

MARCH 2026 GUIDE

COMMUNITY RESOURCES FOR ELDERS





A summary of services and opportunities within Central Florida

Welcome to the Community Resources for Elders!
This resource directory provides an overview of the elder network in Central Florida.

It includes:

- Local, state and federal government agencies focused on serving older adults
- Descriptions and contact information for many of the larger nonprofits
- Definitions of the different types of for-profit businesses that offer support services and assistive residential housing
- Resources on staying active and healthy aging

We encourage you to begin your journey by reading Part 1: Summary of the Elder Services Network. The Orange County Office on Aging and our team of Elder Ambassadors hope you find this Community Resources for Elders directory helpful!

Community Resources for Elders is distributed by Orange County Elder Ambassador volunteers and Office on Aging staff. The Elder Ambassador initiative is a free community outreach program designed to increase awareness of elder services and opportunities in Central Florida. Volunteer Elder Ambassadors provide community education by offering **FREE** presentations to neighborhood groups, faith communities and other community organizations.

Invite an Elder Ambassador or Office on Aging staff to your next event — as a speaker or a vendor!



Orange County Office on Aging

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This document is for general resource information only and does not guarantee nor endorse providers of services, programs or care. Users are advised to consult and research agencies thoroughly. This document is to be used as a guide to the types of services available in Central Florida.

PART 1 | Summary of the Elder Services Network

CONNECTING WITH SERVICES IN THREE STEPS

STEP 1 Call Information and Referral Helpline

Information and referral helplines provide contact information for organizations that may be able to provide supportive services.

- Helplines are staffed by trained, bilingual specialists with access to a database of resources.
- Inquiries can typically be made by phone, email and, sometimes online.
- Information and referral agencies typically do not provide direct services or assistance.

Important TIPS

- Write down your questions before you call. Leave room between questions to record the answers.
- Keep a notebook to write down information, including agency contacts, services offered and eligibility requirements. Use this notebook to track the action steps you have taken.
- Always ask if there are other programs or services that might be helpful. (For example, if you're calling because your car needs to be repaired, you might also benefit from a program that helps pay past-due utility bills.)

Agency	Description	Contact Info
Elder Helpline	<p>Services for Seniors and Disabled Adults Age 18+</p> <ul style="list-style-type: none"> • Orange, Seminole, Osceola and Brevard counties. • Information: Wide range of elder services, including in-home care, health resources, utility assistance and food resources. • Conducts initial screening for many state and federally subsidized elder services. • Callers may be asked to answer questions about “activities of daily living.” (See page 6 for definitions.) • Managed locally by the Senior Resource. • Alliance and statewide by the Florida. • Department of Elder Affairs. 	<p>Senior Resource Alliance 407-514-1800 M–F 8 a.m. – 5 p.m. www.seniorresourcealliance.org</p> <p>Statewide 800-963-5337 https://elderaffairs.org/programs-services/elderhelpline-1-800-963-5337/</p>
211 Community Resources Helpline	<p>Community Resources for Individuals of All Ages</p> <ul style="list-style-type: none"> • Part of an almost national system through United Way. • Information: Wide range of community resources (e.g., housing, food banks, shelters and credit counseling.) 	<p>Dial 211 or 407-839-4357 (Staffed 24/7) www.hfuw.org/get-help/211-help/</p>
Government Helplines	<p>County Government Services and Resources for All Ages</p> <ul style="list-style-type: none"> • Orange and Seminole counties have centralized 311 non-emergency helplines. • Information: Links residents and callers with services and programs within their government organization. 	<p>Orange County Dial 311 or 407-836-3111 M–F 7 a.m. – 9 p.m., S–S 9 a.m. – 5 p.m., www.ocfl.net/311</p> <p>Seminole County Dial 311 or 407-665-0000 (Staffed M–F 8 a.m. – 5 p.m.) www.seminolecountyfl.gov</p> <p>Osceola County 407-742-2275 www.osceola.org</p>

Connecting with services in three steps (cont.)

STEP 2 Identify Other Government and Nonprofit Services

Step 2 begins with contacting the government and nonprofit agencies that were identified by each of the information and referral helplines listed in Step 1.

- Each program or agency may have different eligibility criteria.
- Many federally or state-funded programs have income guidelines that are tied to the “federal poverty guidelines.”
- These federal poverty guidelines are based on household size and are updated at least annually. Current federal poverty guidelines can be located at <https://aspe.hhs.gov/povertyguidelines>.
- Programs that use income criteria often base income thresholds on a “percentage” of the federal poverty level — that is, services may be limited to individuals living at or below 100 percent, 150 percent or 200 percent of federal poverty guidelines.
- Other common eligibility criteria include asset limits, age requirements or limits in functional abilities.
- Veterans’ benefits — The U.S. Department of Veterans Affairs has its own network of support services for veterans and/or their dependents. (See page 37)

STEP 3 Identify Fee-Based Support Services

A growing network of fee-based businesses complement the network of subsidized government and nonprofit service providers.

- The Florida Agency for Health Care Administration (AHCA) regulates most fee-based businesses including assisted living facilities, home companion agencies and home health agencies.
- AHCA operates the Florida Health Finder — <https://quality.healthfinder.fl.gov> — a web-based tool that allows the public to research businesses and professions licensed by AHCA. General instructions on how to use the Florida Health Finder website are provided on the next page.

In addition to businesses regulated by AHCA, there are several other fee-based types of businesses that provide supportive services to older adults. Many of these businesses have a national service chapter or association that either licensed members or businesses can join. This document defines several types of fee-based service industries and identifies how to connect with businesses that provide these services in Central Florida.

A Note About Memory Loss

Alzheimer’s disease is one of several types of dementia. However, dementia is not the root cause of all types of memory loss. There are numerous health conditions than can mimic symptoms of dementia, so a complete evaluation is recommended if there is a concern about dementia.

See pages 18 to 21 for more information on Alzheimer’s disease and other dementias as well as contact information for dementia-specific nonprofits and the state-funded Memory Disorder Clinics that can conduct full memory assessments to help diagnose probable causes of a person’s memory loss.

Researching Business and Services

USING THE FLORIDA HEALTH FINDER

Agency for Health Care Administration (AHCA)

This document frequently references the Florida Health Finder website — <https://quality.healthfinder.fl.gov>. This website was created by the Florida Agency for Health Care Administration (AHCA) to provide easy access to healthcare information. It provides individuals with tools to research and evaluate medical professionals and businesses regulated by AHCA. The website also has quality comparison tools, provider databases and, when available, links to deficiency reports and citations for specific facilities or businesses. Health information on medical conditions is also provided.

NOTE: AHCA was established by Florida Statutes, Chapter 20, as the chief health policy and planning entity for Florida. Key responsibilities of AHCA are to license healthcare facilities and providers, share state healthcare data and oversee the state’s Medicaid program.

HOW TO USE THE FLORIDA HEALTH FINDER

STEP 1 Visit <https://quality.healthfinder.fl.gov> to search the database of businesses regulated by AHCA.

STEP 2 Select your search option

Option 1: Search by “Locate/Proximity” Button — (Look for a red button on AHCA’s homepage)

- Searchable – Users can refine their search by entering information in one or more fields, including facility name, address, zip code, city or county location. TIP: Begin your inquiry by doing a wide search – by county – and then adding additional layers as you want to limit your results.

Data Examples:

- Residential Facilities: adult family care homes, assisted living facilities and nursing homes.
- Community Services: adult day care centers, home health agencies and homemaker companion services.
- Health Providers: hospice providers and hospitals.

Option 2: “Compare” Button — (Look for a red button on AHCA’s homepage)

- The Compare button provides a quick option to compare different businesses within select industries such as assisted living or nursing home facilities.

Compare tool examples:

- Residential Facilities: assisted living facilities and nursing homes.
- Community Services: home health agencies.
- Health Providers: health plans, hospice providers and hospitals.
- Medicaid Health Plan Report Card.

Important TIPS

- Both search options (option 1 and option 2) provide access to data on assisted living facilities, nursing homes, home health agencies, hospice providers and hospitals.
- Information on each type of service may include links to inspection reports, inspection details and any legal actions taken against a particular business.
- AHCA provides a “star” rating for nursing homes and has a link to the Federal Nursing Home Compare database that also includes a star rating system.
- AHCA also provides a list of consumer guides for different types of health businesses, including consumer guides for long-term care, nursing homes in Florida, a patient’s guide to a hospital stay and more.

Finding Elder Services Outside of Central Florida

SUMMARY OF THE ELDER SERVICES NETWORK

Structure of Federal and State Funding for Elder Services

Learning how elder services are funded and structured can help people navigate through Central Florida’s network of elder services as well as find services in other communities across the United States.

FEDERAL	Older American Act funding is under the U.S. Administration on Community Living.	<div style="border: 1px solid black; padding: 5px; margin-bottom: 5px;"> State Units on Aging (Florida Department of Elder Affairs) </div> <div style="text-align: center;">↓</div> <div style="border: 1px solid black; padding: 5px; margin-bottom: 5px;"> Regional Area Agencies on Aging (Senior Resource Alliance) </div> <div style="text-align: center;">↓</div> <div style="border: 1px solid black; padding: 5px;"> “Lead” agencies providing service (See pages 9-10) </div>
STATE	There are 57 State Units on Aging in the United States. <ul style="list-style-type: none"> In Florida, the Florida Department of Elder Affairs manages the statewide Elder Helpline and provides support programs to seniors age 60+ as well as limited services to disabled adults age 18+. 	
LOCAL	There are 655 Area Agencies on Aging in the United States that assist in planning programs for older adults. <ul style="list-style-type: none"> The Senior Resource Alliance (SRA) is the Area Agency on Aging for Orange, Osceola, Seminole and Brevard counties. SRA manages the local Elder Helpline and conducts the initial screening for many of the subsidized support services for older adults. Individuals will need to answer questions about their ability to perform activities of daily living and instrumental activities of daily living. (See table below.) 	

Finding Services Outside of Central Florida

- An internet search using the term “Area Agency on Aging” plus a city or county will provide contact information for that community’s local Area Agency on Aging and their Elder Helpline.
- This national system of Elder Helplines can connect people to the network of subsidized federal and state programming, local nonprofits, local government services and national nonprofits. Most helplines can also direct callers to the network of fee-based, for-profit services.

ACTIVITIES OF DAILY LIVING AND INSTRUMENTAL ACTIVITIES OF DAILY LIVING

Elder services professionals evaluate someone’s need for services based on the challenges they have performing activities of daily living and instrumental activities of daily living. It is helpful to have these definitions in-hand when inquiring about assistance.

Activities of Daily Living (ADLs)

1. Personal hygiene – bathing, grooming and oral care.
2. Dressing – ability to make appropriate clothing decisions and dress oneself.
3. Eating – ability to feed oneself (not ability to prepare food.)
4. Maintaining continence – both the cognitive and physical ability to use the bathroom.
5. Transferring – moving oneself from seated to standing and getting in and out of bed.
6. Walking – ability to walk within their home environment, either independently or with an assistive device.

