following apartment complexes throughout Cortland are independent housing and applications for residency are not based on income, assets, age, or disability.

Village Terrace Apartments

**1 Holiday Drive
Cortland, NY 13045
607-753-9865**

- ★ 96 apartments-one, two and three bedroom
- ★ rents vary per size, heat and hot water included
- ★ application process required/1 year lease
- ★ deposit required
- ★ on-site parking, laundry facilities, dumpster

Bellevue Townhouses and Garden Apartments

**24 Kellogg Road
Cortland, NY 13045
607-753-7900**

- ★ 46 apartments-one, two, and three bedroom
- ★ rents vary per size, heat and hot water included
- ★ application process required/1 year lease
- ★ deposit required
- ★ on-site parking, laundry facilities, dumpster

Cortland Park Apartments

**44 Rickard Street #B15
Cortland, NY 13045
607-756-2913**

- ★ 146 apartments-one, two, and three bedrooms
- ★ rents vary per size/heat and hot water included
- ★ application process required/1 year lease
- ★ deposit required
- ★ on site parking, laundry facilities, dumpster

Sherbrook Apartments

Halstead Road #Q5

Cortland, NY 13045

607-756-6145

- ★ 100 apartments-one and two bedroom
- ★ rents vary per size/heat and hot water included
- ★ application process required/1 year lease
- ★ deposit required
- ★ on site parking, laundry and garbage facilities

Squires Apartments

10 Kellogg Road

Cortland, NY 13045

607-753-1855

- ★ 72 apartments-one, two, and three bedrooms
- ★ rents vary per size/utilities separate
- ★ application process required/1 year lease
- ★ deposit required
- ★ on site parking, laundry and garbage facilities
- ★ senior discount

Horizon Apartments

63 East Avenue

Cortland, NY 13045

607-753-1855

- ★ 8 apartments-one bedroom
- ★ all handicap accessible
- ★ chairlift to upstairs/alarms for help needed calls
- ★ heat and hot water included
- ★ application process/1 year lease
- ★ deposit required
- ★ garbage and laundry facilities
- ★ senior discount

Port Watson Commons

124 Port Watson Street

Cortland, NY 13045

607-758-3427

- ★ 72 apartments-one, two and three bedrooms
- ★ rents vary per size/heat and hot water included
- ★ application process required/1 year lease
- ★ takes Section 8 Vouchers
- ★ deposit required
- ★ on-site parking, laundry and garbage facilities
- ★ key entry

Parkway Garden Apartments

20 Kennedy Parkway

Cortland, NY 13045

607-756-8849

- ★ **No Senior Discount**

Leasing Information

Section 227-a of the Real Property Law of the State of New York allows for the termination of a residential lease by senior citizens age 62 years or older moving to a residence of a family member or entering a health care facility, adult care facility or senior citizen housing project. Tenant must give the landlord written notice of their intent to terminate the lease no less than 30 days prior to leaving. Tenant must pay their last month's rent. The written notice must include documentation of admission or pending admission to one of the above mentioned facilities or a written statement from your physician if you are moving to the residence of a family member.

Section 227-b of the Real Property Law of the State of New York allows senior citizens age 62 years or older a "cooling off" period when they enter into a contract or lease for senior housing. A person shall have until midnight of the third business day after such lease or contract was signed to cancel such lease or contract without penalty.





**Section
Guide:**

**Independent
Living**

**Pomeroy
School Apts.**

**18/20 Maple
Ave.**

**26 Homer
Ave.**

**Northcliffe
Apts.**

**Stevens
Manor**

**Creamery
Hills**

**DeRuyter
Senior
Housing**

**Ellis Pines
Apts.**

**Friendship
House**

**Schoolhouse
Gardens
Apts.**

**Lehigh
Crossing
Apts.
(Freeville)**

**Riverview
Apartments**

Independent Living

The following are apartment options for individuals who are independent.
Eligibility is based on income.

