

Georgia Senior Homeowner's Resource Guide



**For free answers & help,
call 1-866-55-AGING.
(1-866-552-4464)**



**Georgia Department of Human Services
Division of Aging Services**

Updated Nov. 2010

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Introduction

How to Use This Guide

Being a homeowner can be a big job, but these tips and resources can make it easier. Use the Georgia Senior Homeowner's Resource Guide to learn about ways to stay safe, save money, find the help you need, and protect your rights as a consumer. To find out more about agencies, services, and helpful resources that are located right in your community, contact your local Area Agency on Aging. To reach the team that serves you and your neighbors, consult the list at the back of this guide or call the Georgia Department of Human Services Division of Aging Services toll-free at:

1-866-55-AGING (552-4464)

Your call will automatically be routed to the Area Agency on Aging in your community. Trained specialists are ready to help.

Finding an Extra Hand ... or Two

Is it getting a little more challenging to manage at home? When friends or relatives say, "Tell me if there's anything I can do," don't just smile and shrug your shoulders. Suggest simple ways for them to help, such as providing a ride to the doctor, assisting with grocery shopping or errands, performing yard work, making minor repairs, or taking on a spring cleaning project.

Sometimes, getting a little assistance now and then isn't enough. Perhaps you need someone to prepare a daily meal, perform light cleaning twice a week, or assist with other frequent activities. Call your Area Agency on Aging to learn more about services that can help you continue to live independently right in your community.

Help & Information

Georgia Department of Human Services Division of Aging Services

☎ Phone: 1-866-55-AGING (552-4464)

▶ Online: www.aging.dhr.ga.gov

Your Personal Notes Page



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Getting around the House

Are you moving easily throughout the house, or is it getting just a little bit tougher to climb the steps to your door, enter the tub, or rise from your favorite armchair? Stay independent and comfortable with this helpful information:

Adapting to Your Body's Changes

Basic Home Access

A house with basic home access has these key features to make the house welcoming to you and to your guests – whether you're getting around with a wheelchair or on crutches, pushing a heavy cart or stroller, or simply coping with morning stiffness:

- One zero-step entrance
- 32" of clear passage space in all main-floor interior doors – including bathrooms
- At least a half bath (preferably a full bath) on the main floor.

Home Modifications

What if your home needs a little tweaking to make it more accessible? These are some common home modifications that people request:

wheelchair ramps • grab bars • raised toilet seats • hand-held showers • lowered sinks and countertops • non-skid floors • raised wall outlets • other solutions

Assistive Devices

Assistive devices that can help you stay independent include items such as these:

chair lifts • transfer benches • phone amplifiers • button and zipper hooks • weighted utensils • reachers • large-button phones and appliances • voice-activated lights • other solutions

Preventing Falls

How can you prevent falls? Wiping up kitchen spills and removing curled, slippery rugs are just the first steps of a good fall-prevention plan. Ask yourself these questions:

- **Vision:** Has your eyesight changed lately? Get your vision screened yearly.
- **Lighting:** Is your house brightly lit with lamps and bulbs that work properly?
- **Mobility:** Do you have trouble walking or standing due to weakness, pain, or stiffness?
- **Medication:** Have you talked with your doctor about medications that may make you dizzy or sleepy?
- **Hazards:** Have you examined your house room-by-room to look for hazards that could make you fall?

Get an eagle-eye for tripping hazards in your home. Here's a short checklist, adapted from *Check for Safety*, a publication developed by the CDC Foundation and MetLife Foundation. It features several common ways to decrease your chance of falling:

- **Floors:** Remove clutter from your floor, use non-slip backings on rugs, and secure cords and wires against the wall.
- **Stairs and Steps:** Fix loose or uneven steps, install adequate light, use non-slip treads instead of carpet, and repair handrails.
- **Kitchen:** Keep frequently used items on lower shelves, never step on chairs to reach high items, and use step stools only if they have secure bars for you to hold on to.
- **Bathrooms:** Use a non-slip mat or strips on the tub, and install grab bars where needed.
- **Bedrooms:** Position lamps in easy-to-reach places, and install a night-light.

Help & Information

Websites on Home Accessibility:

- ▶ Concrete Change – www.concretechange.org
- ▶ EasyLiving Home – www.easylivinghome.org
- ▶ National Resource Center on Supportive Housing and Home Modification – www.homemods.org

Fall-Prevention Publication:

U.S. Dept. of Health and Human Services Centers for Disease Control and Prevention (CDC)

Check for Safety: A Home Fall Prevention Checklist for Older Adults

Published by the CDC Foundation and MetLife Foundation

☎ Phone: 800-CDC-INFO (800-232-4636)

▶ Online: www.cdc.gov/injury.

AARP Booklets:

- *Taking Steps to Prevent Falling Head Over Heels* (D18781)
“Includes steps to take to eliminate or fix potential hazards in and around the home that could lead to a fall.”
- *The AARP Home Fit Guide* (D18959)
“Helps homeowners and renters keep their home in top form for comfort, safety, and livability. Covered topics include home livability, safety, maintenance, energy conservation tips, universal design features that can help you age in place, how to hire a contractor and much more.”
- *Steps to Making Your Home and Community Safer and Better* (D19137)
“An AARP core publication on livable communities that includes information on home modification, universal design, transportation options within the community, and the AARP Driver Safety Program.”

☎ Phone (Toll-Free): 1-888-OUR-AARP (687-2277)

▶ Online: http://www.aarp.org/home-garden/livable-communities/info-05-2010/ho_order_form.html

Ways to Pay for Improvements

See the “Financial Solutions for Living at Home” section.

Assistive Technology and Assessment Information:

Contact Tools for Life to learn about Assistive Technology Resource Centers where you can examine and experiment with assistive technology products for Georgians with disabilities and explore local resources. Centers are in Atlanta, Augusta, Macon, and Conyers.

☎ Phone (Toll-Free): 1-800-497-8665

▶ Online: www.gatfl.org



Project Ideas for Civic Groups and Faith Communities

- Contact your Area Agency on Aging and ask for a presentation about information, services, and products that can help people live safely and conveniently in their homes, even as their bodies and physical abilities change.
- Order safety checklists and distribute them to elders. See this section for sources.
- Host a presentation on fall prevention. (Occupational therapists in universities and hospitals can provide needed expertise.)
- Recruit a team to volunteer with a nonprofit agency that provides minor home repairs. Your Area Agency on Aging can help you find a community partner.
- Organize a bulb-replacement team. Many older adults can no longer reach ceiling lights to change them, and this leads to falls. Work with community leaders to offer free light bulbs and installation to seniors. (Consider using long-life compact florescent bulbs.)