Instrumental Activities of Daily Living (IADLs)

1. Basic communication skills – such as using regular phone, cell phone, email or internet.
2. Transportation – either by driving oneself, arranging rides or using public transportation.
3. Meal preparation – meal planning, preparation, storage and ability to safely use kitchen equipment.
4. Shopping – ability to make appropriate food and clothing purchase decisions.
5. Housework – ability to do laundry, wash dishes and maintain a hygienic home.
6. Managing medications – taking accurate dosages at appropriate times, managing refills and avoiding medication conflicts.
7. Managing personal finances – maintaining budgets, writing checks, paying bills and avoiding scams.

PART 2 | Elder Support Services and Resources

Florida Department of Elder Affairs

The Florida Department of Elder Affairs (DOEA) is the primary state agency administering support services to older adults within the state. The DOEA channels funding for many subsidized direct services through the state's eleven Area Agencies on Aging.

This network of services is divided into programs with no eligibility criteria (see below) and programs with eligibility criteria.

The DOEA's website www.elderaffairs.org has a wealth of information for the general public.

- A resource directory tab allows people to research services by topic and by county.
- Online resource documents include the Older Floridian Handbook, the Elder Update newsletter and the Consumer Resource Guide. These documents provide detailed information about the programs and services managed by the DOEA.

State Programs With NO Eligibility		
Agency	Description	Contact Info
Adult Protective Services (Elder Abuse Hotline)	<ul style="list-style-type: none"> • Protects vulnerable adults from occurrences of abuse, neglect, self-neglect or exploitation. • Partnership program with the Department of Children and Families (DCF) and the aging network in Florida. 	800-96-ABUSE 800-962-2873 www.myflfamilies.com/services/abuse/abuse-hotline
Long-Term Care Ombudsman Program	<ul style="list-style-type: none"> • Advocates on behalf of residents of longterm care facilities. • Identifies, investigates and resolves complaints made by or on behalf of residents of nursing homes, assisted living facilities and adult family care homes. 	850-414-2323 or 888-831-0404 www.ombudsman.elderaffairs.org
Serving the Health Insurance Needs of Elders (SHINE)	<ul style="list-style-type: none"> • Provides educational materials and free unbiased insurance counseling to older adults on Medicare, Medicaid, prescription drug programs, long-term care planning and insurance. 	407-514-1800 Statewide - 800-96-Elder (800-963-5337) www.floridashine.org
Senior Resource Alliance (SRA)	<ul style="list-style-type: none"> • Serves as the local Area Agency on Aging in Orange, Osceola, Seminole and Brevard counties. • Maintains the Aging and Disability Resource Center and Elder Helpline — both of which provide information and referral on senior and disability services. • Conducts initial screening for many state and federally subsidized elder services. 	407-514-1800 Statewide - 800-96-Elder (800-963-5337) www.seniorresourcealliance.org

State Programs with No Eligibility Criteria

The DOEA is responsible for the oversight and coordination of subsidized services for seniors age 60+.

- Subsidized services typically have income, asset and/or health criteria.
- In Orange, Osceola, Seminole and Brevard counties the Elder Helpline at the Senior Resource Alliance (407-514-1800) is the main entry point into this subsidized network of services. Individuals will need to answer questions about their ability to perform activities of daily living and instrumental activities of daily living. (See definitions on page 6)
- Individuals will need to disclose their income and assets.

Subsidized Network of Services

In this document, the subsidized network of older adult services is organized by who is providing the direct service.

- This page lists the services coordinated through the DOEA and the Senior Resource Alliance.
- Pages 9-10 list the subsidized services contracted and provided by local nonprofits in Orange, Osceola and Seminole counties.

Important TIPS

- Have a general idea of the person’s income and assets prior to calling.
- If there is a waitlist for services, ask when the waitlist might reopen – or if there are other programs that might help in the interim.
- Rather than ask about a specific program, ask open-ended questions since there may be other programs that can help address your need.

State Programs		
Agency	Description	Contact Info
Comprehensive Assessment and Review for Long-Term Care Services (CARES)	<ul style="list-style-type: none"> • Determines the medical eligibility for individuals applying for Medicaid nursing home services, and individuals applying for home and community-based Medicaid Waiver services. (Age 60+) 	407-540-3865 or 800-96-Elder (800-963-5337) https://elderaffairs.org/programs-services/
Emergency Home Energy Assistance for the Elderly Program (EHEAP)	<ul style="list-style-type: none"> • Provides assistance to low-income households to pay their home heating and/or cooling bill when there is a home energy crisis. (Age 60+) • See page 34 for information about additional utility bill assistance. 	407-658-1818 ext. 1022 Statewide - 800-96-Elder (800-963-5337) https://elderaffairs.org/programs-services/housingoptions/eheap/
State Medicaid Managed Care Long-Term Care (SMMC LTC)	<ul style="list-style-type: none"> • Provides Medicaid recipients with assistance in their home, in the community or in assisted living facilities. • Eligible Medicaid recipients (age 18+) are screened through the CARES program to determine if they are at a nursing home level of care and meet one or more clinical criteria. 	407-514-1800 Statewide - 800-96-Elder (800-963-5337) https://elderaffairs.org/programs-services/

State Programs with Eligibility Criteria (Cont.)

ELDER SUPPORT SERVICES AND PROGRAMS

Programs Contracted Through Local Nonprofits

- Contact the Elder Helpline for an assessment to see if you qualify for these services. Call **407-514-1800**.
- You can also contact the provider agency for more information about the program.
- Seniors First: **407-292-0177** or www.seniorsfirstinc.org
- Share the Care: **407-423-5311** or www.helpforcaregivers.org
- Meals on Wheels, Etc. of Seminole County: **407-333-8877** or www.mealsetc.org
- Osceola Council on Aging: **407-846-8532** or www.osceolagenerations.org

Agency	Description	Provider
Adult Day Services	<ul style="list-style-type: none"> • Provides structured activity programs designed to offer a safe environment for adults who have been diagnosed with dementia or Alzheimer's disease and who are unable to remain at home alone. • Adult day services not funded by the Florida Department of Elder Affairs may also serve individuals who have a disability or medical condition. (Age 18+) • More information on adult day programming is found on page 11. 	Orange: Share the Care Seminole: Share the Care Osceola: Osceola Council on Aging
Community Care for the Elderly (CCE)	<ul style="list-style-type: none"> • Part of an almost national system through United Way. • Information: Wide range of community resources (e.g., housing, food banks, shelters and credit counseling.) 	Orange: Seniors First, Inc. Seminole: Seniors First, Inc. Osceola: Osceola Council on Aging
Congregate Meals	<ul style="list-style-type: none"> • Provides meals and nutrition services in a group setting, such as a senior center. • Additional services may include social engagement activities and educational presentations. • Limited transportation may be available. (Age 60+) 	Orange: Seniors First, Inc. Seminole: Meals on Wheels Etc. Osceola: Osceola Council on Aging
Home Care for the Elderly (HCE)	<ul style="list-style-type: none"> • Provides support services and a small stipend to older adults living in their homes as an alternative to institutional or nursing home care. • Basic payments help with food, clothing and medical costs, while special payments help with necessary medical services. (Age 60+) 	Orange: Seniors First, Inc. Seminole: Meals on Wheels Etc. Osceola: Osceola Council on Aging
Meals on Wheels	<ul style="list-style-type: none"> • Provides free or low-cost nutritious homedelivered meals to the residences of homebound seniors. (Age 60+) 	Orange: Seniors First, Inc. Seminole: Meals on Wheels Etc. Osceola: Osceola Council on Aging
Respite for Elders Living in Everyday Families (RELIEF)	<ul style="list-style-type: none"> • Offers a much-needed break to family members and loved ones who are providing constant care for a frail older adult and those with Alzheimer's disease and related dementias. (Age 18+, living with dementia) 	Florida Department of Elder Affairs 1-800-963-5337

State Programs with Eligibility Criteria (Cont.)

ELDER SUPPORT SERVICES AND PROGRAMS

Provider Contact Information

In Central Florida, four agencies provide state and federal subsidized services in Orange, Osceola and Seminole counties. (See previous page for the summary of these services)

In addition to the contracted services below, these nonprofits offer a variety of other support services to older adults.

Agency	List of Services
<p>Seniors First</p> <p>407-292-0177 www.seniorsfirstinc.org</p>	<ul style="list-style-type: none"> • Lead agency for the subsidized: <ul style="list-style-type: none"> • Congregate Meal program (Orange) • Meals on Wheels program (Orange) • Community Care for the Elderly (Orange, Seminole) • Home Care for the Elderly (Orange, Seminole) • Stepping Stone Medical Equipment Bank provides new and refurbished medical equipment for free or at a nominal cost. Accepts medical equipment donations. • Public guardian in Orange and Seminole counties. Provides guardian training classes to individuals who have been appointed as guardian of a ward. (Nonprofessional guardians) • Fee-based case management, homemaker services, personal care assistance and companion services are available. • Limited transportation services are provided to neighborhood dining. Operates the City of Orlando’s Senior Tran Shuttle service at specific senior housing apartments.
<p>Share the Care</p> <p>407-423-5311 www.helpforcaregivers.org</p>	<ul style="list-style-type: none"> • Provider agency for subsidized Adult Day Services (Orange, Seminole) • Caregiver support groups and caregiver counseling are available. • Caregiver Central is a self-assessment tool to identify resources to enhance your caregiving experience.
<p>Meals on Wheels, Etc. of Seminole County</p> <p>407-333-8877 www.mealsetc.org</p>	<ul style="list-style-type: none"> • Provider agency for the subsidized: <ul style="list-style-type: none"> • Congregate Meal program (Seminole) • Meals on Wheels programs (Seminole) • Home improvement assistance and help with yard cleanup, exterior painting, minor repairs and installation of safety features. • Limited transportation services to neighborhood dining, shopping and medical appointments.
<p>Osceola Council on Aging</p> <p>407-846-8532 www.osceolagenerations.org</p>	<ul style="list-style-type: none"> • Lead agency for the subsidized network of elder services. (Osceola) <ul style="list-style-type: none"> • Adult Day Services, Meals on Wheels, Congregate Meals, Community Care for the Elderly and Home Care for the Elderly programs. • Manages apartment communities that provide affordable housing for income-eligible seniors. • Fee-based case management, homemaker services, personal care assistance and companion services are available. • Public guardianship in Osceola County. • Home repairs to improve the safety of housing owned and occupied by elders, disabled and low-income families. • Limited transportation to neighborhood dining. Shopping transportation is available at a nominal fee.

Adult day Centers

ELDER SUPPORT SERVICES AND PROGRAMS

General Information

Adult day centers offer a safe environment for adults with dementia or a functional impairment such as ALS who are unable to remain at home alone without the supervision of a caregiver.

- Offer structured activities and programs designed to engage and support participants.
- Hours of operation are typically regular weekday business hours; however, some providers may offer extended or weekend hours. Adult day centers do not operate 24 hours a day.
- May offer services on a half-day, whole-day or full-week schedule.
- Prices vary and range from full subsidy (by the agencies listed on page 10) to a sliding fee scale to full cost. Activities and programming vary significantly from one center to another.
- The median cost of adult day services in the Orlando area in 2024 was \$100/day according to the Genworth Cost of Care Survey.