Pomeroy School Apartments

**Cortland, NY 13045
Cortland Housing Assistance Council
607-753-8271**

- ★ 33 apartments-one, two, three bedrooms
- ★ elevator and ramp on property
- ★ key entry, laundry facilities and parking lot
- ★ heat and hot water included
- ★ application needed/1 year lease

18/20 Maple Avenue Apartments

**Cortland, NY 13045
Cortland Housing Assistance Council
607-753-8271**

- ★ 10 apartments-one and two bedrooms
- ★ ramp outside of buildings
- ★ off street parking, laundry facilities
- ★ heat and hot water included
- ★ application needed/1 year lease

26 Homer Avenue

**Cortland, NY 13045
Cortland Housing Assistance Council
607-753-8271**

- ★ 5 apartments-one bedroom
- ★ off street parking, laundry facilities
- ★ rents vary per apartment
- ★ heat and hot water included

Northcliffe Apartments

10 Northcliffe Road

Cortland, NY 13045

607-753-0096

- ★ 58 apartments-one and two bedrooms
- ★ rent based on income, assets, and occupancy
- ★ application process/1 year lease, then month to month
- ★ trash and laundry facilities, electronic security entry system
- ★ deposit required

Stevens Manor Apartments

10 Homestead Drive #5

Cortland, NY 13045

607-756-9812

- ★ 60 apartments-one and two bedrooms
- ★ rent based on income, assets, and occupancy
- ★ application process/1 year lease
- ★ trash and laundry facilities
- ★ deposit required

The following are apartment options for individuals who are independent.

Eligibility is based on income and age or disability.

Creamery Hills

Richford, NY 13784

607-844-8229

- ★ 10 one-bedroom, 10 two-bedroom, 4 three-bedroom
- ★ seniors (at least 55 years of age) and disabled adults
- ★ must meet income eligibility requirements
- ★ elevator, laundry facilities, parking, storage room
- ★ secured entry system, on call emergency maintenance

DeRuyter Senior Housing *(not in Cortland County)*

315-852-9946

1630 Cortland St.

DeRuyter, NY 13052

- ★ seniors (at least 62 years of age) and disabled adults
- ★ 24- one and two bedroom apartments
- ★ rents based on income
- ★ key entry
- ★ laundry facilities
- ★ elevator
- ★ application process / 1 year lease
- ★ heat and hot water included

Ellis Pines Apartments

607-749-4016

45 Cortland St.

Homer, NY 13077

- ★ seniors (at least 62 years of age) and disabled adults regardless of age
- ★ 24- one and two bedroom apartments
- ★ rents based on income
- ★ key entry
- ★ laundry facilities
- ★ elevator
- ★ application process / 1 year lease
- ★ heat and hot water included

Friendship House

607-756-6636

13 Leon Ave.

Cortland, NY 13045

- ★ seniors (at least 62 years of age) and disabled adults
- ★ elevator
- ★ laundry facilities / community room
- ★ 100- one bedroom apartments
- ★ key entry
- ★ application process / 1 year lease
- ★ HUD subsidized, rent based on income

Schoolhouse Gardens

607-898-4770

117 Main Street

Groton, NY 13073

- ★ Seniors (62 years of age and older) and disabled adults
- ★ Elevator
- ★ Municipal electric
- ★ Secured entry
- ★ 22 –one bedroom and 6-two bedroom apartments
- ★ Subsidized through Federal Government Program

Lehigh Crossing Apartments

607-844-4045

15 Cook Street

Freeville, NY 13068

- ★ Seniors (62 years of age and older) and disabled adults
- ★ Secured entry
- ★ 24 –one bedroom apartments
- ★ Subsidized through Federal Government Program
- ★ Security deposit \$550 – rent is 30% of adjusted gross income
- ★ One pet allowed per apartment with restrictions & pet security deposit

Riverview Apartments

607-344-3190

8-10 Riverview Ave

Cortland, NY 13045

- ★ Section 8 and public assistance accepted
- ★ Heat & hot water included
- ★ Central Air
- ★ Several accessible units
- ★ Secure building
- ★ 36 one bedroom units; 3 two bedroom units

**Section
Guide:**

**Public
Housing &
Section 8**

**51 Port
Watson**

42 Church

**Rural
Senior
Housing**

Public Housing & Section 8 Program



In the leased housing program (Section 8), a person lives in a privately leased apartment but receives financial assistance with the rent. The landlord must be willing to participate, and receives part of the rent from the tenant and part from the Cortland Housing Authority (the government pays the difference between the amount the tenant pays and the approved monthly rent). The Housing Authority must also inspect and approve the apartment. For more information regarding Section 8, call (607) 753-9364.