For help, call 1-866-55-AGING (552-4464) or see the list at the back of this guide for the Area Agency on Aging that serves your community.



Staying Comfortable & Connected

Do you have trouble paying your utility bill? Most utility companies have programs to help older adults keep these important services running, even on a tight budget.

Weatherization and Low-Income Energy Partnerships

- **Low-Income Home Energy Assistance Program (LIHEAP)**
LIHEAP is a federally funded program to help eligible low-income households meet their home heating and/or cooling needs. In Georgia, it is administered by the Georgia Department of Human Services. Call to find out if you may qualify. When applying at your local Community Action Agency, bring a copy of your most recent energy bill, proof of household income, a valid Social Security Number, and proof of citizenship. LIHEAP funds are available on a first-come, first-served basis within each region. The winter energy program typically opens to the elderly and homebound in November, and limited home visits may be available to eligible individuals.

☎ Phone (Toll-Free): 1-800-869-1150.

▶ Online: <http://liheap.ncat.org/profiles/Georgia.htm>

For local assistance, see the **Georgia Community Action Agencies** listed in this section.

- **Weatherization Assistance - Georgia Environmental Facilities Authority**
To get a list of county agencies that accept applications for weatherization assistance help, contact GEFA:
 - ☎ Phone: 404-584-1000
 - ▶ Online: www.gefa.org (Go to “Programs and Activities.”)
- **Salvation Army Project SHARE**
Limited emergency assistance for utilities is available to qualified individuals.
 - ☎ Phone (Toll-Free / outside Atlanta): 1-800-257-4273
 - ☎ Phone (inside metro Atlanta): 770-441-6200
 - ▶ Online: http://www.salvationarmy-georgia.org/Project_Share.cfm

- **H.E.A.T. – Heating Energy Assistance Team**
Limited emergency heating assistance is available to qualified individuals.
☎ Phone: 678-406-0212
▶ Online: <http://www.heatga.org/assistance/assistance.asp>

For local assistance, see **Georgia Community Action Agencies** below.

☎ **Georgia Community Action Agencies**

- ▶ Online: www.gcaonline.org
- Athens - ACTION, Inc. (706-546-8293)
- Atlanta - Fulton Atlanta Community Action Authority (404-320-0166)
- Augusta - CSRA Economic Opportunity Authority (706-722-0493)
- Brunswick - Coastal Georgia Area Community Action Auth.(912-264-3281)
- Cartersville - Tallatoona Community Action Partnership (770-382-5388)
- Columbus - Enrichment Services Program (706-649-1600)
- Decatur - Partnership for Community Action (404-929-2500)
- Eastman - Heart of Georgia Community Action Council (478-374-4301)
- Forest Park - Clayton County Community Services Auth. (404-363-0575)
- Gainesville - Ninth District Opportunity (770-532-3191)
- Jasper - North Georgia Community Action (706-692-5623)
- LaGrange - Community Action for Improvement (706-884-2651)
- Macon - Macon-Bibb Co. Economic Opportunity Council (478-738-3240)
- Milledgeville - Overview (478-453-4111)
- Montezuma - West Central GA Community Action Auth. (478-472-3607)
- Moultrie - Southwest Georgia Community Action Council (229-985-3610)
- Savannah - EOA for Savannah-Chatham County Area (912-238-2960)
- Valdosta - Coastal Plain Area Economic Opportunity Auth. (229-244-7860)
- Waycross - Concerted Services (912-285-6083)
- Warner Robbins - Middle GA Community Action Agency (478-922-4464)

Utility Discount Programs

Since 1989, the **Public Service Commission (PSC)** has approved the senior citizen discount filed by the energy companies it regulates. Currently, one has to be over age 65 with a total household income of \$14,355 or less to qualify to receive the senior discount.

The list below does not represent all utility discount programs available for older adults. Please verify details shown, and contact your service provider to ask if you may be eligible for other special discounts based on your age and/or income.

Telephone – Lifeline and Link-Up Georgia

If you receive Temporary Assistance to Needy Families (TANF), Supplemental Security Income (SSI), Food Stamps, Medicaid, or a senior citizen discount offered by the local gas or power company, LIHEAP, or Federal Public Housing Assistance, then you may receive up to a \$13.50 Lifeline credit on your local monthly telephone bill. A related program called Link-Up lowers the cost of phone installation for eligible consumers.

☎ To apply, call your local phone service provider.

Electricity – Georgia Power

Customers of Georgia Power Company who are 65 years of age or older with an eligible household income qualify to receive the senior citizen's discount. The monthly discount of \$14.00 is applied to the customer's pre-fuel monthly bill amount. Also, seniors who get the senior citizen's discount will receive a \$6.00 per month fuel credit to their bills. The electric service must be individually metered and in the senior's name. (Additional help may also be available, based on eligibility.)

☎ To apply, call 1-888-660-5890.

Electricity - Carroll Electric Membership Corporation

Assistance: Discount of \$2.50 per month

Eligibility: 62 or older (Application must be submitted in office or printed and notarized prior to mailing.)

☎ Phone: 770-832-3552

▶ Online: <http://www.cemc.com/senior.aspx>

Natural Gas – Atlanta Gas Light

Customers with an eligible total household income and who are 65 years of age or older qualify to receive up to a \$14.00 credit to their bill. The bill must be in the name of the senior who applies for the discount. The credit is applied to the Atlanta Gas Light Company base charge portion of the bill.

☎ To apply, call 1-800-427-5463.

▶ Online: www.atlantagaslight.com

▶ Application for Senior Citizen Discount:

http://atlantagaslight.com/Repository/Files/AGL_SeniorDiscountForm.pdf

Other Utility Assistance Programs:

Consult your phone directory to contact the following companies, which may also have assistance available for eligible utility customers: Atmos Energy, Canoochee Electric Membership Corporation, Coweta-Fayette Electric Membership Corporation, Habersham Electric Membership Corporation, Snapping Shoals EMC, and Walton EMC.

