



Guide to Resources For Senior Citizens

This guide provides a listing of useful sources of assistance for Lyme's senior citizens, covering a broad range of topics from health care and transportation to property tax relief and home repairs. If you have questions about any aspect of your life in our town, this guide will help you find what you need from the people, organizations, web sites and phone numbers that will have the answers.

Sections: Local Resources • Tax Relief • Social Activities • Information and Referrals

Local resources if you need assistance:

Lyme Parish Nurses:



Consultation on a range of medical related matters

Among the services provided are blood pressure screenings, foot checks, medication reviews, preparing for care before and/or after medical procedures and advance health-care directives. The nurses will also accompany individuals to doctors' visits, if requested. They will help arrange meals to be delivered to homes, transportation and home-care workers, and can provide nearly new medical equipment (wheelchairs, walkers, crutches, shower chairs, etc.) on loan.

Contact: Ellen Thompson or Lynn Smith at 795-2850

or lymeparishnurse@gmail.com for an appointment or to arrange a home visit, or drop in during office hours every Monday from 1 p.m. to 3 p.m. at the Lyme Congregational Church.

Those Guys:



Help with rides, home repairs, grocery shopping

Those Guys (members now include women, too) is a service organization based in Lyme since 1994 that provides rides to medical appointments, grocery stores and pharmacies and to visit local friends as well as help with minor household repairs and yard work.

Contact: Frank Gould, 795-2265 or 917-715-8711, or Bob Stein, 795-0200

This guide was prepared for the Lyme Select Board. If you have any suggestions, questions or updates, please contact Dina Cutting, 795-4639 or dina@lymenh.gov

Community Care of Lyme:



Referrals and programs for all residents, including those aging in place

As a one-stop resource, CCL can generate referrals to many Lyme service organizations and regional resources. CCL promotes events and educational programs that enhance a healthy community and connect Lyme neighbors (Lyme's Day of Service, Advance Care Planning Workshop.)

Contact: Sarah Shipton, program director, 795-0603; help@cclyme.org

Deacons' Fund:



Short-term financial assistance provided by Lyme's two churches

The Lyme Congregational Church and the First Baptist Church of Lyme jointly administer a discretionary fund to provide confidential, short-term emergency help.

Contact: Nancy Grandine, 795-4853

Pearl Dimick & Dorcas Chaffee Fund:



Emergency assistance fund

Pearl Dimick Fund: Emergency assistance for Lyme residents

Dorcas Chaffee Fund: Emergency assistance for former Lyme residents who have maintained significant contacts with the community

A committee representing the town's churches, school and other support services reviews requests to provide short-term emergency funds for individuals and families. All requests are confidential.

Contact: Kathleen Sherrieb, 795-2831; kathleen.sherrieb@dartmouth.edu

Social Services:



Emergency assistance with food, clothing and utility bills

Help for individuals and couples living in Lyme who may lack adequate resources such as food and clothing or who need help with rent or mortgage payments. General welfare assistance through state and federal programs. Also provides referrals to local programs that help with utility bills and fuel costs.

Contact: Nancy Grandine, Overseer of Public Welfare, 795-4853

Visiting Nurse and Hospice for Vermont and New Hampshire



The VNH provides home care services including visiting nurses, home health aides, physical therapists and hospice care. VNH caregivers will work through Medicaid-funded programs to provide support services so people with chronic medical problems can remain in their homes. VNH also makes referrals for people who need non-medical help at home: housekeeping; personal care; companionship; meal preparation; pet walking; medication scheduling, and errands and transportation to medical appointments.

Contact: 800-575-5162. Visit the VNH website: www.vnhcare.org

Good Neighbor Health Clinics:

Medical & Dental Care for Those Without Coverage



Good Neighbor
Health Clinics

The Good Neighbor Health Clinic and Red Logan Dental Clinic provide medical and dental care for those unable to pay. In addition, both clinics help patients find other assistance they need, including housing, job placement, clothing and transportation. The clinics are located at 70 N. Main Street, White River Junction, VT. Further information: www.goodneighborhealthclinic.org
Appointments are required.

Contact: 802-295-1868 to make a medical appointment; 802-295-7573 to make a dental appointment.

LISTEN Community Services:



Emergency assistance with food, heating costs and advice

Seniors can find a range of support services here, from a food bank and meals to life-skill education, like budgeting.