The Cortland Housing Authority owns and runs several public housing developments for handicapped individuals and seniors. Rents for the senior apartments are based on income. If an application is approved, rent will be an amount equal to 30% of your adjusted gross income. This figure is also determined by the size of the family minus certain deductions (i.e., high medical bills, etc.).

Cortland Housing Authority-owner/landlord

Leased Housing Coordinator 607-753-1171

All of the following apartments require an application, 1 year lease, are based on income, and based on age (62+) or disability.

51 Port Watson Street Cortland, NY 13045

- ★ 122- one bedroom apartments (seniors and disabled)
- ★ elevator
- ★ heat and electric included

42 Church Street Cortland, NY 13045

- ★ 120 apartments; both one bedroom and efficiencies (seniors and disabled)
- ★ elevator
- ★ heat and electric included

Rural Senior Housing
2742 Lower Cincinnatus Rd
Cincinnatus, NY 13040

- ★ 4- one bedroom senior apartments, 6 family units*
- ★ electric separate
- ★ all on one level

Rural Senior Housing
3705 Main Street
Truxton, NY 13158

- ★ 12-one bedroom senior apartments, 4 family units*
- ★ heat separate
- ★ elevator

Rural Senior Housing
17 River Street
Homer, NY 13077

- ★ 16-one bedroom senior apartments, 6 family units*
- ★ electric separate
- ★ elevator

Rural Senior Housing
5 South Street
McGraw, NY 13101

- ★ 12-one bedroom senior apartments, 4 family units*
- ★ heat and electric separate
- ★ elevator

Rural Senior Housing
37 Galatia Street
Marathon, NY 13803

- ★ 16-one bedroom senior apartments
- ★ heat separate-Marathon electric
- ★ elevator

**Family Units are for people who are either 62+ or disabled, and have children under 18 yrs old.*



Services That Can Be Provided At Home

Section Guide:

Services That Can Be Provided At Home

Skilled Care

Certified Home Health Care Agency

Supportive Services

Home Care Cortland Co.

Comfort Keepers

CDPAP

LTHHCP

EISEP

Home Delivered Meals

Accessibility Construction Services

Nursing Home Transition and Diversion

There are a number of agencies available in Cortland County that provide a range of health and related support services available to the person who prefers to remain at home but cannot live alone without assistance. These services may help some people achieve and sustain an optimum level of health and independence. For others, it may delay further deterioration or sustain the person for an interim period while institutional alternatives are being explored or awaited.

The spectrum of home care services falls into two general categories: skilled care and supportive services.

Skilled Care is given under the direction of a physician and consists of health services provided by professionals such as nurses and therapists. Services include nursing care, physical therapy, speech and hearing therapy, occupational therapy, social services, etc.

A **Certified Home Health Care Agency** provides medical care in the home to individuals with a need for skilled nursing and therapeutic services. In-home medical services include skilled nursing for IV therapy; specialty wound care and on-call services outside the regular business day. Therapeutic services include physical, occupational and speech therapy. In addition, medical social worker, nutrition and home health aide services are available. Nursing staff will provide, upon request, an evaluation of the appropriateness for admission to a skilled nursing facility.

Certified Home Health Care Agencies that provide services in Cortland County:

- ★ HCR
6 North West St. Suite 5
Homer, NY 13077
(607) 299-4593
- ★ St. Joseph's Homecare
7246 Janus Park Dr.
Liverpool, NY 13088
(315) 458-2800
- ★ Guthrie Cortland Home Care
134 Homer Ave
Cortland, NY 13045
(607) 756-3646

Supportive Services are used alone or in combination with skilled health services. They include assistance with personal needs (walking, bathing, dressing), chore services (shopping, meal preparation, light housekeeping), home delivered meals, telephone reassurance, etc.