You may also inquire about discounts through the following **Certified Natural Gas Marketers**, as listed by the Georgia Public Service Commission:

- Catalyst Natural Gas (Atlanta) ☎ 866-514-2545
- Coweta-Fayette EMC Natural Gas (Newnan) ☎ 877-RINGEMC (746-4362) • 770-502-0226
- FireSide Natural Gas (Marietta) ☎ 866-517-0250 • 678-872-0250
- GasKey (Atlanta) ☎ 877-GAS-1KEY • 678-904-0820
- Gas South (Atlanta) ☎ 877-472-4932
- Georgia Natural Gas (Atlanta) ☎ 877-850-6200 • 770-850-6200 (See entry.)
- Infinite Energy (Gainesville, FL) ☎ 877-dial-IEI (342-5434) • 770-661-1870
- MXenergy (Stamford, CT) ☎ 877-677-4355
- SCANA Energy (Columbia, SC) ☎ 877-GO.SCANA (467-2262)
- Vectren Source (Evansville, TN) ☎ 866-200-5693
- Walton EMC Natural Gas (Monroe) ☎ 866-WEMCGAS • 770-267-2505

Stay-Cool Tips for Seniors

How do you stay cool and safe in Georgia's summer sun? Try these suggestions from the Centers for Disease Control (CDC) for staying safe during hot weather:

- Drink cool, non-alcoholic beverages. (If your doctor generally limits the amount of fluid you drink or has given you water pills, ask him or her how much you should drink when the weather is hot. Also, avoid extremely cold liquids because they can cause cramps.)
- Rest.
- Take a cool shower, bath, or sponge bath.
- If possible, seek an air-conditioned environment. (If you don't have air conditioning, consider visiting an air-conditioned senior center, shopping mall, or public library to cool off.)

- Wear lightweight clothing.
- If possible, remain indoors in the heat of the day.
- Do not engage in strenuous activities.

Signs and Symptoms of Heat Stroke

Warning signs vary but may include the following:

An extremely high body temperature (above 103°F) • Red, hot, and dry skin (no sweating) • Rapid, strong pulse • Throbbing headache • Dizziness • Nausea

Signs and Symptoms of Heat Exhaustion

Heat exhaustion is a milder form of heat-related illness that can develop after several days of exposure to high temperatures and inadequate or unbalanced replacement of fluids. Warning signs vary but may include the following:

Heavy sweating • Paleness • Muscle Cramps • Tiredness • Weakness • Dizziness • Headache • Nausea or vomiting • Fainting • Skin: may be cool and moist • Pulse rate: fast and weak • Breathing: fast and shallow

Courtesy of the U.S. Dept. of Health and Human Services Centers for Disease Control

Help & Information

For more tips on ways to stay comfortable and connected, look for these publications and websites:

Georgia Public Service Commission

☎ Phone (Toll-Free): 1-800-282-5813 (inside Georgia, non-Atlanta)

☎ Phone: 404-656-4501 (inside Metro Atlanta)

▶ Online: Visit www.psc.state.ga.us.

Go to “Consumer Protection: Senior Citizens Discounts.”

National Consumer Law Center

☎ Phone: 617-542-8010 (Boston number; toll charges apply.)

▶ Online: www.consumerlaw.org

Brochures to Order:

- *How to Help Older Americans Avoid Loss of Utility Services*
- *What to Do When Utility Service is Disconnected*



Project Ideas for Civic Groups and Faith Communities

- Contact your Area Agency on Aging to arrange for a presentation about helpful information and services for older adults.
- Collect donations and contribute to an emergency fund for elders who are facing a short-term financial crisis.
- Organize a fan collection drive to help seniors stay cool in the heat.
- Organize a team of volunteers to call or visit neighbors who may be at risk of experiencing heat-related illness. (Homebound individuals are excellent telephone reassurance volunteers.) Contact your Area Agency on Aging for training suggestions.
- Call the Community Action Agency in your area and ask for a presentation about available utility assistance programs. See this section for a list.

For more project ideas, call 1-866-55-AGING (552-4464) or see the list at the back of this guide for the Area Agency on Aging that serves your community.



Financial Solutions for Living at Home

From utilities to repairs and from taxes to general upkeep, being a homeowner is expensive. Costs are even greater if you need paid help around the house. How can you successfully remain in your home if your income is limited? Explore these resources:

Home Access Program

Georgia Department of Community Affairs

Georgians can apply for grants of up to \$15,000 to make accessibility improvements in their homes. The home must be owner-occupied, the household must meet the income qualifications for assistance, and an individual with a disability must live in the home as his or her primary residence. Funds can be used for the following:

- Widening of interior and exterior doorways
- Construction of wheelchair ramps
- Bathroom retrofitting
- Installations of chair or porch lifts
- Accessibility improvements to kitchens
- Lowering of closet shelves
- Installation of visual aids and/or audible alarms.

To apply, homeowners may contact the contract administrator nearest to them:

- Multiple Choices Center for Independent Living (Athens)
☎ 706-549-1020 ► www.multiplechoices.org
- BAIN, Inc. Center for Independent Living (Bainbridge)
☎ 229-246-0150 ► www.baincil.org
- disABILITY Link Center for Independent Living (Decatur)
☎ 404-687-8890 ► www.disabilitylink.org
- Walton Options for Independent Living (Augusta)
☎ 706-724-6262 ► www.waltonoptions.org
- Middle GA Center for Independent Living, Inc. (Macon)
☎ 478-741-1425 ► www.disabilityconnections.org

Home Access Program Contract Administrators, cont.

- Middle Georgia Community Action Agency (Warner Robins)
☎ 478-922-4464 ► www.mgcaa.org
- Dalton-Whitfield Corporation Community Development (Dalton)
☎ 706-281-4804 ► www.whitfieldcountyga.com
- Friends of Disabled Adults and Children, Too! (Stone Mountain)
☎ 770-491-9014 ► www.fodac.org
- Disability Resource Center (Gainesville)
☎ 770-534-6656 ► www.disabilityresourcecenter.org
- Action, Inc. (Athens)
☎ 706-546-8293, ext. 20
- Dream House for Medically Fragile Children (Lilburn)
☎ 770-717-7410 ► www.dreamhouseforkids.org

Credit-Able Program

Credit-Able, the Georgia Assistive Technology Loan Guarantee Program, provides guarantees to enable loans for assistive technology and home and vehicle modifications, including those listed:

- Van and home modifications
- Communication devices
- Hearing aids
- Adapted computer equipment
- Ramps, wheelchairs.