Typical Services at Adult Day Centers

- Social activities
- Meals and snacks
- Personal care
- Therapeutic activities
- Transportation
- Other activities (e.g., beauty salon services, podiatry care, support groups and field trips)

Adult day centers can be operated on a nonprofit or for-profit business model; however, all providers must be licensed by AHCA.

- Information about licensed adult day centers is available on the Florida Health Finder website — <https://quality.healthfinder.fl.gov>. (See page 5 to learn more about how to use Florida Health Finder)
- The Florida Adult Day Care Association can also provide information about adult day care in Florida at 877-745-1440 or www.fadsafl.org.

Nonprofit Adult Day Centers*

***Note:** This list of adult day centers only includes centers that operate on a nonprofit model. There are more than a dozen adult day centers in Central Florida. A full list of adult day centers is available on the Florida Health Finder — <https://quality.healthfinder.fl.gov>.

Agency	Location(s)	Contact Info
Easterseals Day Break at the Miller Center	Winter Park – 32792 Orlando – 32826	407-629-4565 (Winter Park) 407-629-7881 (Orlando) www.easterseals.com
Osceola Council on Aging	Kissimmee – 34744	407-846-8532 www.osceolagenerations.org
Share the Care	Altamonte Springs – 32701 Orlando – 32804 Orlando – 32806 Winter Garden – 34787 Winter Springs – 32708	407-423-5311 www.helpforcaregivers.org

Other Elder Services Nonprofits

Central Florida has a strong network of nonprofits that support older adults and their families. This document focuses on the larger elder service nonprofits and is not intended as an inclusive directory of all the service providers in Central Florida.

- Contact the helplines on page 3 to obtain information about other nonprofit agencies providing services in Central Florida.
- Fees, if any, vary by program.
- Eligibility criteria may vary by program and/or agency

Agency	Description	Provider
Catholic Charities of Central Florida	<ul style="list-style-type: none"> • Mission Markets and food drops provide access to fresh produce and food staples. • Offers mental health services, legal aid, immigration and relocation services, limited financial aid, as well as information and referral. 	407-658-1818 www.cflcc.org
Center for Independent Living in Central Florida	<ul style="list-style-type: none"> • Supports individuals living with disabilities. • Programs include employment training, housing, mental health services, accessibility, deaf services, aging in place, as well as information and referral. 	407-623-1070 www.cilorlando.org
Florida Council on Compulsive Gambling	<ul style="list-style-type: none"> • Staffs a 24-hour confidential helpline to provide assistance to problem gamblers, their families and others who have been adversely impacted. • Offers educational resources and toolkits. 	888-236-4848 www.gamblinghelp.org
Lighthouse Central Florida	<ul style="list-style-type: none"> • Supports individuals living with visual impairment. • Adult programming includes independent living skills training, orientation and mobility training, accessible technology and braille 	407-898-2483 www.lighthousecfl.org
Neighbors Network	<ul style="list-style-type: none"> • Supports older adults who want to age in place in the home they love by assisting with services — from small to complex tasks. • Serves the communities of Winter Park, Maitland, Altamonte Springs and Eatonville. • Membership is required. 	321-209-2775 www.neighborsnetworkfl.org
Jewish Family Services	<ul style="list-style-type: none"> • Operates an emergency food pantry and offers mental health counseling and family stabilization services. • Transportation to medical appointments for older or disabled adults through the Reliable Independent Drivers for the Elderly program. 	407-644-7593 www.jfsorlando.org
Jewish Pavilion	<ul style="list-style-type: none"> • Offers social activities to independent, assisted living and skilled nursing facility residents. • Maintains the Orlando Senior Help Desk, which provides referrals to the elder network. 	407-678-9363 www.jewishpavilion.org
Rebuilding Together Central Florida	<ul style="list-style-type: none"> • Repairs and rehabilitates homes for lowincome elders, veterans, families with children and disabled adults who own their homes, but are unable to maintain them. 	407-898-3777 www.rebuildingtogethercfl.org

Who's Who in the For-Profit Network of Services

General Information

The nonprofit network of elder services is complemented by an extensive network of for-profit businesses that offer supportive services to older adults.

- Licensed by AHCA — includes traditional support services such as homemaker and companion services. The Florida Health Finder website — <https://quality.healthfinder.fl.gov> — enables individuals to research the businesses licensed in the state of Florida. See page 5 for tips on how to use the Florida Health Finder.
- Not licensed by AHCA — includes a variety of other business models such as elder move managers or senior living consultants.

The information and referral agencies listed on page 3 may be able to provide contact information for some of the for-profit businesses that offer supportive programs to seniors. In addition, many of the local nonprofits may also be able to recommend specific companies.

Important TIPS

- Write down your questions before you call. Leave room between questions to record the answers.
- Keep a notebook to write down key information, including agency contacts, services offered and eligibility requirements. Use this notebook to track the action steps you have taken.

Licensed by the Agency for Health Care Administration (AHCA)

- **Home Health Agencies** provide skilled or paraprofessional health care to individuals in a nonhospital setting such as an individual's home or assisted living facility.
 - Agencies providing skilled care, ordered by a physician, are usually Medicare-certified and provide:
 - Physical, occupational, respiratory and speech therapy as well as nursing care, medical social services, and nutritional support. Home health aides may be provided on a short-term basis. Services are supervised by a registered nurse. Payment can be covered by Medicare or insurance if a person has skilled care needs and physician writes a prescription for these home health services. The prescription covers a designated time period and is not indefinite.
 - Non-skilled agencies provide home health aides, homemaker and companion services that are generally not covered by Medicare or private insurance. Individuals can also elect to privately pay for home health care services when services are not covered by insurance. This is referred to as "private duty home care."
-
- **Homemaker and Companion Services** provides nonskilled companion services in a nonhospital setting.
 - Services include housekeeping, meal preparation, shopping, household chores and companionship.
 - Transportation may be offered to a client's appointment or other outings using the client's vehicle.
 - By law, homemaker and companions cannot dispense medications, nor can they provide hands-on personal care such as help with bathing or toileting.
 - Services are typically private pay.
 - While most businesses are licensed through AHCA, individuals who provide services on their own, with no other employees, are not required to be licensed.
 - The median cost of homemaker and companion services in the Orlando area in 2024 was \$33/hour according to Genworth's Cost of Care Survey.
-
- **Nurse Registries** act as intermediaries between individual patients and nurses, nursing assistants, home health aides, companions and homemakers for services in the patient's home.
 - Each individual healthcare worker is an independent contractor and is not a direct employee of the nurse registry.
 - Services are typically private pay.

Who's Who in the For-Profit Network of Services (Cont.)

(Not Regulated by AHCA)

General Information

This is a list of many common types of for-profit businesses that operate within the elder services network. It is not intended to be an all-inclusive list. In many cases there is a national association or certification process; however, not all providers have elected to join these national organizations.

Ageing Life Care Professionals (Care Managers) arrange, monitor or coordinate long-term care services for frail adults.

- A “care manager” may also assess a patient’s needs and develop a plan of care, subject to approval by the patient’s physician.
- Providers can elect to get certified through the National Aging Life Care Association. For a list of certified businesses, visit www.aginglifecare.org.

Certified Aging in Place Specialists (CAPS) assess homes to identify modifications that can improve a person’s ability to age in place.

- Common modifications include increased lighting, nonskid flooring, doorway widening for wheelchair access and bathroom modifications. Fall prevention recommendations can also include simple decorating redesigns such as the removal of throw rugs.
- The National Association of Home Builders manages the CAPS certification process and a directory of CAPS professionals can be found at www.nahb.org/nahb-community/nahbdirectories.

Certified Patient Advocates support individuals through diagnosis and treatment of diseases by enhancing communication with healthcare providers.

- Professional services may include coordinating with medical and health services providers and reviewing medical treatment costs and options. Advocates may also connect clients to community support services.
- Professionals may elect to become certified through the Patient Advocate Certification Board. For a list of accredited professionals, visit www.pacboard.org.

End-of-Life Doulas provide support and comfort to individuals at the end of life.

- Professionals can assist with the coordination of care, respite care, creating legacy projects to memorialize people’s lives, vigil planning and administering comforting techniques.
- There are several accrediting organizations, including the International End-of-Life Doula Association (www.inelda.org) and the National End-of-Life Doula Association (www.nedalliance.org).

Senior Living Consultants help families navigate through the process of choosing the right independent, assisted living or memory care residence for their loved one.

- Services can include care consultations, guided tours and transitional support. Services are free to families since consultants receive a commission from the residential business that is selected.
- There is no national association for senior living consultants.

Senior and Specialty Move Managers assist older adults with the physical, logistical and emotional aspects of relocating.

- Services often include helping individuals organize and plan a move, selecting items to take to the new home and identify what must be sold, donated, discarded or gifted to others.
- Providers may elect to become accredited through the National Association of Senior Move Managers. For a list of accredited professionals, visit www.nasmm.org.

Senior Real Estate Specialists are licensed realtors who have obtained an additional certification that provides them with training on the real estate needs of adults age 50+.

- Realtors are trained on downsizing, aging in place and selecting a retirement community.
- This certification is through the National Association of Realtors. A list of certified specialists can be found at <https://sres.realtor>.

PART 3 | Health Services, Programs and Support Groups

ALZHEIMER'S DISEASE AND OTHER DEMENTIAS

What is Dementia?

Dementia is a general term that describes a decline in cognitive abilities severe enough to impact a person's daily activities. Dementia is a progressive and degenerative neurological disorder caused by damage to the nerve cells or neurons in the brain. Dementia is not a part of normal aging.

- Alzheimer's disease accounts for 60 to 80 percent of dementia cases, but there are many types, each with different symptoms. Other types of dementia include vascular, Lewy Body and frontotemporal dementias. Certain diseases such as Parkinson's can have associated dementias. People can have more than one type of dementia.
- Dementia is most common after age 65 and its prevalence increases with age. However, early onset dementia can affect people in their 30s, 40s, 50s and early 60s.

General Symptoms

• Although memory loss that disrupts daily life is common, it is not always an early symptom of dementia. Other symptoms may include:

- | | |
|---|---|
| <ul style="list-style-type: none">• Changes in planning and problem solving• Difficulty completing familiar tasks• New problems with words, either in speaking or writing• Confusion with time and place | <ul style="list-style-type: none">• Changes in mood or personality• Difficulty with visual images or spatial relationships• Becoming lost in familiar locations• Withdrawal from work or social activities |
|---|---|

What You Think Is Dementia May Be Something Else

Don't automatically assume the symptoms you are experiencing are caused by Alzheimer's or another form of dementia. Numerous medical conditions can have similar symptoms. If a person's symptoms are caused by an underlying health condition, the symptoms may diminish or disappear once the underlying medical condition is treated. Some of the medical conditions that often have symptoms that mimic dementia are listed below.