Contact: 603-448-4553; 60 Hanover Street, Lebanon

New Hampshire Legal Assistance:



Free legal advice

The Senior Citizens Law Project (SCLP) provides free counseling and representation in civil cases relating to housing, health care, nursing care and public benefits. There are no asset and/or income eligibility limits for clients over 60.

Contact: 888-353-9944

Lifeline Personal Response Service:



To enable you to call for help at any time

Dartmouth-Hitchcock Medical Center offers the Philips Lifeline Personal Response Service. This enables people living independently to summon emergency help through their telephone by using the waterproof Lifeline button they're wearing. Works within about 200 yards of the home. Monthly fee with free installation.

Contact: 603-653-1610, or email DHMC.Lifeline@Hitchcock.org

Telephone Reassurance Program:



Daily call

Receive a daily "Good Morning" telephone call. This is a free service for residents of Grafton County who are living alone, homebound or at risk for falls or accidents. Sponsored by the Grafton County Senior Citizens Council.

Contact: 603-448-1825

If you are looking for property tax relief:



Lyme offers several forms of tax relief for qualified taxpayers. The two most common are the veterans' tax credit and the elderly exemption. A tax credit is deducted directly from your annual tax bill. An exemption reduces the assessed value of your home, lowering the amount of your property tax bill. See below for details about specific programs.

Contact the Select Board Office for additional information and assistance in applying for any of these programs: 795-4639.

In the examples below, we are using Lyme's median house price, which is about \$400,000. At the 2016 tax rate of \$24.63 per \$1,000 assessed value, the property tax bill for that house would be about \$9,800.

Tax Credits

The veterans' tax credit



available to all Lyme veterans or their spouses. Those eligible will receive an annual tax credit of \$500. For example, if you're a veteran and your annual tax bill is \$9,800, the veterans' tax credit would reduce it to \$9,300 each year.

If you're a veteran who has a service related total and permanent disability, the annual credit is \$2,000. That means if your annual tax bill is \$9,800, the tax credit would reduce it to \$7,800 per year.

A **tax credit** of \$700 is granted to the surviving spouse of any person who was killed or died while on active duty in the armed forces of the United States. For example, if your annual tax bill is \$9,800, the surviving spouse credit would reduce it to \$9,100 each year. There are no income or net asset limitations for this tax credit.

Property Tax Exemptions



Tax exemptions reduce the assessed value of your home, which will then lower your property taxes. There are five different exemption categories: elderly exemption, blind exemption, deaf or severely hearing-impaired exemption, disabled exemption and disabled veteran exemption.

How an exemption works, using the elderly exemption

If your house is assessed at \$400,000 without an exemption, you would receive a tax bill for about \$9,800 at the 2016 tax rate. But if you qualified for the elderly exemption (see below for the eligibility requirements) and were between the ages of 65 and 74, your assessment would be reduced each year by \$135,000 to \$265,000. That would reduce your tax bill from \$9,800 to \$6,525, or a saving of \$3,275 each year.

The elderly property tax exemption

Available to people over 65 years of age who have been residents of New Hampshire for at least five years. They must have owned and occupied the home since April 1 of the tax year, have a net income of not more than \$30,000 for a single person (\$40,000 for a couple) and net assets of not more \$150,000 (excluding the value of the residence). The amount of the exemption is \$135,000 for those between the ages of 65 and 74, \$190,000 for those between 75 and 79, and \$240,000 for those over 80.

The blind exemption



Exemption of \$67,500 is available for those residents who are legally blind. There are no income or net asset limitations for this exemption.

The deaf or severely hearing impaired exemption



Exemption of \$135,000 is available to residents who have a net income of not more than \$30,000 if single (\$40,000 for a couple) and have net assets of \$150,000 or less (excluding the value of the residence).

The disabled exemption



Exemption of \$135,000 is available to those residents who qualify as disabled under the Social Security Act, have a net income of not more than \$30,000 if single (\$40,000 for a couple) and have net assets of \$150,000 or less (excluding the value of the residence).

The disabled veteran exemption

Exempts qualified residents from paying all of their property taxes. To qualify you must be totally and permanently disabled from a service injury, own a home that has been specially adapted to your needs and that was paid for with the assistance of the Veterans Administration. There are no income or net asset limitations for this exemption.