While home care services may cost less than hospital or nursing home care, the actual cost depends on such factors as type of service, number of hours of service per day, the skill level of personnel giving care and the length of time services are needed. In addition, regular ongoing expenses such as housing, utilities, food, medical care, etc., must be included when comparing the cost of home care services to the cost of institutional care. Medicare and Medicaid pay for some home health services as do some group health programs, private insurance, Veterans Administration programs, and county and philanthropic organizations. However, it is essential to check carefully, since benefits, limits and eligibility requirements change. For those with adequate financial resources, many services can be paid for privately.

Comfort Keepers

2359 North Triphammer Road
Ithaca, NY 14850
(607) 272-0444

Home Instead Senior Care

2 South St., Suite 309
Auburn, NY 13201
315-252-2354

Caregivers Home Care

110 N Geneva St Suite 1
Ithaca, NY 14850
607-275-0238 or 1-800-388-7971

Staffings Healthcare Systems, Inc

6101 E. Molloy Rd
East Syracuse, NY 13057
315-432-5636

Classen Home Health Associates

222 Elmira Rd. Suite 3
Ithaca, NY 14850
607-277-1342

Maxim Health Care Services

224 Harrison St., Suite 680
Syracuse, NY 13202
315-476-0600

ElderChoice

19 Church St
Cortland, NY 13045
1-800-homecare

Medical Registry of Central New York

2105 W. Genesee Street
Syracuse, NY 13219
(315)468-3239

Franciscan Health Support

7246 Janus Park Dr
Liverpool, NY 13088
(607) 753-1825 or (315) 458-5600

Consumer Directed Personal Assistance Program (CDPAP)
Cortland County Community Action Program, Inc.
32 N. Main Street
Cortland, NY 13045 (607) 753-6781

The Consumer Directed Personal Assistance Program (CDPAP) affords the consumer the opportunity to live in the community as independently as possible. This program is designed to enable the consumer to take an active, responsible role in planning their home care. The Personal Assistant is an individual employed and supervised by the consumer. One of CAPCO's responsibilities in this program is payroll of the Personal Assistant and billing Medicaid for reimbursement.

For a person with a disability to participate in the Consumer Directed Personal Assistance Program they must meet the following criteria:

- Be eligible for and in receipt of New York State Medicaid and reside in Cortland County;
- Be eighteen years of age or older;
- Medically require assistance in home care functions, are in need of personal care services, long term home health care program services, AIDS home care program services, or home health aide services as determined by an assessment;
- Be self-directing, or have a legal guardian;
- Be able and willing to make informed choices regarding the type and quality of home care services to be provided and to participate in the selection, supervision, evaluation and termination of qualified service providers;
- Be able and willing to instruct service providers in required work tasks;
- Be able and willing to direct and manage a payment authorization system.

This program is a collaborative effort between Cortland County Community Action Program Inc (CAPCO) and Cortland County Department of Social Services. There are many different responsibilities between the consumer and CAPCO. To find out more information please call CAPCO at 607-753-6781.

MANAGED LONG TERM CARE (MLTC)

Managed Long Term Care (MLTC) is designed for people who have or are eligible for Medicaid who need health insurance coverage and long term care services. MLTC provides a safe way for eligible members to stay in their homes and communities.

Managed Long Term Care can provide nursing home services in the home, therapies in the home, home health aide services, personal care services in the home, and adult day health care or social day care if used instead of in-home personal care services.

MLTC Providers for Cortland County:

Fidelis

5010 Campuswood Drive
East Syracuse, NY 13057
1-888-FIDELIS (1-888-343-3547)
Fax 1-718-896-6832

Niscentia Health (VNA)

1050 W. Genesee St.
Syracuse, NY 13204
(315)477-4663
(855) 877-8868

iCircle Services, Inc.(Molina)

860 Hard Road
Webster, NY 14580
1-844-iCircle (1-844-424-7253)
Fax 1-888-519-2816

Expanded In-Home Services for the Elderly Program (EISEP)

Cortland County Area Agency on Aging

**60 Central Avenue
Cortland, New York 13045
(607) 753-5060**

Expanded In-Home Services for the Elderly Program (EISEP) is a state-wide program that provides case management, personal care, housekeeper/chore services, a personal emergency response system, and home modifications to individuals who are age 60 and over and who are not eligible for Medicaid. Depending on the applicant's financial status, care is provided at either no cost or with client co-pay.