Credit-Able provides these loan guarantees, along with negotiated rates and terms, to help Georgians with disabilities to become independent and involved members of their communities with an improved quality of life. Families, caregivers, and employers of people with disabilities may also request assistance.

For information or to request an application, contact the Center for Financial Independence & Innovation, Inc.

☎ Phone (toll-free / Outside Atlanta): 1-888-724-2287

☎ Phone (Metro Atlanta): 404-541-9005

► Online: <http://www.thecfii.org/creditable.html>

HOME Investment Partnership Program

U.S. Dept. of Housing and Urban Development

The U.S. Department of Housing and Urban Development provides funding to larger communities across the state to implement affordable housing programs in their community through the HOME Investment Partnership Program (HOME). For those communities that do not receive HOME funds directly from HUD, the Georgia Department of Community Affairs funds local communities across the state. The rehabilitation of an owner-occupied home is one activity undertaken by many communities receiving this funding assistance. To inquire about whether your community is operating a homeowner rehabilitation program, contact the local or state official serving your community:

<u>Community</u>	<u>Department</u>	<u>Phone Number</u>
City of Albany	Department of Planning & Community Development	229-430-5283
City of Athens/Clarke County	Department of Human & Economic Development	706-613-3155
City of Atlanta	Bureau of Housing	404-330-6390
City of Augusta/ Richmond County	Housing and Neighborhood Development Department	706-821-1797
City of Columbus/ Muscookee County	Division of Community Reinvestment	706-653-4613
City of Macon	Department of Economic and Community Development	478-751-7190
City of Savannah	Bureau of Public Development	912-651-6520
County of Clayton	Housing and Community Development Program	770-210-5210
County of DeKalb	Department of Human and Community Development	404-286-3353
County of Gwinnett	Community Development Block Grants	770-822-5190
County of Cobb	Community Development Block Grant Program Office	770-528-4600
County of Fulton	Office of Housing	404-730-8087
Georgia Department of Community Affairs	Community Development and Finance Division	404-679-0573 or 404-679-3167

USDA Rural Housing Programs

U.S. Department of Agriculture

The U.S. Department of Agriculture offers several loans and grants to rural residents, including homeowners in need of repairs or home modifications. To be eligible, you must live in a town or rural area of no more than 20,000 residents.

USDA Direct Single Family Housing Loan

Funds from this program may be used for obtaining a home; rehabilitating a home (repairs or home modification); or in some cases, refinancing a debt that may leave the homeowner in danger of losing the property. Maximum loan amounts vary from county to county and range from \$86,000 to \$180,100, depending on Rural Development limits set in the home's area on a yearly basis. The term is usually 33 years, and interest rates vary based on the market. You may be eligible if this describes you:

- You need a loan to improve your living conditions because your home is not currently “decent, safe, and sanitary.”
- You live in a town with fewer than 20,000 residents.
- Your income falls within Rural Development's low-income limits for your county.
- You are unable to obtain a loan from another lending source at reasonable rates and terms.
- You have enough income to pay the house payment, taxes, insurance, and other debts.
- You have the legal capacity to take on the loan obligation.
- You have a reasonably good credit history.

Contact your USDA field office to find out if you are eligible for this or other forms of assistance.

USDA Single-Family Housing Repair Loans – 504 Loan Program

You can use these funds to improve your home or remove health and safety hazards. The maximum loan amount available is \$20,000 at 1% interest rate. You may be eligible if this describes you:

- Your income falls within the “very-low income limit” for the county where your home is located.

USDA Single-Family Housing Repair Loans, cont.

- The home is a single-family dwelling, and you are the owner.
- You are able to repay the loan.
- You are unable to borrow the money from another lending source.
- You have a decent credit history.
- Your town has fewer than 20,000 residents.

USDA Single-Family Housing Repair Grants – 504 Grant Program

You can use these funds to remove health and safety hazards or make your home more accessible to household members with disabilities. The maximum grant assistance that you can receive in your lifetime is \$7,500, and you must repay the grant funds if you sell the property within three years of receiving assistance. You may be eligible if this describes you:

- You are at least 62 years old.
- Your income falls within the “very-low income limit” for the county where your home is located.
- The home is a single-family dwelling, and you are the owner.
- You are unable to repay any loan.
- You have a decent credit history.
- Your town has fewer than 20,000 residents.

USDA Rural Development Programs for Georgia

Online ► <http://www.rurdev.usda.gov/ga/>

USDA – Georgia Field Offices

- Bainbridge 229-246-7944
- Barnesville 770-358-2280
- Blackshear 912-449-5577
- Byron 478-956-6495
- Camilla 229-336-0371
- Clarkesville 706-754-6239
- Dawson 229-995-5819
- Douglas 912-384-4811
- Gainesville 770-536-0547
- Hartwell 706-376-3954
- Jasper 706-692-6417
- LaFayette 706-638-2189
- Monroe 770-267-8363

USDA Georgia Field Offices, cont.

- Newnan 770-253-2555
- Ocilla 229-468-9461
- Rome 706-291-5705
- Statesboro 912-871-2620
- Tennille 478-552-0901
- Thomson 706-595-1339
- Valdosta 229-244-9828
- Waynesboro 706-554-4486

HUD Title I Property Improvement Loan Program

U.S. Department of Housing and Urban Development

Although paying cash for repairs is typically the least expensive choice for consumers, homeowners often need other options. Below, HUD explains the Title I Property Improvement Loan program, an FHA-insured option for people who have limited equity in their homes. The lending limit for single-family homes is currently \$25,000 for 20 years, and the limit for mobile homes ranges from \$7,500 to \$17,500 for 12 to 15 years.

