



AGE FRIENDLY SACO

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Age Friendly Saco's mission "A Community for a Lifetime," is to promote active aging by optimizing opportunities for health, engagement, and safety, while removing barriers that prevent our citizens from remaining in their homes as they age. FMI contact Jean Saunders, Director.



December 2024 Newsletter
Community Matters!

*Serving the community
of Saco since 2016*

Consider joining us as a volunteer!

SHARE YOUR GIFT!

SPOTLIGHT:

AGE FRIENDLY SACO COMMUNITY LUNCHEON PROGRAM

In 2023, Age Friendly Saco (AFS) was awarded a federal grant to begin a multi-community meals program. The requirements of the grant included offering healthy balanced meals with an opportunity for socializing. Five volunteers, Glenn, Jon, Lucie, Susan and Teri, were responsible in developing today's popular community luncheons. These five volunteers are known as the Kitchen Five or "K5", a nickname created by one of our members!

Each monthly meal requires many volunteer hours of meal preparation time to meet and decide the details of the menu for 85-100 guests, test the recipes for the "made from scratch" meals, shop for food at multiple places and store the supplies. AFS is grateful to the Elks Lodge in Saco for donating the space for two storage cabinets to hold non-food items. However, K5 must still transport purchased food items to the Elks Club the morning of the luncheon. Luncheon day, K5 arrives at the Elks Club at 8:00 am but by 8 AM, K5 has been preparing/cooking portions of the meal the day prior or very early that morning. Each K5 member knows their task---kind of like organized busy bees!

"It's gratifying to us to volunteer as this "K5" group, which has created such an appreciated program."

"K5" has served 1126 meals, and given nearly 1800 volunteer hours. Outside of the luncheon program, "K5" has served meals to the Veteran residents at the Kimball Center in Saco. Through grant funding "K5" was also able to offer crock-pot cooking classes to 35 seniors.



From left to right: Susan Giffard, Teri Arenstam, Glenn Charette, Lucie Hatch, Jon Korda

Community Lunch Schedule and Menu for 2025

January 16, 2025 / chicken corn chowder, biscuit, dessert

February 13, 2025 / sliced turkey breast, mashed potatoes, vegetable, dessert

March 13, 2025 / Salisbury steak, mashed potatoes, vegetable, dessert

Meals will be served at the
Saco Elks Club

68 Ocean Park Road, Saco

Doors open at 11:30

Registration required

call (207) 710-5029

Age Friendly Saco appreciates an \$8.00 meal donation to help sustain the lunch program

Congratulations Age Friendly Mobility Shuttle....

The Age Friendly Saco Mobility Shuttle recently celebrated its first year in operation on October 23rd. Through November 2024, the Saco Mobility Shuttle has provided 843 rides. A synopsis of the places we have provided rides to are: Walmart, Hannaford, Shaws, Market Basket, Community Pharmacy, Post Office, local banks, City Hall, Saco Food Pantry, Cohen Center and Election Polls to name a few.



Outside of our regular schedule, the Shuttle has also recently commenced providing rides to the Saco Food Pantry one day per week for our immigrant community who are currently being housed in Saco.

The Saco Mobility Shuttle provides door-to-door transportation to Saco Residents aged 60 years of age or older for groceries and daily living needs. The Shuttle provides regularly scheduled stops and can also provide transportation to other business locations by request.

Currently, the Shuttle runs Monday, Wednesday and Friday from 8 AM to 1 PM. Shuttle riders must be independently mobile and must be able to embark and disembark without assistance into a passenger van with steps. For more information or to schedule a ride, call the Age Friendly Saco Mobility Shuttle at (207) 710-8527.

What is... 211 Maine

2-1-1

Maine

DID YOU KNOW.....

The Medicare Savings Program (MSP) in Maine is not new, but it has expanded to include people with higher incomes:

- **Income eligibility:** As of July 1, 2024, the income limits for MSP are:

Qualified Medicare Beneficiaries (QMB):

- \$2,322 per month for individuals (\$27,864. per year)
- \$3,152 per month for couples (\$37,824. per year)
- **Qualifying Individual (QI):**
- \$3138. per month for Individuals (\$37,656. per year)
- \$4,259 per month for couples (\$51,108. per year)

- **Program changes:** The MSP also removed the asset test and combined benefit levels. In fact, married couples with income greater than the amounts listed above may still be eligible. \$472. per month may be deducted from the spouse who has the lower medical costs to reduce the couple's income.

- **Benefits:** Depending on your income level, an individual or couple could be eligible to have their Part B premiums and Part D costs paid. These include Medicare deductibles, coinsurance, and copayments.