- | | |
|--|--|
| <ul style="list-style-type: none">• Urinary tract infections• Delirium• Depression/anxiety• Vitamin deficiencies• Medications• Brain tumors• Substance/alcohol use | <ul style="list-style-type: none">• Stroke/subdural hematomas• Hydrocephalus (water on the brain)• Thyroid, kidney or liver disease• Sleep apnea• Lyme disease• Traumatic brain injury• Seizures |
|--|--|

Because other medical conditions can mimic the symptoms of dementia, it is important to get a medical evaluation. There are two types of evaluations:

- **Comprehensive evaluation:** A thorough assessment of a person's physical, cognitive and emotional status to determine the cause of the presenting symptoms, i.e. due to underlying medical conditions, dementia or a combination of the two.
- **Memory screening:** A quick evaluation tool that evaluates a person's cognition, including memory, but does not assess for any underlying health conditions.

Alzheimer's disease and other dementias

Memory Disorder Clinics

A comprehensive evaluation for adults experiencing the signs and symptoms of dementia is needed in order to determine if these symptoms are caused by another underlying medical condition or are due to dementia. In Florida, there are 17 state designated memory disorder clinics that offer comprehensive evaluations for adults experiencing the signs and symptoms of dementia. These in-depth diagnostic programs employ multidisciplinary teams, including neurologists, physicians and social workers to assess and develop care plans for patients in collaboration with their primary care physician. The memory disorder clinics also support patients and their loved ones through education, referral services and service-related research.

- **AdventHealth The Maturing Minds Program:** 407-392-9237
- **Orlando Health Center for Aging:** 321-841-9700
- **Health First Memory Disorder Clinic:** 321-434-7612

The AdventHealth and Orlando Health Memory Disorder Clinics serve Orange and Seminole counties as well as Lake, Polk, Sumter and Hernando counties. Osceola County is served by the Health First Memory Disorder Clinic, which is located in Melbourne, Florida. Patients are welcome to seek evaluation at the Memory Disorder Clinic most convenient for them, regardless of county of residence.

AdventHealth also operates the Center for Aging and Wellness where board-certified geriatricians and geriatric medicine fellows offer comprehensive geriatric assessments with an interdisciplinary team of medical professionals, social workers and chaplain services. Contact 407-646-7070. Comprehensive memory evaluations can also be performed by licensed neurologists with experience in diagnosing dementia.

Important TIPS

- These assessments are often covered by insurance. Ask if your insurance covers the assessment prior to your appointment.
- Ask in advance what you need to do to prepare for the assessment, including what information you should bring with you. A family member, friend or caregiver should accompany you, as it is helpful to have another person who can listen and take notes.
- It is important to share your story of what has worked for you and what has not.

Benefits of an Early Diagnosis

When someone has memory loss or other symptoms of dementia, it is important to pursue an evaluation to determine the probable underlying cause of these problems. Although people sometimes delay scheduling an appointment for a variety of reasons, there are many benefits to pursuing a comprehensive assessment when problems are first noticed:

- The concerning symptoms may just be a reflection of changes associated with normal aging.
- This may provide great reassurance and can provide a “baseline” for comparison if concerning symptoms appear in the future.
- The presenting symptoms may actually be symptoms of other conditions. If these other conditions are identified and treated, the worrisome symptoms may disappear.

The earlier the diagnosis, the greater the opportunity for the person living with dementia to actively plan for their future. The benefits can include:

- **Lifestyle Education** — Individuals living with dementia along with their caregivers and care partners can better understand and adapt as changes occur.
- **Education about Diagnosis and Research Opportunities** — Doctors and providers can better target education about possible future symptoms and disease progression to the person living with dementia and their care partners. Doctors are able to utilize available treatments which may slow progression of the disease or provide the opportunity to participate in clinical trials that may treat or slow progression of the identified dementia. Doctors are also more knowledgeable about which medications to prescribe or to avoid.
- **Care Planning** — Discussions can be held with family and friends about care-related preferences. Advance directives can be completed or updated with the diagnosis in mind.

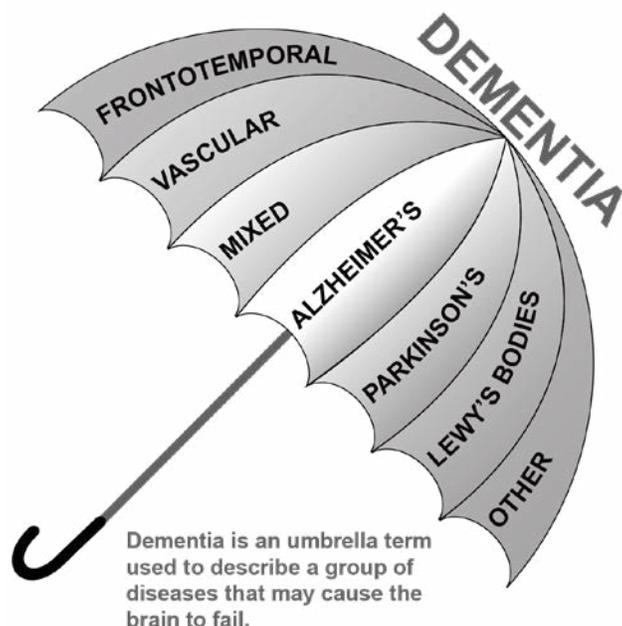
Alzheimer's disease and other dementias (Cont.)

Specific Organizations

Dementia Specific Organizations

Important TIPS

- Agencies offer educational programs and support groups that can help families better understand the disease and learn strategies for providing the best care for people living with dementia.
- Agencies can connect you with health professionals and organizations that support people living with dementia and their care partners.
- Agencies can also connect you to the latest research on clinical trials as well as local programming to support and engage individuals living with dementia.



Alzheimer's Association 800-272-3900 or www.alz.org/cnfl

- Central and North Florida Chapter serves 43 counties in Florida.
- Provides support for those affected by Alzheimer's disease and other dementias, including individuals living with the disease, caregivers and healthcare professionals.
- Advances research toward methods of treatment, prevention and, ultimately, a cure.
- Advocates on the state and federal level for the needs and rights of those facing Alzheimer's disease.
- Offers a comprehensive range of educational and support programs for people living with dementia and their families. Programming includes support groups, healthy habits classes, care planning and a caregiver college curriculum.
- Offers law enforcement and first responder training.
- Online resources include a video library and research library.

Alzheimer's & Dementia Resource Center (ADRC) 407-436-7750 or www.adrccares.org

- Local nonprofit that serves Orange and Seminole counties. All services are free of charge.
- Provides care partners (caregivers) and persons living with Alzheimer's disease or other dementias with skill building educational resources, practical planning guidance and emotional support. This includes programming for persons in the early stages of dementia.
- Provides workshops and training series to teach the care partner the importance and methods of caring for themselves. Support groups are offered throughout Orange and Seminole counties.
- Provides science-based information and training on how to reduce the risk of developing Alzheimer's disease and other dementias.
- Provides training to businesses, healthcare professionals and law enforcement, or other first responders, who wish to increase their understanding of dementia and their skill in addressing the needs of persons living with Alzheimer's disease or other forms of dementia.
- Manages the Florida State Brain Bank Post Mortem research study in central and northern Florida.

Alzheimer's disease and other dementias (Cont.)

Dementia Specific State Programs

Florida Brain Bank

- State-funded postmortem research study based at Mount Sinai Medical Center in Miami.
- Dedicated to coordinating brain donations for furthering an ongoing scientific understanding of dementia-related illnesses and ultimately curing Alzheimer's disease and other related dementias.
- Families receive one-on-one counseling and a neuropathology report that provides a definitive diagnosis—the only way to accurately know if their loved one had Alzheimer's disease or another type of dementia.
- Participants must meet enrollment criteria and complete enrollment prior to death.
- In Central Florida, the Florida Brain Bank is coordinated by the Alzheimer's & Dementia Resource Center at 407-436-7755 or www.adrccares.org.

Silver Alert

- Coordinated response between state and local law enforcement to locate a person age 60+ with irreversible deterioration of intellectual faculties (including dementia) who has gone missing while driving a motor vehicle with an identified license plate number.
- Can also be used to locate adults under the age of 60 if they lack capacity to consent.
- Silver Alert is initiated by the local law enforcement agency. As part of the response, a dynamic message on the emergency highway signage system can be utilized in the efforts to locate the missing person.

Additional Information and Statistics

- Alzheimer's disease affects more than 5.8 million Americans age 65+. It is estimated the number of older adults living with Alzheimer's will grow to 8.4 million in 2030, 11.6 million in 2040 and 13.8 million in 2050.¹
- Alzheimer's disease is a slow, progressive disease with people living, on average, three to eleven years after receiving a diagnosis. Some individuals can live 20 years or more.
- While heart disease has decreased 7.8 percent between 2000 and 2018, deaths from Alzheimer's disease have increased 146 percent.¹

Three Main Types of Alzheimer's Disease and One Subtype

- Young Onset – Symptoms become apparent between the ages 30 and 64.
- Classic Alzheimer's Disease – Symptoms become apparent between the ages of 65 and 83.
- Late onset – Symptoms become apparent at age 84 and up.
- Hippocampal-sparing Subtype – While the typical Alzheimer's disease affects the hippocampus (the brain's memory center), the hippocampal-sparing subtype mainly affects the brain's cortex, an area responsible for thoughts and actions. Thus, a person's "symptoms" may be different.

Lifestyle Prevention

- Research conducted at the Brain Health and Alzheimer's Prevention Program at Loma Linda University Medical Center indicates that individuals can adopt lifestyle changes that can prevent or slow the progression of cognitive decline as well as improve the quality of life for individuals living with dementia. These lifestyle factors include:²
- Nutrition – eating a nutrient-dense, plant-based diet
- Exercise – moving your body a minimum of 22 minutes per day
- Stress reduction is critical
- Restorative sleep is critical
- Engaging the brain and using your brain in new ways
- Other studies have found that not smoking and not drinking to excess are other important factors.

Source: ¹Alzheimer's Association, www.alz.org

²Sherzai, Drs. Dean and Ayesha. (2017). The Alzheimer's Solution. HarperOne.

Hospice Care and Services

What is Hospice?

Hospice provides supportive care for people facing terminal illnesses, with a life expectancy of six months or less, who no longer want to pursue a cure for their illness. To enroll in hospice, patients must receive a medical referral. Patients or health care surrogates can elect to discontinue hospice services at any time.

- Hospice provides palliative care and comfort from the symptoms, pain and stress that can occur at end-of-life for both the patient and their loved ones.
- Palliative care is a medical care option for anyone living with a chronic illness, not just for those enrolled in hospice. An interdisciplinary team focuses on improving a person's quality of life, while reducing the symptoms and stresses associated with chronic illness. It can be provided as the main goal of care or can be part of a curative treatment approach.
- Hospice care can be provided at home, in an assisted living facility, nursing care facility or in a hospital.
- Insurance: Medicaid, Medicare and most private insurances cover hospice services.