Facts:

- Banks and other qualified lenders make Title I loans from their own funds, and FHA insures the lender against a possible loss. This loan insurance program is authorized by Title I of the National Housing Act.
- Title I loans can be used for repairs, energy conservation, some critical appliances (if built into the house and not freestanding), and to make improvements for accessibility such as remodeling kitchens and baths for wheelchair access, lowering kitchen cabinets, installing wider doors and exterior ramps, etc.
- Improvements can be handled on a do-it-yourself basis or through a contractor or dealer. Your loan can be used to pay for the contractor's materials and labor. If you do the work yourself, only the cost of materials may be financed.

☎ Phone (Toll-Free) – To find approved lenders: 1- (800) 767-7468

☎ Phone (Toll-Free) – Title I contractor fraud complaints: (800) 569-4287

☎ TTY (Toll-Free): (800) 877-8339

▶ Online: <http://www.hud.gov/offices/hsg/sfh/title/sfixhs.cfm>

Reverse Mortgages

The U.S. Department of Housing and Urban Development (HUD) offers this explanation of the Home Equity Conversion Mortgage (HECM) – one of many types of reverse mortgages available to homeowners, age 62 and over.

A reverse mortgage is a special type of home loan that lets a homeowner convert a portion of the equity in his or her home into cash. The equity built up over years of home mortgage payments can be paid to you. But unlike a traditional home equity loan or second mortgage, no repayment is required until the borrower(s) no longer use the home as their principal residence.

To be eligible for a HUD reverse mortgage, HUD's Federal Housing Administration (FHA) requires that you:

- Are 62 or older
- Own your own home outright
- Have a low mortgage balance that can be paid off at the closing with proceeds from the reverse loan
- Live in the home
- Obtain consumer information from a HUD-approved counselor prior to obtaining the loan.

To obtain the name and telephone number of a HUD-approved counseling agency and a list of FHA approved lenders within your area, contact:

HUD Housing Counseling Clearinghouse
☎ Phone (Toll-Free): 1-800-569-4287

Help & Information

Online:

- ▶ AARP: Reverse Mortgages
<http://www.aarp.org/money/revmort/>
- ▶ HUD: Top Ten Things to Know if You're Interested in a Reverse Mortgage
www.hud.gov/offices/hsg/sfh/hecm/rmtopten.cfm

See page that follows for related publications.

Publications:

National Council on Aging (NCOA)

- *Use Your Home to Stay at Home*
(Available Formats: Downloadable File ■ Printed Booklet)
 - ☎ Phone: National Council on Aging: 202.479.1200
 - ☎ Phone: Corporate Printing Solutions (booklet orders): 410.329.1224.
 - ▶ Online: <http://www.ncoa.org/independence-dignity/use-your-home-to-stay-at.html>

AARP

- *Home Made Money: A Consumer's Guide to Reverse Mortgages*
 - ☎ Phone: (Toll-Free) 888-OUR-AARP (888-687-2277)
 - ▶ Online (downloadable PDF)
http://www.aarp.org/money/revmort/revmort_basics/a2003-04-07-homemademoney.html#



Project Ideas for Civic Groups and Faith Communities

- Contact your Area Agency on Aging and ask for GeorgiaCares Lifelong Planning Program. A specialist can educate consumers about reverse mortgages, long-term care insurance, and other ways for people to prepare in advance for retirement and long-term care needs.
- Organize a senior homeowners' resource fair with representatives from public agencies such as those described in this section. Ask your Area Agency on Aging for ideas.

For more project ideas, call 1-866-55-AGING (552-4464) or see the list at the back of this guide for the Area Agency on Aging that serves your community.



Tax Relief & Foreclosure Prevention

Tax Relief Programs

Retirement Income Exclusion

Each taxpayer who is a) age 62 or older during any part of the taxable year; or b) permanently and totally disabled, may exclude up to \$35,000 of retirement income for taxable years beginning on January 1, 2008.

Property Tax Deferral

Individuals who are 62 years of age or older and who are entitled to file homestead exemption may elect to have payment of their ad valorem taxes deferred. The taxpayer must file an annual application for tax deferral with the county tax commissioner or county tax collector on or before April 1 of the year for which the deferral is sought. Interest at the rate of three-fourths of one percent per month begins accruing on deferred taxes from the date the taxes are due in that year. Gross household income cannot exceed \$15,000 for the immediately preceding year.

Contact:

For more information on filing for property tax deferral, call your county's Tax Commissioner. To find your local office, contact the Georgia Department of Revenue at

☎ Phone (Toll-Free / in Georgia / non-Atlanta): 1-877-602-8477

☎ Phone (in metro Atlanta): 404-417-4477

▶ Online: www.dor.ga.gov (Click "Contact Us" for county offices.)

Homestead Exemptions

The State of Georgia offers homestead exemptions to all qualifying homeowners. Some counties have passed local legislation to give their residents larger homestead exemptions than the amounts offered by the State and listed as follows:

Reference for p. 26: Georgia Department of Revenue: Property Tax Guide for Taxpayers, Retrieved from <https://etax.dor.ga.gov/ptd/adm/taxguide/exempt/homestead.aspx>, Nov. 2010.

Homestead Exemptions Offered by the State

- **Standard Homestead Exemption**

The home of each resident of Georgia that is actually occupied and used as the primary residence by the owner may be granted a \$2,000 exemption from state, county and school taxes except for school taxes levied by municipalities and except to pay interest on and to retire bonded indebtedness. The \$2,000 is deducted from the 40% assessed value of the homestead. The owner of a dwelling house of a farm that is granted a homestead exemption may also claim a homestead exemption in participation with the program of rural housing under contract with the local housing authority. (O.C.G.A. § 48-5-44)

- **Individuals 65 Years of Age and Older May Claim an exemption from state tax on their home and 10 acres of land surrounding the home**

Individuals 65 years of age or over may claim an exemption from all state ad valorem taxes on their home and up to 10 acres of land surrounding the home. Ad valorem tax for state purposes will be due on the assessed value of land that exceeds the 10 acre limitation. (O.C.G.A. § 48-5-48.3)

- **Individuals 65 Years of Age and Older May Claim a \$4,000 Exemption**

Individuals 65 years of age or over may claim a \$4,000 exemption from all state and county ad valorem taxes if the income of that person and his spouse does not exceed \$10,000 for the prior year. Income from retirement sources, pensions, and disability income is excluded up to the maximum amount allowed to be paid to an individual and his spouse under the federal Social Security Act. The social security maximum benefit for 2010 is \$55,742. The owner must notify the county tax commissioner if for any reason they no longer meet the requirements for this exemption. (O.C.G.A. § 48-5-47)