A person might say..... I have a Medicare Advantage Plan so I don't pay any monthly premiums. EVERYONE pays for their part D premium which is going to be \$257. per month in 2025. This premium is typically deducted from your social security payment every month so it is easy to forget about it.

This program can also pay for Part D out of pocket costs such as co-payments to your physician or other co-insurance.

The Medicare Savings Program is administered by the Department of Health and Human Services .

If you have questions or to see if you qualify, you can call the help line:

1-800-965-7476. These folks are very helpful and will call you back if you have to leave a message.

211 is a free, confidential information and referral service that connects people of all ages across Maine to local services. 211 Maine is based in Maine and available 24 hours a day, seven days a week. The specialists are trained and friendly. They know we all need help sometimes.

You can connect with these Maine specialists by phone, text or email. They are available 24 hours a day, 7 days a week. It is free and confidential.

They can provide information and/or connect you or someone you know to local programs and services that can help. You can also search their 211 online directory, then call them to discuss the options that are best for you.

211 is known as the resource where people go when they don't know where else to go.

Service Categories Include:

- Aging + Disability
- Basic Needs Crisis
- Crisis
- Education
- Family
- Food
- Health
- Housing
- Jobs
- Substance Use

Whether it's financial assistance, domestic violence, addiction treatment, health care, mental health, or heating and utilities assistance, they will talk to you to find out what you need and walk you through all the options to find the right service or program for you.

Since 2006, 211 Maine has been a statewide service. 211 Maine began as part of the national 211 movement designed to centralize and streamline access to health and human service information and resources with an easy-to-remember universal number and website for non-emergency help.

211 Maine is a collaborative effort of the United Ways of Maine, the State of Maine Department of Health and Human Services, and The Opportunity Alliance as the Contact Center partner.

Resources: Online Directory: www.211maine.org

Dial 211, Text your zip code to **898-211**

Email: info@211maine.org

Community Connector



Hi, my name is **Joe Moreshead, the new Community Connector** at Age Friendly Saco. Did you know surprisingly, that slips and falls remain a significant issue in Saco. According to Chief Dave Hamel of the Saco Fire Department and Head of EMS, the department responded to over 5,000 ambulance calls last year, with most of them related to falls.

To address this, Age Friendly Saco (AFS) has set an ambitious goal: reducing these incidents and helping residents stay safe in their homes. Together with Chief Hamel and Rebecca Lyons, Outreach Coordinator at the Saco Police Department, I'm here to help community members who could benefit from a few modifications to make their homes safer.

Our approach includes inviting residents to schedule a **free** Home Assessment. During these visits, we evaluate potential hazards like slippery rugs or dim lighting and may suggest adding grab bars or night-lights. Did you know some toilet paper holders now double as grab bars? We use a checklist developed by AARP, guiding us through each room to spot and discuss any risks.

In addition to our recommendations, AFS has a team of "handy helpers" available to make suggested adjustments, like installing grab bars or adding hallway lights, and we can provide these items when needed.

Even if you haven't had a fall, proactive safety is crucial. If you or someone you know could use a home assessment, please contact Age Friendly Saco or email me at connector.agefriendlysaco@gmail.com. Let's find ways to work together to help you feel safer and prevent those dangerous slips and falls.

A wonderful holiday present for yourself....

One of the most beneficial things you can do for yourself is considering become a member of AARP.

Both the written and email communication that you will receive will give you a great deal of useful information, ideas and provide personal benefits.

I joined over 20 years ago and continue to be pleasantly surprised at how both their newspaper, magazines and emails have educated me in a variety of ways.

Here are a few different benefits that seniors can access by joining AARP, including:

- *Insurance options. ...*
- *Healthcare savings. ...*
- *Travel benefits. ...*
- *Financial services. ...*
- *Technology assistance. ...*
- *Entertainment, shopping and dining discounts. ...*
- *Legal services. ...*
- *Education and career resources.*

It is well worth the \$16.00 per year subscription.

Your editor, Nancy Drisko

P.S. No one paid me to write this.

Disaster Preparedness, why we need it now!

The US Census Bureau projects that by 2034 people age 65 or older will outnumber those under 18- a first in the nation's history. This fact has tremendous implications for emergency management, especially as floods, wildfires, hurricanes, heat waves and other weather-related events become more severe and common. Evidence demonstrates that older adults are disproportionately impacted during these weather-related disasters. Therefore, Age Friendly Saco recently applied for and received a grant funded by the Community Connections mini-grant program to support disaster preparedness in our community. With these grant funds, Age Friendly Saco in collaboration with staff from the Dyer Library and our Fire Department, we will be providing educational programming as well as direct support in terms of defining as well as providing items recommended in emergency "go bags".