Tax Relief

The low and moderate income property tax relief program

Administered by the New Hampshire Department of Revenue Administration to provide relief from part or all of the **state education tax**. (This is one of four components of Lyme's property tax. The other three are the town tax, the local school tax and the Grafton County tax.) You may be eligible if you have a total household income of \$20,000 or less for a single person (\$40,000 or less for a couple or head of a household).

Tax Deferrals

Property tax deferrals for the elderly and disabled

Available for those who are at least 65 years old or eligible under Title II or Title XVI of the federal Social Security Act for benefits for the disabled. To qualify, residents must live in their home and have owned it for at least five consecutive years, if an elderly applicant, or for at least one year if a disabled applicant.

Select Board members may annually grant a tax deferral in the form of a lien on the property for all or part of the taxes due, plus annual interest of 5 percent, if in their opinion the tax liability causes an undue hardship or possible loss of the property.

The total of tax liens on a property cannot be more than 85% of its equity value. There are no income or net asset limitations for this tax credit. When the property is sold, the deferred taxes will be paid from the proceeds of the sale.

Tax Abatements

Tax abatements



Refunds of all or part of the property tax. Residents may be eligible for an abatement if they have suffered a financial hardship or if an error was made in calculating the assessed value of the property. The Select Board members may abate all or a portion of the taxes if they believe the resident is unable to pay. Note that an abatement is usually granted only in cases of a one-time severe hardship.

If you are looking for social activities:

Monthly Senior Lunch in Lyme:



Held the first Thursday of each month (except July and August) at 12:30 p.m. at the Lyme Congregational Church. Donations are accepted.

Upper Valley Senior Center (Lebanon):



Provides a range of activities

Open Monday through Friday, 8 a.m. to 3 p.m., the center provides book clubs, bus trips, guest speakers, exercise classes, computer lab and entertainment as well as meals, recreation, transportation, adult day care, health screenings and social services.

The center also offers legal services, tax assistance and help with household chores and maintenance. (The center is part of the Grafton County Senior Citizens Council, whose mission is to work with senior citizens who need support to maintain an independent lifestyle.) The center is located at 10 Campbell St., Lebanon, one block north of the green.

For further information, see the center's website: www.gcsc.org/upper-valley.html

Contact: 603-448-4213

Orford Senior Center:



Tuesday lunches at noon preceded by special programs

The center serves the residents of Orford and Lyme with Tuesday activities preceding the lunch, typically exercise programs followed by live music, starting at 10:30 a.m.

The senior center will also arrange for meals to be delivered to your home Monday through Friday. (The center is part of the Grafton County Senior Citizens Council.)

The senior center is based at the United Congregational Church, 617 Dartmouth College Highway (Route 10), Orford.

For further information, visit the center's website: www.gcsc.org/orford.html

Contact: Mary Welch: 603-353-9107 or 603-353-9403

Lyme Gardeners:



Visit and talk about gardens and gardening

Lyme Gardeners is an informal group of experienced and brand-new active and retired gardeners in Lyme and many surrounding communities who love to visit gardens and talk about everything and anything related to gardening. These visits, known as Pardon My Garden, give everyone a chance to look at gardens in progress, gardens with problems and gardens with interesting histories. PMG starts in May and continues, often weekly on Tuesdays or Wednesdays, until early October, meeting from 6 p.m. to 7:30 p.m. Lyme Gardeners has an active listserv, is open to everyone, has no officers, no dues and no by-laws.

Contact: Anne Baird, annecb6@gmail.com or 795-4470

Hanover Senior Center:



Open to Lyme residents

The center is open five days a week with a full schedule including exercise classes (strength, balance, stretching, cardio vascular, Zumba Gold and chair exercises), health clinics, activities (ceramics, book group, bridge, knitting), lectures, movies, lunches and trips.

For the monthly calendar and newsletter, visit the center's website:

www.hanovernh.org/Pages/HanoverNH_Recreation/Senior/index

The center is located in the Richard Black Recreation and Senior Center, 48 Lebanon St., Hanover.

Contact: 603-643-5531 or 603-640-5304

Utility Club of Lyme:



Women's charitable organization

The club meets on the last Tuesday of the month and features speakers on different educational topics. Its mission is to offer financial support in the form of grants primarily to local or Upper Valley organizations serving the needs of Lyme residents. The club is a non-profit, charitable, educational and non-sectarian organization founded in 1914. It is open to all women of Lyme.