- **Individuals 62 Years of Age and Older May Claim Additional Exemption for Educational Purposes**

Individuals 62 years of age or over that are residents of each independent school district and of each county school district may claim an additional exemption from all ad valorem taxes for educational purposes and to retire school bond indebtedness if the income of that person and his spouse does not exceed \$10,000 for the prior year. Income from retirement sources, pensions, and disability income is excluded up to the maximum amount allowed to be paid to an individual and his spouse under the federal Social

Security Act. The social security maximum benefits for 2010 is \$55,742. The owner must notify the county tax commissioner if for any reason they no longer meet the requirements for this exemption. This exemption may not exceed \$10,000 of the homestead's assessed value. (O.C.G.A. § 48-5-52)

- **Floating Inflation-Proof Exemption**

Individuals 62 years of age or over may obtain a floating inflation-proof state and county homestead exemption, except for taxes to pay interest on and to retire bonded indebtedness, based on natural increases in the homestead's value. If the appraised value of the home has increased by more than \$10,000, the owner may benefit from this exemption. Income, together with spouse or any other person residing in the house, can not exceed \$30,000. This exemption does not affect any municipal or educational taxes and is meant to be used in the place of any other state and county homestead exemption. (O.C.G.A. § 48-5-47.1)

- **Homestead Exemption for Disabled Veteran or Surviving Spouse**

Any qualifying disabled veteran may be granted an exemption of \$50,000 from paying property taxes for state, county, municipal, and school purposes. The value of the property in excess of this exemption remains taxable. This exemption is extended to the unremarried surviving spouse or minor children as long as they continue to occupy the home as a residence. (O.C.G.A. § 48-5-48)

- **Homestead Exemption for Surviving Spouse of U.S. Service Member**

The unremarried surviving spouse of a member of the armed forces who was killed in or died as a result of any war or armed conflict will be granted a homestead exemption from all ad valorem taxes for state, county, municipal and school purposes in the amount of \$50,000. The surviving spouse will continue to be eligible for the exemption as long as they do not remarry. (O.C.G.A. § 48-5-52.1)

- **Homestead Exemption for Surviving Spouse of Peace Officer or Firefighter**

The unremarried surviving spouse of a peace officer or firefighter killed in the line of duty will be granted a homestead exemption for the full value of the homestead for as long as the applicant occupies the residence as a homestead. (O.C.G.A. § 48-5-48.4)

Contact:

For more information on state and county property tax exemptions, call your county's Tax Commissioner. To find your local office, contact the Georgia Department of Revenue at

☎ Phone (Toll-Free / in Georgia / non-Atlanta): 1-877-602-8477

☎ Phone (in metro Atlanta): 404-417-4477

▶ Online: www.dor.ga.gov (Click "Contact Us" for county offices.)

Avoiding Foreclosure

The U.S. Department of Housing and Urban Development (HUD) offers these tips to help you prevent foreclosure:

Are you having trouble keeping up with your mortgage payments? Have you received a notice from your lender asking you to contact them?

- Don't ignore the letters from your lender.
- Contact your lender immediately.
- Find and contact a HUD-approved housing counseling agency.

☎ Phone (Toll-Free): 800-569-4287

TTY: 800-877-8339

▶ Online: <http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm>

If you are unable to make your mortgage payment:

1. Don't ignore the problem.

The further behind you become, the harder it will be to reinstate your loan and the more likely that you will lose your house.

2. Contact your lender as soon as you realize that you have a problem.

Lenders do not want your house. They have options to help borrowers through difficult financial times.

3. Open and respond to all mail from your lender.

The first notices you receive will offer good information about foreclosure prevention options that can help you weather financial problems. Later mail may include important notice of pending legal action. Your failure to open the mail will not be an excuse in foreclosure court.

4. Know your mortgage rights.

Find your loan documents and read them so you know what your lender may do if you can't make your payments. Learn about foreclosure laws and timeframes by contacting one of the legal assistance offices listed in this section or by visiting the Georgia Department of Banking and Finance online. (See this section's "Help & Information" list for websites and phone numbers.)

5. Avoid foreclosure prevention companies.

You don't need to pay fees for foreclosure prevention help. Use that money to pay the mortgage instead. Many for-profit companies will contact you promising to negotiate with your lender. While these may be legitimate businesses, they will charge you a hefty fee (often two or three months' mortgage payments) for information and services your lender or a HUD-approved housing counselor will provide free if you contact them.

6. Understand foreclosure prevention options.

Valuable information about foreclosure prevention (also called loss mitigation) options can be found on the internet at ►

http://portal.hud.gov/portal/page/portal/HUD/topics/avoiding_foreclosure

7. Contact a HUD-approved housing counselor.

The U.S. Department of Housing and Urban Development (HUD) funds free or very low-cost housing counseling nationwide. Housing counselors can help you understand the law and your options, organize your finances- and represent you in negotiations with your lender if you need this assistance. Find a HUD-approved housing counselor by calling ☎ 800-569-4287 or TTY 800-877-8339.

8. Prioritize your spending.

After healthcare, keeping your house should be your first priority. Review your finances and see where you can cut spending in order to make your mortgage payment. Look for optional expenses -- cable TV, memberships, entertainment -- that you can eliminate. Delay payments on credit cards and other "unsecured" debt until you have paid your mortgage.

9. Use your assets.

Do you have assets -- a second car, jewelry, a whole-life insurance policy -- that you can sell for cash to help reinstate your loan? Can anyone in your household get an extra job to bring in additional income? Even if these efforts don't significantly increase your available cash or your income, they demonstrate to your lender that you are willing to make sacrifices to keep your home.

10. Don't lose your house to foreclosure recovery scams.

If any firm claims they can stop your foreclosure immediately if you sign a document appointing them to act on your behalf, you may well be signing over the title to your property and becoming a renter in your own home! Never sign a legal document without reading and understanding all the terms and getting professional advice from an attorney, a trusted real estate professional, or a HUD-approved housing counselor.

Help & Information

U.S. Department of Housing and Urban Development

Receive a list of HUD-Approved Housing Counseling Agencies.