Levels of Care

There are four levels of hospice care that are defined by law. The level of care a patient receives is based upon their medical needs as identified by the hospice care team and attending physician. Hospice services typically do not include non-medical services such as bathing, incontinence and repositioning. It also does not cover meal preparation, running errands and companionship.

1	Routine Home Care can include, but is not limited to, routine medical services, intermittent home health aide services, physical and/or occupational therapy, medical supplies and medication.
2	Continuous Home Care is available during times of crisis when continuous care is needed for at least eight hours in a 24-hour period to manage acute medical symptoms.
3	Inpatient Care is provided when symptoms of a medical crisis cannot be managed at the patient's primary residence. Inpatient care can be provided in a hospital, nursing home or inpatient hospice house.
4	Respite Care can be offered if a patient's primary caregiver cannot meet their needs due to caregiver stress or other extenuating circumstances. Respite care involves temporarily admitting a patient to an inpatient environment to give family a needed break or respite.

Hospice Care Team

The hospice care team generally consists of a physician, nurse, medical social worker, chaplain, home health aide, therapist and bereavement counselor. Most hospice organizations also use a network of volunteers to help support patients and their loved ones.

Selecting a Hospice Provider

In Florida, the Agency for Health Care Administration licenses and regulates hospice providers. To see a current list of licensed providers, visit <https://quality.healthfinder.fl.gov> and go to "hospice" under the "compare" header. Hospices can be operated as a nonprofit or for-profit organization.

To learn more about the concept of hospice, when to consider hospice services and the types of services provided, please contact the Florida Hospice and Palliative Care Association at 800-282-6560 or visit www.floridahospices.org.

Medicare, Medicaid and Health Insurance Marketplace

Health Insurance Market Place

The Affordable Care Act of 2010 established the health insurance marketplace as the platform to offer health insurance plans to adults, families and small businesses. Operated by the federal government, this marketplace provides health plan shopping and enrollment services through websites, call centers and in-person assistance.

Note: Medicare, Medicaid and the Affordable Care Act are complicated health care products. You are encouraged to visit the online resources listed on these pages and ask questions.

NOTE: Individuals with Medicare or Medicaid coverage are not eligible to purchase a health or dental plan from the Health Insurance Marketplace.

To learn more about the Health Insurance Marketplace, visit www.healthcare.gov or call 800-318-2596. Central Florida navigators who work for the Primary Care Access Network, a local nonprofit can provide assistance. Visit www.CoveringCFL.net or call 877-564-5031.

IMPORTANT DATES TO REMEMBER

November 1	Begin open enrollment for next year's plans
December 15	End open enrollment for next year's plans
December 31	Coverage ends for current year Marketplace plans
January 1	Coverage begins for new year

Medicare

Medicare is a federal program. It is the U.S. government's health insurance program for people age 65+ who have worked for at least 10 years in Medicare-covered employment, and who are citizens or permanent residents of the United States. Individuals under age 65 who receive Social Security Disability Insurance or who have end-stage kidney disease also may be eligible for Medicare. Original Medicare (Parts A and B) does not cover dental or vision care. Medicare does not cover care in a family care home, assisted living facility, or long-term care in a nursing facility. It does cover short-term skilled care in nursing facilities if certain requirements are met.

Medicare Part A (Hospital Insurance)	Covers inpatient hospital stays and hospice care. It can also include limited home health visits and limited stays in a skilled nursing or rehabilitation facility. Most people do not pay a premium for Part A because they or a spouse already paid for it through their payroll taxes while working.
Medicare Part B (Medical Insurance)	Covers physician visits, outpatient services, many preventative services, some home health visits and durable medical equipment. Part B helps pay for these covered services and supplies when they are medically necessary.
Medicare Supplement Insurance (Medigap Coverage)	An optional private insurance can be purchased to defray out-of-pocket costs for Medicare Parts A and B. Most people pay a premium for these optional plans and you must enroll in Part B to become eligible. If you enroll during your initial Medicare enrollment period, plans are required to accept your application. If you apply for Medigap coverage at a later date, you can be disqualified due to pre-existing coverage or can be subject to higher premiums.
Medicare Part C (Medicare Advantage Plans)	Is the option to select a Medicare-approved private insurance plan. You must be enrolled in Medicare Parts A & B to select a Medicare Advantage Plan. Companies offer health plans such as a health maintenance organization (HMO), a preferred provider organization (PPO) or Special Needs Plans (SNPs). Part C plans must be as rich as Original Medicare. Each plan is different and may offer supplemental services such as dental, vision and/or limited non-medical benefits.
Medicare Part D (Prescription Drug Coverage)	Covers outpatient prescription drugs through private plans contracted with Medicare. Some people pay a monthly premium for Part D. Individuals who do not select a Part D plan during their initial Medicare enrollment period, may be subject to higher premiums.

Medicare, Medicaid and Health Insurance Marketplace (Cont.)

Important Medicare Dates and Reminders

- Always verify these dates with Medicare.gov or your provider.
- Review your plan benefits every year. Plan benefits may change as of January 1. Changes may include premium and/or co-pay increases, medication coverage changes, in-network physicians or facility changes and/or changes to ancillary benefits not required by the Centers for Medicare and Medicaid Services.

November 1	Begin open enrollment for next year's plans
December 15	End open enrollment for next year's plans
December 31	Coverage ends for current year Marketplace plans
January 1	Coverage begins for new year
January 1 to March 31	This is the Medicare Advantage Plan Disenrollment Period – a time when Medicare Advantage plans can be dropped and the policyholder may choose a different Medicare Advantage Plan or return to Original Medicare. If you choose to return to Original Medicare, you will be able to enroll in a Medicare Prescription Drug Plan (Part D Plan).

Medicare Contact Information

- Online at www.Medicare.gov or call 800-Medicare (800-633-4227).
- Florida SHINE volunteers answer questions on Medicare and provide unbiased information on the different plan options. Locally, call the Elder Helpline at 407-514-1800. Statewide, visit www.floridashine.org or call 800-96-Elder (800-963-5337).

Medicare

Medicaid is administered by states within general guidelines established by the federal government. The program is also jointly funded at the state and federal levels. Because states may elect to provide expanded Medicaid programs or coverage, Medicaid benefits may vary by state.

Medicaid provides medical coverage to qualifying low-income individuals and families of all ages. In Florida, Medicaid enrollment is typically managed by the Florida Department of Children and Families (DCF) and applications are submitted through the ACCESS Florida portal at <https://myaccess.myflfamilies.com>. Medicaid for low-income individuals who are under age 65 or disabled is called Social Security SSI-Related Medicaid. Florida residents who are eligible for SSI through the Social Security Administration are automatically eligible for Medicaid coverage. There is no need to file with DCF unless nursing home services are needed.

Important Dates to Remember

The “change period” for Medicaid recipients is based on their original enrollment into the Medicaid program. Enrollees will receive notice in advance of their change period. Questions regarding these dates should be directed to their Enrollment Broker or by calling the Elder Helpline operated by the Senior Resource Alliance at 407-514-1800.

Medicaid Contact Information

- In Florida — Online at <https://quality.healthfinder.fl.gov/medicaid/florida-medicaid-general> or call 866-762-2237.
- Nationally — Online at www.medicaid.gov.

Medicaid / Medicare Dual Eligibles

“Dual eligible beneficiaries” are enrolled in both Medicare and Medicaid. Typically, dual eligibles are enrolled in Medicare Part A and/or Part B and getting full Medicaid benefits and/or assistance with Medicare premiums or cost sharing through the Medicare Savings Program.

PART 4 | Community Support Services and Resources

RESIDENTIAL AND HOUSING RESOURCES

Independent Housing Options

Independent housing options for seniors can include traditional apartment complexes or residential communities that have been built to serve the needs of older adults. In some cases, these communities may provide limited communal services such as activity programs, transportation services and meals for residents.

- **Rents:** Housing options include market rental units as well as subsidized apartments that are either offered at a rent that is below market rate or as a sliding-fee rent that is based on a person’s income.
- **Eligibility Guidelines:** Many senior housing options have eligibility guidelines. Subsidized housing options for seniors typically have age and income guidelines. Always ask about these guidelines.
- **Age restrictions:** Most senior housing options have an age restriction. Always ask if this age restriction is tied to government approvals. If it is not, then there is a possibility that the owners may elect to change the voluntary age restrictions they have established.
- **Waitlists:** Many of the affordable housing complexes have long waitlists and each waitlist is managed separately by the apartment owner. Individuals interested in living in these affordable housing complexes should consider adding their names to the waitlists at several apartment complexes.

Agency	Description	Contact Info
Florida Housing Search	This statewide housing website allows users to search and locate affordable housing options that best fit their individual needs. Helpful tools and tenant resources are also provided. The website is supported by a toll-free call center.	877-428-8844 www.floridahousingsearch.org
Subsidized HUD Housing for the Elderly	The U.S. Department of Housing and Urban Development (HUD) website provides information on subsidized housing options funded by HUD. Age 62 is the minimum age requirement for most senior congregate housing units funded by HUD, although some units were built under a different HUD program where the minimum age is 55.	800-225-5342 www.hud.gov – search for “information for senior citizens”

Local Housing Authorities in Central Florida

- Orange County Housing & Community Development: **407-836-5150**
- Orange County Office of Tenant Services: **407-836-7368**
- Orlando Housing Authority: **407-895-3300**
- Winter Park Housing Authority: **407-645-2869**
- Seminole County Housing Authority: **407-365-3621**
- Sanford Housing Authority: **407-323-3150**
- Osceola County Housing Office: **407-742-8400**

Residential and Housing Resources (Cont.)

Assistive Residential Housing Options

Adult Family Care Homes

- Private homes for up to five elderly adults or adults with disabilities; owner lives on-site.
- Provide housing, meals, personal care, medication assistance, supervision, health monitoring, transportation, and social activities.
- Typically private pay; may accept long-term care insurance or VA Aid & Attendance program.

Assisted Living Facilities (ALFs)

- Full-time housing for individuals needing help with daily activities but not 24-hour nursing care.
- Services include housing, meals, personal care, medication management, supervision, health monitoring, limited transportation services, housekeeping, and social activities. Utilities and cable services are typically included in the cost.
- Can obtain additional specialty licenses from AHCA to provide limited mental health or nursing services.
- Vary in size and layout; some offer apartments and secure memory care for individuals living with dementia.
- Mostly private pay; may accept long-term care insurance, VA Aid & Attendance, or state supplementation through the Florida Department of Children and Families.
- Median Orlando cost (2020): \$3,700/month according to Genworth's Cost of Care Survey.
- Regulated by AHCA.

Skilled Nursing Facilities (SNFs)

- Provide 24-hour nursing care, meals, personal care, supervision, health monitoring, and rehabilitation therapies.
- Serve individuals with significant physical or cognitive needs; may offer secure memory care.
- Short-term rehab may be covered by Medicare; long-term care covered by Medicaid (if eligible), long-term care insurance, or private pay.
- Median Orlando cost (2020): \$9,125/month (semi-private), \$9,703/month (private) according to Genworth's Cost of Care Survey.
- Licensed by AHCA.