Service recipients must have an unmet need requiring the assistance of another person in specific tasks of daily living. The care recipient must also be able to be maintained safely at home and must not be eligible to receive the necessary assistance from any other source, including home care programs offered by the Department of Social Services and the Veterans Services Department. Eligibility for EISEP is determined by a full assessment of financial status and functional needs. Upon acceptance into the program, the client and the case manager agree upon a care plan.

Home Delivered Meals Program

Cortland County Area Agency on Aging
60 Central Avenue
Cortland, NY 13045
(607) 753-5084

The Home Delivered Meals Program (also referred to as Meals on Wheels), is designed to provide nutritionally balanced meals to older persons in Cortland County. To be eligible for Meals on Wheels, you must be 60 years of age or older and be either: homebound, incapacitated due to accident, illness, or frailty, unable to prepare meals, or have no one willing and able to prepare meals for you. Meals are prepared by the Cortland County Nutrition Program and are delivered to homes daily, Monday through Friday. In addition to the mid-day hot meal, cold meals for evenings and frozen meals for weekends can also be provided upon request. The program provides a regular, personal contact as a means to monitor the safety and well-being of the client.

Accessibility Construction Services

Access to Independence (ATI)
26 North Main Street
Cortland, NY 13045
(607) 753-7363

Access to Independence (ATI), through their Accessibility Construction Services, can provide assistance in making home adaptations and alterations that will enable persons with disabilities to remain or return to their homes. These structural changes will reduce barriers to independent living and create a safer environment for those who have a disability, use a wheelchair or are elderly and find it difficult to perform activities of living. Projects that are available through ATI include, but are not limited to, wheelchair ramps and lifts, handrails, expanded doorways, bathroom and kitchen adaptations and modifications for the visually and hearing impaired. This is a fee for service program.

Nursing Home Transition and Diversion

Medicaid Waiver Program
Southern Tier Independence Center
(607) 724-2111

The Nursing Home Transition and Diversion (NHTD) Medicaid Waiver is a program created to offer individuals with disabilities and senior citizens a way to live in the community. The NHTD program offers a wide range of special services that will help people in their daily lives. These services include re-teaching basic skills, building ramps to allow access to homes, and safety monitoring. The program is for people who choose to live in the community instead of a nursing home and who meet these requirements: 18 years of age or older, eligible for nursing home level of care, eligible for Medicaid coverage for community-based long term care.



**Section
Guide:**

**Supported
Living**

**Adult
Homes**

**Enriched
Living**

**Skilled
Nursing
Facilities**

**Selecting a
LTC Facility**

Supported Living

Adult Care Homes

Adult care homes, which include adult homes and enriched living facilities, provide a level of supervised living. No direct medical care is provided, but assistance with medication management may be available. Generally residents must be independent on the activities of daily living (eating, transferring, bathing, dressing, personal hygiene, toileting). Depending on the individual facility, payment may be private pay, Medicaid or SSI (currently no homes in Cortland County accept Medicaid).

- ★ Housing
- ★ Meals
- ★ Personal Care
- ★ Social Activities
- ★ Health Related Services
- ★ Mental Health Services

Adult Care Homes

Cedarwood

46 Cortland St.
Homer, NY 13077
(607) 213-3705

Elizabeth Brewster House

41 South Main St.
Homer, NY 13077
(607) 749-2442

Enriched Living

Walden Place

A Senior Lifestyle Community
839 Bennie Rd.
Cortland, NY 13045
(607) 756-8101

Family Type Home

Portzline Family Home

5590 US Route 11
Homer, NY 13077
(607) 283-6456

Skilled Nursing Facilities

A skilled nursing facility, also known as a residential health care facility, provides an optimum level of supervised care. Payment may be by private pay (including long term care insurance), Medicaid and Medicare in a limited number of circumstances.