Contact: Jackie Glass, 795-2101

Osher@Dartmouth:

OSHER@Dartmouth

Wide variety of continuing education courses

Classes cover a broad range of topics from Shakespeare, Pete Seeger and Sinatra to the World Wars, the Middle East and American politics and presidents to art, classical music, forensic anthropology, fly fishing, birding and kayaking. In recent years, participants have had backstage access to the production of local theater; focused on the best films of leading directors and actors; learned the best tips and techniques for solving crossword puzzles, painting watercolors and selling on eBay; traveled to Botswana, the Basque Country, and Cuba, and learned to write memoirs and screenplays. Membership required plus a fee for each course.

Contact: 603-646-0154, view the website: <http://osher.dartmouth.edu/index.html> or visit the office: 7 Lebanon Street, Suite 107, Hanover.

If you're looking for information and referrals:

211 New Hampshire:



One number to get referred to the right agency

If you do not have access to a computer or the internet, this is a good alternative. It's a one-call referral service (established by the Granite United Way) that can direct you to the right agency to help with health care and human services questions.

If, for example, you're wondering where to find discount prescription drugs or how to get help for an elderly parent who is struggling to remain in his or her home, this is a good place to start.

Contact: 211

Dartmouth-Hitchcock Aging Resource Center:

Support for senior citizens



Dartmouth-Hitchcock The center offers free information sessions on a broad range of elder health topics including wellness workshops and lectures, support groups, Alzheimer's and dementia consultations, Parkinson's consultations, and seminars for caregivers.

It offers a variety of classes including poetry writing and art, nutrition, yoga for older adults, balance and walking. Most of the classes are free. The office has a lending library and reading room. Staff members and volunteers are available from 9 a.m. to 4 p.m. Monday - Friday.

46 Centerra Parkway, 2nd floor, Lebanon

Contact: 603-653-3460, agingcenter@hitchcock.org

Or visit the center's website: http://www.dartmouth-hitchcock.org/aging_resource_center.html

ServiceLink Aging & Disability Resource Center:



Statewide network of expert advisers

Staff members provide counseling about caregivers and long-term care options, general information and referrals for services in Grafton County. (The center is part of the Grafton County Senior Citizens Council.) Staff members will also answer questions about Social Security and Medicare.

Contact: 603-448-1558 or 866-634-9412, or www.nh.gov/serviceLink

Or visit the Center for Elder Services at 10 Campbell St., Lebanon (next to Lebanon's Upper Valley Senior Center), one block north of the green.

Choices for Independence Program:



Help staying in your home

Through the New Hampshire Division of Health and Human Services, this program provides a wide range of services to help residents stay in their homes though they are medically qualified for the level of care provided by a nursing home. The program is available for adults who are eligible for Medicaid.

Contact: 866-634-9412

New Hampshire CarePath:



Information to support independent living

This is a website specifically designed to help senior citizens and their family members and caregivers find the assistance and information they need about independent living, caregiver resources, counseling and financial planning.

Contact: 866-634-9412 or visit: www.nhcarepath.org/index.php

Granite State Independent Living:



Information and support

A statewide nonprofit group that promotes independent living for people with disabilities and those experiencing the natural process of aging by providing information, education, support and transition services.

Contact: Grafton County office: 76 Main Street, Littleton, 603-228-9680. Or visit <https://www.gsil.org/>

Eldercare Locator:



Search by zip code for services

This is an internet search tool that senior citizens and their caregivers can use to find services focused on the elderly in their zip code area. Among the resources linked to the site are how to check for benefits, long-term care planning, federal web sites and various brochures. The U.S. Administration on Aging maintains the web site:

www.eldercare.gov/eldercare.net/Public/index.aspx

Contact: 800-677-1116

Resources specifically for veterans:

Veterans Administration Medical Center



Offers a broad range of services from health to tracking down discharge papers to GI bill benefits and homelessness.

Contact: White River Junction, www.whiteriver.va.gov or call 802-295-9363

New Hampshire Office of Veterans Services



Provides help to veterans and their dependents with securing the benefits they may be eligible for as well as locating housing and employment and securing legal representation, counseling, healthcare and long-term care services.

For details: www.nh.gov/nhveterans

Contact: 603-624-9230

If you believe you're suffering from post-traumatic stress disorder (PTSD), here's a website that may be helpful: www.PTSD.va.gov