Continuing Care Retirement Communities (CCRCs)

- CCRCs are private residential communities with accommodations for independent living, assisted living and private residential communities offering independent living, assisted living, and nursing care on one campus.
- Typically private pay with entrance and monthly fees.
- Residents usually start in independent living and transition as care needs increase.
- Assisted living and nursing components regulated by AHCA; independent living is not.

Transportation Resources

LYNX - Regional Transportation Provider

- Service area: Orange, Osceola and Seminole counties.
- Bus service: Traditional fixed route bus services via buses that are Americans with Disabilities Act (ADA) accessible. Bus passes are discounted for seniors age 65+ and for customers with disabilities.
- Paratransit service: ACCESS LYNX provides shared ride “door-to-door” trips that do not follow fixed routes or timetables. This system picks people up at their place of origin and drives them to their destination. Individuals must complete an application and meet the eligibility guidelines of the ADA or Transportation Disadvantaged programs. (Medicaid trips are provided by the Medicaid provider, not LYNX.)
- LYNX also operates the downtown Orlando LYMMO, SunRail and several NeighborLink services in specific communities.
- Contact LYNX at www.golynx.com or 407-841-5969.
- Contact ACCESS LYNX at 407-423-8747.

Other Transportation Options

- **Medicaid Recipients** — In Florida, Medicaid providers cover non-emergency transportation services to clients who have no other means of transportation to their Medicaid-covered services and appointments. Medicaid recipients should contact their Medicaid provider or a choice counselor in the Central Florida “Area 7” at 877-711-3662.
- **American Cancer Society** — The Road to Recovery program provides limited free transportation to cancer patients who need rides to and from their cancer-related medical appointments. Contact the American Cancer Society at 800-227-2345.
- **U.S. Department of Veterans Affairs** — The Veterans Transportation Services provides qualifying veterans with limited free transportation services to and from their participating VA medical centers. Contact the Orlando VA Medical Center at 407-631-1000.

Other Options

Contact the helplines on page 3 to see if additional transportation services are available. Some nonprofit programs such as the congregate meals program or adult day centers offer limited transportation to/from their services. Some forprofit organizations, such as homemaker and companion agencies, may also provide limited transportation for their clients.

Safe Mobility for Life Website

The Safe Mobility for Life website — www.safemobilityfl.com — provides centralized information on transportation resources for older adults. This website is maintained by the Florida Department of Transportation. Website information includes:

- **Aging Road Users** — Information on driver assessments, driver licensing in Florida and driver wellness. A pdf copy of the Florida Guide to Safe Mobility for Life can be downloaded from their website.
- **Aging in Place** — 511 traveler information. Transportation design information on how to improve the driving experience for aging road users.
- **Vehicle Section** — Information on adaptive equipment, driver rehabilitation specialists and new technologies. CarFit event information where aging road users can obtain information on how to improve the fit of their vehicle for their safety and comfort.
- **Resources Section** — Information to families and caregivers on dementia, healthcare providers and law enforcement resources.
- **Find a Ride Section** — An online database where users can input their origin and destination and obtain a list of fee-based transportation providers that provide services in that area. This database has its own website www.findarideflorida.org.

Legal Resources

Elder Law

- Elder law is an area of the law focused on helping people preserve their independence, financial security and dignity when age or disability affects them. Elder law attorneys also specialize in assisting family members with navigating these issues and settling the estate after their loved one dies.
- This field of law includes estate planning (wills, trusts, living wills, durable power of attorney and health care surrogates), probate, trust administration, Medicaid planning, VA planning, Social Security and disability benefits and appeals, retirement planning and guardianship.
- Attorneys can elect to pursue an additional certification in elder law, although this designation is not required to practice in this area of law. Attorneys who have pursued the certified Elder Law Attorney designation have passed specific testing on the different subject areas within this field.
- A list of certified Elder Law Attorneys is available on the Florida Bar website www.floridabar.org. In addition, most local bar associations have a list of attorneys who specialize in the field of elder law.

Low-Cost Legal Options and Services

Agency	Description	Contact Info
Legal Aid Societies of Orange, Osceola and Seminole counties	<ul style="list-style-type: none"> • Provide free or reduced cost legal services for low-income residents. Income eligibility requirements. • Each bar association maintains a list of attorneys that are certified in elder law. 	Orange County 407-841-8310 www.legalaidocba.org Osceola County https://osceolabar.org/laso/ Seminole County 407-834-1660 www.scbalas.com
Community Legal Services of Mid-Florida	<ul style="list-style-type: none"> • Provides free legal aid for low- to moderate income residents in 12 counties in Central Florida, including Orange, Seminole and Osceola counties. 	800-405-1417 www.clsmf.org
Office of the Attorney General	<ul style="list-style-type: none"> • Protects citizens in cases of Medicaid fraud. • Defends the state in civil litigation cases and represents the people of Florida when criminals appeal their convictions in state and federal courts. • Oversees the Seniors vs. Crime program and protects Florida consumers from various types of fraud. 	866-966-7226 (Fraud Hotline) 800-321-5366 (Lemon Law) http://myfloridalegal.com Seniors vs. Crime 800-203-3099 www.seniorsvscrime.com
Senior Legal Helpline	<ul style="list-style-type: none"> • Provides free legal advice and some services by telephone to eligible Florida residents ages 60+ on civil (not criminal) legal matters. • Program of the Florida Department of Elder Affairs. 	888-895-7873 www.law.elderaffairs.org/legal-services/florida-senior-legalhelpline/

Guardianship (Florida Courts)

General Information

Guardianship is the legal process by which the courts make a legal determination to restrict a person's ability to manage their own affairs. The legal term for this person is "the ward." During this legal determination, the court designates a "guardian" or person to act on behalf of the ward's person and/or property. Guardians can be a qualified family member, a private guardian or a public guardian. Guardianship is only warranted when no less restrictive alternative – such as durable power of attorney, trust, health care surrogate or proxy, or other form of pre-need directive – is found by the court to be appropriate and available.

Florida Law Governing the Guardianship Process

Florida Statute Chapter 744 establishes the laws and governance of the guardianship process in Florida, including the legal process for making an adjudication of incapacity and the appointment of guardians. It explains the types of guardianships, the powers and duties of guardians and the oversight of this process.

- **Temporary freeze of assets** — Details how families, caregivers or their legal representatives can petition the courts to temporarily freeze the assets of a vulnerable adult to prevent exploiters from emptying the bank or other financial accounts. The injunction is temporary in nature and provides for a full hearing and due process for all parties within 15 days of entry of the initial temporary freeze, or the court can extend the freeze if necessary.

Contact Information

Local Resources — In Florida, the guardianship process is administered by the Circuit Court system.

- Ninth Judicial Circuit Court serves citizens in Orange and Osceola counties. Call **407-836-6058**.
- Eighteenth Judicial Circuit Court serves citizens in Brevard and Seminole counties. Call **407-665-4330**.

Regulation and Oversight — The statewide Office of Public & Professional Guardians within the Florida Department of Elder Affairs is responsible for oversight of Local Resources — In Florida, the guardianship process is administered by the the public and professional guardianship process.

- Primary responsibilities:
- Oversees the 17 local Offices of Public Guardianship in Florida that manage the cases of individuals the court has determined need a guardian and who do not have adequate income or assets to afford a private guardian — and, there is no willing family or friend to serve.
- Licenses and regulates all public and professional guardians in Florida.
- Receives complaints against public and professional guardians, investigates these complaints and, if deemed appropriate, disciplines guardians who are in violation of Florida law.
- Contact: Call **850-414-2381** or visit <https://elderaffairs.org/about-us/doea-forms/>

Mandatory Reporting!!!

Florida Law requires anyone who suspects a vulnerable adult has been abused, neglected or exploited to file a report. To report suspected cases of abuse, contact the Elder Abuse Hotline. Reports are anonymous.

- Call — **800-96-ABUSE (800-962-2873)**
- Visit — www.myflfamilies.com/services/abuse/abuse-hotline

Elder Abuse and Exploitation

General Information

Elder abuse is the intentional or neglectful acts by a caregiver or trusted individual that lead to, or may lead to, harm of a vulnerable adult. Elder abuse can also include acts of omission. Florida law defines a vulnerable adult as a person age 60+ or a disabled adult age 18+ who suffers from a physical or mental incapacity that restricts the person's ability to perform normal activities of daily living. Florida law also allows for reporting self-neglect, when a vulnerable adult is unable to maintain their own physical and mental health.

Florida Laws Governing Elder Abuse and Exploitation

- Florida Statute Chapter 825 governs abuse, neglect and exploitation of elderly persons and disabled adults.
- Florida Statute Chapter 415 governs adult protective services and the investigation of abuse, neglect and exploitation.

General Warning Signs of Abuse

- Changes in behavior or attitude.
- Sudden depression.
- Uncomfortable, tense or restrained communication between senior and their caregiver.
- Hints at being abused or openly talks about it, jokes about it or even takes lightly of it.
- Caregiver unable to cope with stress.
- Substance abuse with caregiver or one's self.

Types of Abuse

Physical/Sexual Abuse

- Physical harm to or sexual abuse of a vulnerable adult.
- Warning signs include unexplained scratches, cuts, welts, bruises, burns, broken bones or bedsores. Unexplained sexually transmitted diseases is another sign.

Psychological/Emotional Abuse

- Verbal or mental abuse of a vulnerable adult.
- Warning signs include isolating a vulnerable adult, verbal aggression, demeaning or controlling behaviors or being overly concerned about spending money on the part of a trusted adult.

Neglect

- Failure or omission on the part of the caregiver to provide the care, supervision and services necessary to maintain the physical and mental health of a vulnerable adult.
- Warning signs include lack of basic hygiene, adequate food, unexplained weight loss and/or medical care. Homes without adequate facilities, in disrepair or having safety hazards are other examples of neglect. Physical signs of neglect can include untreated bed sores or pressure ulcers. A vulnerable adult confined to a bed and left without care or a person living with dementia left unsupervised are other forms of neglect.

Self-Neglect

- Failure or omission on the part of the vulnerable adult (not caused by a caregiver) to provide the care, supervision and services necessary to maintain their own physical and mental health.
- Warning signs: See neglect.

Financial Abuse/Exploitation

- Occurs when a person who stands in a position of trust and confidence with a vulnerable adult then knowingly (by deception or intimidation) obtains or uses (or endeavors to obtain or use) a vulnerable adult's funds, assets or property with the intent to temporarily or permanently deprive the vulnerable adult of its use or funds.
- Examples: Having the vulnerable elder sign legal documents or transfer property when the person is unable to comprehend the meaning of the transaction. It can also be when a vulnerable adult "voluntarily" gives uncharacteristically excessive financial reimbursement or gifts in exchange for needed care and companionship. Other forms of financial abuse or exploitation occur when a caregiver has control of a vulnerable adult's assets but fails to provide for the person's needs.

PART 5 | Active Aging Resources

Definition

The World Health Organization defines healthy aging “as the process of developing and maintaining the functional ability that enables well-being in older age.” It is about staying active and involved.