- ★ Nursing Care
- ★ Assistance with Activities of Daily Living (ADLs)
- ★ Medical Care
- ★ Social Work
- ★ Recreational Activities
- ★ Rehabilitation
- ★ Physical and Occupational Therapy
- ★ Speech Therapy
- ★ Nutritional Care

Cortland Park Rehabilitation and Nursing Center

193 Clinton Street Extension
Cortland, NY 13045
(607) 756-9921

Guthrie Cortland Regional Nursing and Rehabilitation Center

134 Homer Avenue
Cortland, NY 13045
(607) 756-3900

Groton Residential Health Care Facility

120 Sykes Street
Groton, NY 13073
(607) 898-5876

Crown Park Nursing and Rehabilitation Center

28 Kellogg Road
Cortland, NY 13045
(607) 753-9631

Selecting a Long Term Care Facility

Selecting a long-term care facility should, ideally, be a hands-on investigative process. This guide lists the facilities available in Cortland County but if you are searching for a facility in another county you can either use the Internet resources listed below or call NY Connects at 607-756-3485 (email-nyconnects@cortland-co.org).

Internet resources for finding and comparing long term care facilities include the Medicare website at www.medicare.gov and the New York Department of Health site at www.health.state.ny.us. Both sites offer vital information on the size of the facility, the location and the latest inspection survey results. The Medicare site uses a Five-Star Quality Rating to compare nursing homes. The ratings are for health inspection results, nursing home staff data, quality measures and fire safety inspection results.

The best way to determine whether a home is a good fit is to visit it. The Centers for Medicare and Medicaid Services offer guidelines at the Medicare website for selecting a long term care facility (www.medicare.gov/Pubs/pdf/02174.pdf). Other good sources of information about long-term care facilities include your healthcare provider and family and friends who may have experience with the home.

Before making a final decision on a residential facility, obtain a copy of the admission agreement and review it thoroughly. The admission agreement is a legal document that states what arrangements you and the facility have agreed to. The admission agreement should state all charges and fees, levels of care, nursing supervision, discharge policies, resident care, resident rights and additional services extended.



**Section
Guide:**

**Alternative
Housing**

**Assisted
Living**

**Retirement
Communities**

**Elder
Cottage
Housing
Opportunity**

**Continuing
Care
Retirement
Community**

**Naturally
Occurring
Retirement
Community**

Alternative Housing

(Not yet available in Cortland County)



Assisted Living Programs

An assisted living program is available in some adult homes and enriched housing programs that combine residential and home care services. It is designed as an alternative to nursing home placement for individuals who historically have been admitted to nursing facilities for reasons that are primarily social, rather than medical in nature. The operator of the assisted living program is responsible for providing or arranging for resident services that must include room, board, housekeeping, supervision, personal care, case management and home health services. Facilities approved for this program receive Medicaid dollars for additional personal care and services. The facilities employ an RN and home health aide (HHA) through a Licensed Home Care Service Agency (LHCSA).

Adult Retirement Communities

Adult Retirement Communities are often oriented toward an active lifestyle; although “active” is not a decisive factor. Communities are enriched with choices and opportunities. Adult Retirement Communities may offer golf, tennis, swimming pools, hiking and biking trails, exercise rooms, and a variety of clubs and interest groups.

Communities usually have a minimum age restriction of 55 for at least one of the residents. Sometimes the age minimum is 60 or 62. In a well established retirement community, as the community matures, the average age of residents rises. The average age of new buyers, however, may continue to be in the early 60’s.

Some age restricted communities attract retirees who are seeking to reduce their household chores by downsizing, but want to stay close to where they have lived for many years.

The incorporation of amenities and shared facilities means senior communities have a Community Association. Considering a Retirement Community may be your first introduction to a Community Association. To better understand the costs involved, compare the Community Association fees to your present home costs such as; home maintenance and repair; fire and theft insurance; cable access; home utilities; gardening and landscaping service; snow plow and trash removal; country club memberships and privileges, etc.