☎ Phone (Toll-Free): 800-569-4287

TTY: 800-877-8339

▶ Online: <http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm>

Homeownership Preservation Foundation

The Homeowner's HOPE hotline is available 24 hours per day, seven days per week. All counselors are HUD-certified, and assistance is free.

☎ Phone: 1-888-995-HOPE (4673)

▶ Online: www.995hope.org/

Georgia Senior Legal Hotline

For Georgians age 60 or over

☎ Phone (Toll-Free): 1-888-257-9519

☎ Phone (in metro Atlanta): 404-657-9915

Georgia Legal Services

☎ Phone: 404-206-5175

▶ Online: www.glsp.org

Atlanta Legal Aid Society

☎ Phone: 404-524-5811

▶ Online: www.atlantalegalaid.org

Georgia Department of Banking and Finance

☎ Phone (Toll-Free / in Georgia / non-Atlanta): 1-888-986-1633

☎ Phone (in metro Atlanta): 770-986-1633

▶ Online: www.dba.georgia.gov



Being a Smart Consumer

Preventing Home Repair Scams

Watch out for these red flags identified by the Federal Trade Commission (FTC).
Be on guard if a contractor:

- solicits door-to-door
- offers you discounts for finding other customers
- just happens to have materials left over from a previous job
- only accepts cash payments
- asks you to get the required building permits
- does not list a business number in the local telephone directory
- tells you your job will be a "demonstration"
- pressures you for an immediate decision
- offers exceptionally long guarantees
- asks you to pay for the entire job up-front
- suggests that you borrow money from a lender the contractor knows.
(If you're not careful, you could lose your home through a home improvement loan scam.)

The FTC recommends that you ask these questions:

- How long have you been in business?
- Are you licensed and registered with the state? What is your license number?
- How many projects like mine have you completed in the last year?
- Will my project require a permit?
(Contractors should obtain necessary permits before working on your home.)

- May I have a list of references?
Get at least three, and ask to visit jobs in progress. Ask if the references had any problems with delays, absences, failure to clean up, or unexpected costs.
- Will you be using subcontractors on this project?
If so, meet them and make sure that they have necessary insurance and licenses. Ask them if the contractor has a history of paying them on time. (Disputes could affect your project.)
- What types of insurance do you carry?
Look for personal liability, worker's compensation, and property damage coverage. Make sure that insurance certificates are current.

Help & Information

Federal Trade Commission

Booklet: *Home Sweet Home ... Improvement*

☎ Phone (Toll-Free): 1-877-FTC-HELP (382-4357)

▶ Online:

<http://www.ftc.gov/bcp/edu/pubs/consumer/products/pro20.shtm>

Avoiding Predatory Loans

To protect yourself from predatory loans, remember these tips from the Federal Trade Commission (FTC):

Don't:

- Don't agree to a home equity loan if you don't have enough income to make the monthly payments.
- Never sign any document you haven't read or any document that has blank spaces to be filled in after you sign.
- Never let anyone pressure you into signing any document.
- Don't agree to a loan that includes credit insurance or extra products you do not want.
- Do not let the promise of extra cash or lower monthly payments get in the way of your good judgment about whether the cost you will pay for the loan is really worth it.

- Don't deed your property to anyone. First consult an attorney, a knowledgeable family member, or someone else you trust.

Do:

- Ask specifically if credit insurance is required as a condition of the loan. If it isn't, and a charge is included in your loan and you don't want the insurance, ask that the charge be removed from the loan documents. If you want the added security of credit insurance, shop around for the best rates.
- Keep careful records of what you've paid, including billing statements and canceled checks. Challenge any charge you think is inaccurate.
- Check contractors' references when it is time to have work done in your home. Get more than one estimate.
- Read all items carefully. If you need an explanation of any terms or conditions, talk to someone you can trust, such as a knowledgeable family member or an attorney. Consider all the costs of financing before you agree to a loan.

Help & Information

Federal Trade Commission (FTC) (www.ftc.gov)

- FTC Fact Sheet: *Home Equity Loans: Borrowers Beware!*
 - ☎ Phone (Toll-Free): 1-877-FTC-HELP (382-4357)
 - ▶ Online: <http://www.ftc.gov/bcp/edu/pubs/consumer/homes/real11.shtm>
- FTC Booklet: *Read Up: How to Be an Informed Consumer*
 - ☎ Phone (Toll-Free): 1-877-FTC-HELP (382-4357)
 - ▶ Online: <http://www.ftc.gov/bcp/edu/pubs/consumer/general/gen20.pdf>

Federal Consumer Information Center

Brochure: *Putting Your Home on the Loan Line is Risky Business* – Cost: \$1.00
 Before getting a home equity loan, explore your options, comparison shop, be aware of questionable lender practices, and know your rights. Use the worksheet to compare loan offers from various lenders.
 4 pp (2003, [FRB](#)) 323M / \$1.00

To Order or download:

- ☎ Phone: 1-888-8 PUEBLO (1-888-878-3256)
- ▶ Online: www.fcic.gov

Complaining Effectively

Have you gotten unsatisfactory goods or services? State your problem without delay. When making a complaint, remember to keep detailed notes of every conversation, including the correctly spelled names of company representatives. (Make sure that the person who is talking with you has the authority to solve your problem. If not, politely ask to speak with a manager.)

Explain how you would like for the company to solve the problem to your satisfaction, and write a letter if you do not get satisfactory help over the phone. For difficult problems, these organizations can help:

Governor's Office of Consumer Affairs

Counselors are available 9:00 a.m. to 6:00 p.m. weekdays.

☎ Toll-Free in Georgia (outside metro Atlanta): 1-800-869-1123

☎ Inside metro Atlanta: 404-651-8600

▶ Online: www.consumer.georgia.gov

Better Business Bureau – Georgia Offices

☎ Albany: 229-434-8700

☎ Atlanta, Athens, and Northeast Georgia: 404-766-0875

☎ Central Georgia: 478-742-7999

☎ Columbus: 706-324-0712

☎ Savannah: 912-354-7521

Quick Tips for Georgia Consumers

From the Governor's Office of Consumer Affairs

- If it seems too good to be true, it probably is!
- Never pay money to collect a "prize" you have won.
- Use caution when giving out your credit card or bank account numbers.
- Do not buy impulsively or be pressured into signing anything.
- Wait to make an informed decision before purchasing or hiring. Ask questions; compare prices; and read ads, product reviews and the manufacturer's warranty. Check licensing requirements and ask family or friends for referrals.