Active aging is more than staying healthy, eating right and physical exercise. It is about having the ability to engage in the activities that you value – whether it is physical activity, creative pursuits or social activities. Research consistently and continually documents the importance of leading a life with purpose at every stage of life.

This active aging section covers:

- Senior center activities in Central Florida
- Volunteer and employment opportunities targeted to older adults
- Lifelong learning in Central Florida and online

These resources are only a small selection of the numerous active aging opportunities that exist. The helplines listed on page 3 can connect you with more opportunities both in Central Florida and beyond. The agencies listed in this resource document may also have active aging opportunities, including a need for volunteers.

As you begin your journey to healthy and active aging, start with a reflection on what activities you enjoy, what skills you want to share or hone and what activities fulfill your sense of purpose. Then customize your healthy aging plan around what empowers YOU!

Senior Centers and Recreational Activities

Every day, more than one million older adults in the United States visit a local senior center to stay active through exercise, the arts, games and social events. Common activities at Central Florida’s senior centers are exercise classes or equipment, billiards tables, arts and crafts programming, card or board game clubs as well as educational classes. Programming is provided either for free or for a nominal charge. While most centers are operated by a local government, nonresidents of the municipality or county are often able to attend.

Each senior center in Central Florida has a different network of programming and a unique feel and ambiance. Each center welcomes visitors. Take time to tour several senior centers so that you can discover which center offers programming that meets your interests and needs. While you are at visiting a center, ask for a calendar of events for the current month.

Community Action Centers

Programming for seniors can also be found at many of the community centers in Central Florida. These centers serve residents of all ages. In addition to dedicated programming for seniors, there are often youth programming and services that help people in need.

East Orange: 407-254-9610 12050 E Colonial Dr Orlando, FL 32826	Multicultural: 407-836-8404 7149 W Colonial Dr Orlando, FL 32818
Hal P. Marston: 407-836-8484 3933 W.D. Judge Dr Orlando, FL 32808	Pine Hills: 407-254-9100 6408 Jennings Rd Orlando, FL 32818
Holden Heights: 407-836-6777 1201 20th St Orlando, FL 32805	Taft: 407-254-1950 9450 S Orange Ave Orlando, FL 32824
John H. Bridges: 407-254-9449 445 W 13th St Apopka, FL 32703	Tangelo Park: 407-254-9279 5160 Pueblo St Orlando, FL 32824
Maxey: 407-254-1970 830 Klondike Rd Winter Garden, FL 34787	

Senior Centers (Cont.)

Parks and Recreation

Managing 114 parks and facilities across 15,000 acres, the department offers seven recreation centers with fitness centers, two senior recreation centers, 56.7 miles of trails, over 18 pickleball courts, 14 dog parks, 11 boat ramps, one pool and six splashpads — promoting active, outdoor living for all ages.

Visit www.orangecountyfl.net/CultureParks/SeniorCenters.aspx or call **407-836-6200**

Marks Street Sr. Rec. Complex:
407-254-1066
99 E Marks St. Orlando, FL 32803

Renaissance Sr. Center:
407-254-9070
3800 S Econlockhatchee Trl Orlando, 32829

Senior Centers Located in Orange, Seminole and Osceola Counties

In Orange County

Beardall Sr. Center:
407-246-4440
800 Delaney Ave. Orlando, FL 32801

Maitland Sr. Center:
407-875-2849
345 S Maitland Ave. Maitland, FL 32751

Fran Carlton Center:
407-703-1784
11 N Forest Ave. Apopka, FL 32703

Thomas Ison Center:
407-592-4498
1701 Adair St Ocoee, FL 34761

Jessie Brock Comm/Sr. Center:
407-656-4155
310 N Dillard St. Winter Garden, FL 34787

Winter Park Comm Center: 407-599-3275
721 W New England Ave Winter Park, 32789

Claudia Allen Sr. Center: 407-246-4461
1840 Mable Butler Ave Orlando, FL 32805

Orange County Senior Center: 407-836-7446
7149 W Colonial Dr Orlando, FL 32818

In Seminole County

Casselberry Rec Center:
407-262-7700 ext. 1575
200 Triplet Lake Casselberry, FL 32707

Westmonte Rec Center:
407-571-8740
624 Bills Ln Altamonte Springs, FL 32814

Lake Mary Sr. Center:
4407-585-1466
911 Wallace Ct Lake Mary, FL 32746

Winter Springs Sr. Center:
407-327-6554
400 N Edgemon Ave Winter Springs, 32708

Sanford Sr. Center:
407-688-5129
401 E Seminole Blvd Sanford, FL 32771

In Osceola County

Osceola Council on Aging
407-846-8532
700 Generation Pt Kissimmee, FL 34744

"It's essential to keep moving, learning and evolving for as long as you're here and this world keeps spinning." — Rasheed Ogunlaru, acclaimed life and leadership coach.

Volunteer and Employment Training Opportunities

Volunteering

Consider volunteering! Volunteering can help you boost self-esteem and happiness, lower stress and can even contribute to a longer life. Volunteering also helps build a stronger Central Florida community. Many local nonprofits rely on volunteers to provide support services to Central Floridians. There is a volunteer opportunity for everyone, whether it is a one-time event or an ongoing commitment to a local program. Experience is typically not required — your time and enthusiasm are often all you need to get started in making a difference. If you can't find an opportunity to fit your interest, consider your own talents and pitch a volunteer opportunity to an elder services provider. **Just ask!**

Volunteers for Community Impact is a great place to start!

- Volunteers for Community Impact is a local nonprofit that matches individuals with a variety of volunteer opportunities.
 - Manages three federal volunteer programs for adults age 55+ in Central Florida. The Foster Grandparents Program provides income-eligible seniors with a small stipend for volunteering at host agencies that support disadvantaged youth.
 - RSVP volunteers serve at dozens of locations addressing food insecurity, building student achievement and assisting the homeless, veterans and military families.
 - Senior Companion Program volunteers provide supportive, individualized services to help older adults with special needs maintain their dignity and independence.
 - Call 407-298-4180 or visit www.vcifl.org.

Other Volunteer Opportunities

Central Florida has numerous other volunteer programs. Almost all the nonprofit and government agencies listed in this document welcome volunteers. Several programs such as Meals on Wheels, Neighbors Network, SHINE and the Long-Term Care Ombudsman program rely heavily on volunteers to provide services to elders in need.

Additional volunteer opportunities can be discovered by contacting the helplines on page 3. There are also several online volunteer matching services, that allow local organizations to list their opportunities. Two of the larger online volunteer portals are listed below. An online search will provide a list of other platforms.

- Volunteerflorida.org — Florida's official volunteer platform.
- Volunteermatch.org — The largest national platform.

“The best way to find yourself is to lose yourself in the service of others.” — Mahatma Gandhi

Employment Training

Agency	Description	Contact Info
Goodwill Industries	<ul style="list-style-type: none"> • Assists individuals in their efforts to secure employment. • Job skills programs include vocational evaluations, direct placement services, employee development services and computer skills training. 	407-857-0659 www.goodwillcfl.org
Senior Community Service Employment Program (SCSEP)	<ul style="list-style-type: none"> • Provides employment training and professional development to low-income individuals 55+ who are unemployed. • Eligibility requirements exist, including age and income. • Enrolled participants in the program are paid a stipend and partnered with a local business as “support staff” to develop and upgrade their skills while they are looking for permanent employment. • Locally, the program is managed by the AARP Foundation. 	800-405-1417 www.clsmf.org

Continued Learning Opportunities

Today, there is an ever-growing list of opportunities to learn something new. Continued learning comes in all shapes and sizes, whether you're an expert in your field and just want to sharpen your skills, or you're a novice wanting to learn a new skill. An abundance of both formal and self-paced educational classes to fit your interest and skill levels are available throughout Central Florida and online. Several opportunities are listed below. To discover more lifelong learning opportunities, call the helplines on page 3, ask your friends or check with your local librarian.

Keeping mentally active and engaged is important for your well-being at any age and is a key component to healthy aging. Central Florida's continued learning opportunities are boundless, and you might just find learning is lovelier the second time around.

Lifelong Learning in Central Florida

Agency	Description	Contact Info
Life @ UCF (Learning Institute For Elders)	<ul style="list-style-type: none"> • Nonprofit coordinates non-credit, learning experiences taught by UCF faculty and talented professionals who share their knowledge and passions in weekly presentations. • Annual membership is required and covers all seminars. Age 50+. • Additional benefits include a special parking decal, library privileges, free admission to sporting events and reduced-price tickets to musical and theatre events. 	407-823-5433 www.life.ucf.edu
Celebration Lifelong Learning	<ul style="list-style-type: none"> • Offers non-credit learning classes on the arts, culture, science, technology, health and personal enrichment. • Membership is required. Members can then sign up and pay for classes of interest. • Open to all adults. 	321-595-5905 www.celebrationlifelong.org

Other Lifelong Learning Opportunities

State College Tuition Fee Waiver Programs

By law, each of Florida's state universities and colleges waive tuition and fees for Florida residents age 60+. These waivers enable residents to audit college classes, if space is available.

Credit hours cannot be applied to a degree for audited classes. Each state university and college maintains their own program.

- University of Central Florida – www.registrar.ucf.edu/senior-citizen-audit-request or 407-823-3100
- Seminole State College – www.seminolestate.edu/catalog/studentinfo/registration/seniorcitizens or 407-708-2050
- Valencia College – <https://valenciacollege.edu/admissions/admissions-records/registrationdetails> or 407-582-6688 or 407-582-6755

Online College and Educational Programs

Hundreds of universities across the country and around the world, including Ivy League universities, offer free courses or lectures to the general public. Topics range from computer science, mathematics, social sciences and health and medicine to business development, personal enrichment and the arts. Classes are self-paced, non-credit (do not apply to a degree) and do not include access to the professional presenting the material. A google search for “universities with free online courses” will generate a list of available options.

In addition to the formal programs offered at universities, there are also a variety of lecture-based seminars online. Some of the more well-known programs include Khan Academy and Ted Talks.

Continue Learning Opportunities (Cont.)

Computer Training Classes in Central Florida

Renaissance Senior Center

- Volunteers offer computer training classes for adults age 50+ at the Renaissance Senior Center.
- Focus is on computer basics, and attendees may be asked to bring their own devices.
- Call 407-254-9070.

Computer Classes at Libraries

- Many of the library branches offer free or low-cost computer training to library card holders.
- Classes range from teaching basic computer skills to computer programming.
- The Orange County Library System also maintains the Melrose Center at the Downtown Orlando Library. The center provides classes and training in technology, video and audio production studios as well as fabrication and simulation labs.
- Contact your local library for available programming.

Other Continued Learning Opportunities

Central Florida is home to a host of other life-long learning opportunities. If there's another subject that interests you, consider reaching out to other organizations that have a strong background in providing educational learning.