You should be aware that a Community Association has Conditions, Covenants and Restrictions (CC&Rs) that may control or affect what you can do with your property. Although many work well to protect

your property values, become familiar with the regulations before purchasing.

Elder Cottage Housing Opportunity (ECHO)

Provides a way for seniors to live very near their children, but not actually live in the same house with them. An ECHO unit is a separate, small, manufactured home that is installed in the side or back yard of a single family house, usually the house of the senior's child. An ECHO unit can also be a separate apartment carved out of the main house. Locally, [Better Housing for Tompkins County](#) rents small modular homes to income-eligible seniors who wish to live in an Elder Cottage next to the family home of their adult children or other supportive relatives or friends. You may contact them at: Better Housing for Tompkins County, Inc. 950 Danby Road Suite 102 Ithaca, New York 14850 (607) 273-2187.

New York State Approved Continuing Care Retirement Community (CCRC)

This housing and care complex is restricted to seniors. It includes independent living units (apartments and / or cottages), social activities, meals, supportive assistance and personal care all on one campus. Nursing home care also is included and may be provided on- or off-campus. Residents' housing and health care are covered under a life-care contract or under a long-term housing and health care contract. The single contract may cover the duration of the resident's life (unlimited nursing care) or cover a specified amount (limited) of nursing care. The Community's health-related and nursing care are licensed and regulated by the New York State Health Department, and the Community's financial status and pricing structure are overseen by the New York State Insurance Department.

Naturally Occurring Retirement Community (NORC)

New York state legislation defines a NORC as an area where at least 50 percent of households have one member over 60 years old or where the housing complex contains over 2,500 residents who are elderly. This community involves a partnership-building process in which seniors, building owners and managers, local service providers, and other community institutions and organizers come together to create a coordinated basket of services and programs that support the strengths and meet the needs and wants of the seniors living in the NORC. Critical to this endeavor is the active leadership and participation of the seniors themselves in the governance of the programs.

**Section
Guide:**

Discounts

Lifeline

Cable

Other

**Worker's
Exchange**

Discount Programs and Other Services



Lifeline Phone Discount

The Lifeline telephone discount program saves money on your monthly telephone bill. To be eligible you must either receive assistance from one of the following programs: HEAP, Food Stamps, Medicaid, SSI, Home Safety Assistance or Family Assistance program or be income eligible to receive these programs. Total savings and benefits may vary by telephone service provider, and you may also qualify for a discount on your installation charges. To apply for the Lifeline telephone discount program contact your telephone company (the number appears on your bill).

Verizon customers can call 1-800-837-4966, **Spectrum** customers can call 1-800-892-2253 and **Frontier** customers can call 1-800-921-8101. The Area Agency on Aging can also assist you with Lifeline questions and applications; call (607) 753-5060.

Verizon also has an assistive equipment program. The devices you may apply for assist with hearing loss, speech difficulties, deafness/blindness, and mobility problems. A doctor's disability certification needs to accompany the application for assistive equipment.

Spectrum Cable Discount

Customers of Spectrum Cable services may be eligible to receive a monthly discount from their bill. To receive the discount, the following requirements need to be met:

- ✓ The person who is being billed must be 65 years of age or older.
- ✓ Subscribe to the Basic/Standard program only (no additional channels allowed, such as HBO or digital programming).
- ✓ Must reside in the City of Cortland, Homer, McGraw, Virgil, or the Town of Cortlandville.
- ✓ Meet certain income requirements (Section 467 of the Real Property Tax Law). Income requirements may change annually.

The discount is about \$10 a month.

For more information or to apply for the cable discount, please contact the Area Agency on Aging at (607) 753-5060.

Workers Exchange Program

A file is maintained by the Area Agency on Aging listing people seeking employment in home maintenance, house cleaning, cooking meals, and errands/shopping, as well as yard work, transportation and odd jobs. The workers are not employed, trained, or supervised by the Area Agency on Aging. The agency recommends that consumers ask for and check references. The cost for services is negotiated between the consumer and the service provider. For more information, contact the Cortland County Area Agency on Aging at (607) 753-5060.