Stay tuned for more upcoming information about this important new program and if you are interested in participating in the development of this new offering, please call our office at : (207) 710-5029.



Season's Greetings!

All of us at Age Friendly Saco send our warmest wishes to each of you for a season filled with peace, laughter and warmth. May your days be brightened by the company of loved ones and your hearts filled with the promise of a wonderful new year ahead.

Thank you for being part of our community.

Happy Holidays and a Happy New Year!

PROPERTY TAX FAIRNESS CREDIT

Are you aware that you could be saving thousands of dollars by taking advantage of these property tax savings programs? According to the latest census data for the City of Saco it would appear that far more residents qualify for not only the Property Tax Fairness Credit (a State program), and in turn also the municipal match from the City of Saco. Last year only **138 residents of Saco** received the tax credits but it would appear, looking at the census data, that many more households would qualify to take advantage of these tax savings programs under the current income requirements. Since being able to apply for our municipal program depends on applying for the PTFC (Property Tax Fairness Credit), the income eligibility for this program (2023) is: **Single \$57,500 Head of Household \$75,000 Married filing Jointly or Qualifying surviving spouse \$92,500** : (<https://www.maine.gov/revenue/taxes/tax-relief-credits-programs/income-tax-credits/property-tax-fairness-credit>)

How to apply:

(1) PROPERTY TAX FAIRNESS CREDIT (PTFC)

Eligible Maine taxpayers may receive a portion of the property tax or rent paid during the tax year on the Maine individual tax return whether you owed Maine income tax or not.

Who is eligible:

Homeowners or renters who meet all of the following requirements:

- Were Maine residents for any part of the tax year;
- Owned or rented a a home in Maine during any part of the tax year and lived in that home during the tax year as the primary residence;
- Paid property tax or rent on the primary residence during the tax year;
- Meet certain income and property tax and/or rent paid limitations during the tax year; <https://www.maine.gov/revenue/taxes/tax-relief-credits-programs/income-tax-credits/property-tax-fairness-credit> and
- Are not married filing separately.

How does one apply for this refundable credit?

To claim the credit, file form 1040ME and Schedule PTFC/STFC for the tax year during which the property tax or rent was paid.

This is a state program designed to balance your income and the amount of property tax that you paid. If the amount of the property tax (and in some cases rent) paid exceeds a certain percentage of your income, you could receive a refund from the State. Also, if you have not applied for the PTFC before, it is possible to go back three years to claim refunds that would have been due you for those years. To receive the PTFC, you need to file a 1040ME income tax form every year, even if you do not owe any money or if you are no longer required to file Federal taxes. The IRS is not involved in any way, and your Social Security is not effected. Help is available to file the 1040ME.

(2) SACO SENIOR TAX ASSISTANCE PROGRAM

If you are 65+ and have lived in Saco for at least ten consecutive years as of April 1st, and have filed the 1040ME form and the PTFC by April 1st, the City will match the amount of the PTFC refund you received and apply that amount to the first half of the next property tax bill. As with the PTFC, you must apply every year. You also need to have the Homestead Exemption (<https://www.maine.gov/revenue/faq/homestead-exemption-program#q3>) and your property tax payments must be up to date. Many more Saco residents were qualified for the Tax Assistance Program last year, but did not take advantage of the program. Age Friendly Saco hopes to offer workshops next year to provide help with filing and applications. Please call our office for further information or questions about either of these significant property tax savings programs at (207)-710-5029

TAX FILING REMINDER

Our next newsletter will be in March, so we want to remind you now to be sure to get your **1040ME form filed BEFORE 4/1/25** if you plan to take advantage of the Property Tax Fairness Credit and/or the Saco Senior Tax Assistance Program. There are programs available to help file the forms. AARP Tax Aide offers free tax filing services for filing the 1040ME form. Their program is very popular, and it is necessary to make an appointment early so that the form is filed by April 1st. They start making appointments the end of January at 207-518-8579.

VOLUNTEERS NEEDED FOR TAX PREPARATION HELP

Age Friendly Saco is looking for certified tax preparers who would be willing to volunteer time to assist our older residents and E-file the 1040ME for them, so they can take advantage of the PTFC . Some of our residents are no longer required to file taxes and are reluctant to file and/or find the process very stressful. The 1040ME needs to be filled by April 1. Any help would be greatly appreciated. Please call our office for further information or to volunteer. (207)710-5029



2024 ANNUAL APPEAL



Its not too late! If you missed the opportunity to donate to **AFS' 2024 Annual Appeal**, you can scan the QR code here with your smartphone's camera, select the link and donate securely using a credit card or Pay-Pal.

Your help is greatly appreciated.