- Get everything in writing, including all warranties, promises and repair estimates.
- Never sign a blank or incomplete contract or one you do not fully understand.
- Keep copies of contracts, receipts and warranties.
- Be aware that the law does not guarantee you the right to a refund or a three-day cancellation, except in very limited circumstances.
- Never send money to a telephone solicitor by messenger or overnight mail.

Help & Information

Federal Consumer Information Center
2007 Consumer Action Handbook

Use this updated guide to get help with consumer problems and complaints. The publication includes consumer contacts at hundreds of companies and trade associations, local, state, and federal government agencies, national consumer organizations, and more.

172 pp (2007, [FCIC](#)) 568P / Free

☎ Phone: 1-888-8 PUEBLO (1-888-878-3256)

▶ Online: www.fcic.gov

Information for Landlords and Renters

Georgia Department of Community Affairs

If you have a dispute with a tenant of rental property that you own, the State of Georgia offers a place for landlords and tenants to learn about the rights and responsibilities that the courts of our state enforce. Although no state agency can intervene in your dispute or compel either party to take action, the Georgia Department of Community Affairs (DCA, which oversees housing issues) has contracted with the Georgia Legal Services Program to offer a Landlord-Tenant Hotline.

Landlord-Tenant Hotline

☎ 800-369-4706 (toll-free within Georgia)

☎ 404-463-1596 (metro Atlanta)

Information for Landlords and Renters, cont

These publications are available through the DCA Landlord-Tenant hotline:

- *The Landlord/Tenant Handbook: Questions Frequently Asked by Tenants*
- *Landlords and Fair Housing Brochure*
- *Section 8 Landlord Handbook*

Because these brochures are not a substitute for legal counsel, however, you should seek help from a private attorney if you cannot resolve your problem. The State Bar of Georgia (► www.gabar.org or ☎ 404-527-8700 / 800-334-6865) can give you information on locating an attorney or your local Georgia Legal Services Program office. See the “Tax Relief and Foreclosure” section for legal services contacts.



Project Ideas for Civic Groups and Faith Communities

- Contact your Area Agency on Aging and request consumer-protection education for your group.
- Put consumer protection tips in your bulletins and newsletters. Consider using a full article or insert a series of short fillers throughout the year. Your Area Agency on Aging can help.

For more project ideas, call 1-866-55-AGING (552-4464) or see the list at the back of this guide for the Area Agency on Aging that serves your community.



Protecting Your Home from Crime

Preventing Home Theft

Protect yourself, your loved ones, and your house with these home security tips, adapted from *Safer Seniors*, a publication of the National Crime Prevention Council:

- Install good locks on doors and windows. Use deadbolts on your doors, and don't rely too heavily on chain locks, because they can break under pressure. Don't hide keys in mailboxes and planters or under doormats. Instead, leave an extra set of keys with a neighbor or a friend.
- Ask for photo identification from service or delivery people before letting them in. If you are the least bit worried, call the company to verify.
- Be sure your street address number is large, clear of anything that could hide it, and well lighted so police and other emergency personnel can find your home quickly.
- Mark your valuable items with something that identifies them. Ask your local police department for suggestions. (But remember: never put your name and street address on your key chain.)
- Consider a home alarm system that provides emergency monitoring for burglary, fire, and medical emergencies.

More Tips:

Notify your local law enforcement office of when you will be on vacation so that officers can be on the lookout for suspicious activity.

Consider starting a neighborhood watch program. Call your local police department or sheriff's office for more information.

Join or start a SALT Council – Seniors and Law Enforcement Together. For more information, contact the Georgia DHS Division of Aging Services at 1-866-55-AGING (552-4464).

Help & Information

National Crime Prevention Council

☎ Phone: 202-466-6272 (District of Columbia; toll charges apply)

▶ Online: www.ncpc.org

SALT Councils - Seniors and Law Enforcement Together
Georgia DHS Division of Aging Services

☎ Phone: (toll-free) 866-55-AGING (552-4464)



Project Ideas for Civic Groups and Faith Communities

- Call your Area Agency on Aging to find out if there is a SALT (Seniors and Law Enforcement Together) Council in your community. If not, offer to help start one.
- Your local police department or sheriff's office can provide community speakers and written materials to educate your group about safety at home and on the streets.
- Ask your local law enforcement agency about Operation I.D., a program to help individuals inventory and permanently label their valuables. Arrange for an Operation ID day for your community.
- Help first responders respond quickly to emergencies. Organize a volunteer team to paint house numbers on curbs. Ask your local fire department or law enforcement agency for project pointers, and inform the neighborhood association about your plans.
- Collaborate with your local neighborhood association and law enforcement agency to start a neighborhood watch program. Volunteers can help elders guard against thieves and unscrupulous door-to-door salespeople.



Georgia's Aging Network

Area Agencies on Aging in Georgia

Atlanta Regional Commission	404-463-3333 or toll-free 1-800-676-2433
Central Savannah River Area	706-210-2018 or toll-free 1-888-922-4464
Coastal Georgia	Toll-free 1-800-580-6860
Heart of Georgia Altamaha	912-367-3648 or toll-free 1-888-367-9913
Legacy Link	770-538-2650 or toll-free 1-800-845-5465 (LINK)
River Valley	706-256-2900 or toll-free 1-800-615-4379
Middle Georgia	478-751-6466 or toll-free 1-888-548-1456
Northeast Georgia	706-583-2547 or toll-free 1-800-474-7540
Northwest Georgia	706-802-5506 or toll-free 1-800-759-2963
Southern Georgia	912-285-6097 or toll-free 1-888-732-4464
Three Rivers	706-407-0016 or toll-free 1-866-854-5652
Southwest Georgia	229-432-1124 or toll-free 1-800-282-6612

Georgia Department of Human Services Division of Aging Services

☎ Phone (Toll-Free): 1-866-55-AGING (552-4464)

☎ Phone: 404-657-5258 (Metro Atlanta)

▶ Online: www.aging.dhr.georgia.gov

Your Personal Notes Page

Your Personal Notes Page

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