Nonprofits	<ul style="list-style-type: none"> • Many nonprofits provide seminars and classes in their subject area. • For example, the Alzheimer's Association (800-272-3900) and the Alzheimer's & Dementia Resource Center (407-436-7750) offer seminars on healthy eating and other strategies to enhance brain health.
Libraries	<ul style="list-style-type: none"> • Local libraries often host regular seminars and classes targeted to the interests of older adults. • For example, the Orange County Library System hosts the monthly LIFE Information for Elders (LIFE) series, offers sewing and cooking classes and provides access to online learning opportunities.
Local Governments	<ul style="list-style-type: none"> • City, county and state governments offer a wide-range of trainings to local residents. • Many government agencies offer citizen academies on such topics as local government operations or law enforcement operations. • Each county in the United States has a Cooperative Extension agency that provides educational classes that are research based.
Health Insurance Companies	<ul style="list-style-type: none"> • Your health insurance company may offer free classes, sponsor a community room for activities or fund exercise programs such as Silver Sneakers.
Faith Communities	<ul style="list-style-type: none"> • Many faith communities have an active aging group that is open to the community. • Activities offered by each faith community differ but may include exercise classes, educational seminars and travel adventures.

ORANGE COUNTY GOVERNMENT RESOURCES

Orange County Office on Aging

The Orange County Office on Aging (OOA) produces educational documents to help local older adults and their families connect with local resources and outreach opportunities. This Community Resources for Elders document was produced by the Office on Aging. The OOA also produces several other resource documents. Visit www.ocfl.net/seniors.

- **OOA e-newsletter** delivers monthly updates on Central Florida programs, major events, and national aging research.
- **Community Partnership Meetings** are open to all organizations serving older adults. Join us to hear featured speakers, share your events and programs, and engage in meaningful discussions on key aging issues.
- **LIFE Information for Elders** offers monthly and quarterly educational seminars featuring expert speakers who share valuable information and resources on a variety of aging topics.
 - ◊ Downtown Series is our monthly program held at the Downtown Orlando Library.
 - ◊ Branching Out Series invites residents to join us quarterly at libraries across the county.
 - ◊ Branching Out en Español Series offers a quarterly seminar conducted fully in Spanish.
 - ◊ LIFE on the Big Screen features a brief seminar followed by a related movie.
- **Senior sensitivity training** is offered to community groups and local businesses. This 90-minute “hands-on” class enables attendees to experience the visual, audio and movement challenges that may occur as one ages.
- **The Elder Ambassador Program** is a volunteer outreach effort to increase awareness of elder services and opportunities in Central Florida.

Additional Orange County Programs

This document lists only a small sample of the programs and services in Orange County. Contact Orange County’s helpline to discover additional services. Residents of Seminole and Osceola counties are encouraged to contact their helplines to discover the local government programs in their communities. See page 3 for helplines for Orange, Seminole and Osceola counties.

Educational Programs

Agency	Description	Contact Info
Cooperative Extension	<ul style="list-style-type: none"> • Teaches healthy actions to age well, including senior nutrition, healthy meals for one or two, behaviors to reduce chronic illness, Florida-friendly gardening, finance and budgeting, as well as maintaining a safe and healthy home for aging in place. • An educational partnership between the University of Florida IFAS and Orange County. 	407-254-9200 http://orange.ifas.ufl.edu
Family Self-Sufficiency Program	<ul style="list-style-type: none"> • Provides assistance with career counseling, budgeting, adult basic education, job training, housing, job placement, transportation and other services. • Offers referrals to many community based organizations, services and programs. 	407-836-9333 www.orangecountyfl.net/CommunityFamilyServices/EmploymentAssistance.aspx
Senior Academy	<ul style="list-style-type: none"> • Educates seniors on how to reduce their chances of being a victim of fraud at this six-week class offered by the Orange County Sheriff’s Office 	407-254-7375 or 407-254-7000 www.ocso.com

Orange County Government Resources (Cont.)

Support Services Programs

Agency	Description	Contact Info
Crisis Assistance Program	<ul style="list-style-type: none"> Provides one-time financial assistance to Orange County citizens who are experiencing a temporary crisis in paying their mortgage, rent or utilities. Families must be able to show financial stability once assistance is provided. 	407-836-6500
Family Resource Program	<ul style="list-style-type: none"> Provides case management and financial assistance to low-income individuals with healthrelated issues that may result in temporary or permanent disability. Individuals must be able to show financial stability once assistance is provided. 	407-836-8466 or 407-836-6534
Orange County Funding for Non-Profit Agencies	<ul style="list-style-type: none"> Funds non-profit senior services including, but not limited to, recreation programs, nutritionally balanced meals as well as arts and crafts. 	407-836-7610
PCAN (Primary Care Access Network) Health Services	<ul style="list-style-type: none"> Provides healthcare services to underinsured and uninsured Orange County residents. Services vary by location and may include pediatrics, adult primary care, specialty care, dental, laboratory, eye clinic or pharmacy. 	407-836-PCAN (7226) www.pcanorangecounty.com

Housing Support Programs

Agency	Description	Contact Info
Housing Rehabilitation Programs	<ul style="list-style-type: none"> Assists very low-income homeowners in correcting code violations and deteriorating conditions. Requires homeowners to have owned and lived in the home a minimum of one year. 	407-836-5150
Limited Income Senior Homestead Exemption	<ul style="list-style-type: none"> Offers property tax exemptions to qualified homeowners. Tax exemption programs offered by Orange County Property Appraiser Programs include Limited Income Seniors, Veterans, Disability, as well as Widow and Widower exemptions. 	407-836-5044 www.ocpaf.org
Senior Climate Efficiency Program	<ul style="list-style-type: none"> Provides qualifying low-income homeowners age 60+ with HVAC replacement or system upgrades. 	407-836-0918
Utility Bill Assistance	<ul style="list-style-type: none"> Provides assistance to eligible low-income Orange County residents by paying their home water, heating, and/or cooling bill when there is a home utilities crisis. This Low-Income Home Energy Assistance Program (LIHEAP) is a federally funded program similar to EHEAP (Elderly Home Energy Assistance program), which is for Central Floridians aged 60+, and is managed by the Senior Resource Alliance. (See page 8.) The Low-Income Household Water Assistance Program (LIHWAP) is a federally funded program aimed at assisting low income Floridians in paying water utilities. 	LIHEAP/LIHWAP: 407-836-7429 EHEAP: 407-658- 1818 Ext. 1022

Orange County Government Resources (Cont.)

Additional Programs

Agency	Description	Contact Info
Disability Assistance	<ul style="list-style-type: none"> • Provides information on disability services at the local, state and federal levels. • Focus is on the Americans with Disabilities Act (ADA). 	407-836-6568 https://www.ocfl.net/FamiliesHealthSocialSvcs/DisabilityServicesReferrals.aspx
Disaster Sheltering for Special Needs Population	<ul style="list-style-type: none"> • Offers special needs shelters during declared emergencies for people who need assistance during evacuations or sheltering. • Individuals needing assistance are encouraged to register with the Special Needs Registry throughout the year. 	Call 311 or 407-836-3111 www.ocfl.net/ems
Consumer Protection	<ul style="list-style-type: none"> • Investigates consumer complaints that occurred in Orange County within the past two years and assists with resolving the disputes. • Offers free educational seminars on protecting yourself from scams and deceptive business practices. 	407-836-3111 https://www.ocfl.net/NeighborsHousing/ConsumerProtection.aspx
Property Fraud	<ul style="list-style-type: none"> • By registering for a property fraud alert, property owners will be notified if any documents with your name are recorded in the Orange County Official Records. • Property owners must register for this free service with the Orange County Comptroller. 	https://pfa.fidlar.com/FLOrange/
Financial Empowerment Center	<ul style="list-style-type: none"> • Provides one-on-one financial counseling sessions with a professional financial counselor. • Sessions focus on budgeting, increasing savings, reducing debt, establishing and improving credit scores and more. 	407-648-4567, opt. 3 https://habitorlando.org/FEC/
Orange County Recovers	<ul style="list-style-type: none"> • The program helps citizens of Orange County and its municipalities repair, rebuild or replace an eligible home with remaining damage from Hurricane Ian. 	321-329-5350 https://orangecountyrecovers.com
Senior Safety (Triad)	<ul style="list-style-type: none"> • Encourages residents and businesses to participate in the local Triad program, which is focused on reducing the victimization of seniors. • Program of the Orange County Sheriff's Office. 	407-254-7375 or 407-254-7000 www.ocso.com
Supervisor of Elections	<ul style="list-style-type: none"> • All voters, including seniors, have the option to request a vote-by-mail ballot online, over the phone or in writing. • All early voting sites and polls are accessible. Voters can either bring someone to assist or ask a poll worker for assistance. • The ExpressVote system is available for voters with disabilities. • Staff also conducts supervised voting in assisted living facilities to help residents vote. 	407-836-2070 www.ocfelections.com
Veterans Services	<ul style="list-style-type: none"> • Provides assistance to all former or present members of the armed forces of the United States, their spouses, and their dependents in preparing claims for compensation, hospitalization, vocational training and other benefits. 	407-836-8990

State of Florida Programs

Agency	Description	Contact Info
ACCESS Florida	<ul style="list-style-type: none"> • Acts as the entry point for eligibility determination and ongoing case management for public assistance, food assistance, temporary cash assistance and Medicaid services within Florida. • Eligibility guidelines and services vary by program. 	407-317-7000 850-300-4323 www.myflorida.com/accessflorida
AHCA (Agency for Health Care Administration)	<ul style="list-style-type: none"> • Administers the Medicaid program in Florida (see page 21.) • Licenses and regulates health care facilities. • See Florida Medicaid for more information. • Maintains a searchable database of information on the health care facilities it regulates, including skilled nursing homes, assisted living facilities and family group homes. • Maintains a hotline to report concerns regarding the care of residents or the operation of a nursing home, assisted living facility or adult family care home. 	888-419-3456 http://ahca.myflorida.com/Complaint_Hotline 888-419-3456 http://apps.ahca.myflorida.com/hcfc/
Community Care for Disabled Adults	<ul style="list-style-type: none"> • This program of the Department of Children and Families assists adults (ages 18 – 59) who have a permanent physical or mental disability that restricts their ability to perform one or more activities of daily living. • Eligibility criteria and services vary. 	407-317-7000 www.myflfamilies.com/service-programs/community-based-care/
Florida Health Care Association —online resource	<ul style="list-style-type: none"> • Online resource provides guidance about long-term care options. • Sponsored by the American Health Care Association/National Center for Assisted Living. 	850-224-3907 www.fhca.org
Florida Division of Blind Services	<ul style="list-style-type: none"> • Helps blind and visually impaired individuals achieve their goals and live their lives with as much independence and self-direction as possible. 	407-245-0700 Serves Lake, Orange, Osceola, Seminole and Sumter counties https://dbs.fldoe.org
Florida Veterans Affairs	<ul style="list-style-type: none"> • Helps Florida veterans, their families and survivors improve their health and economic well-being through quality benefits information, advocacy, education and longterm health services. • Eligibility guidelines vary. 	1-844-693-5838 or dial 211 www.floridavets.org
Lifeline Assistance	<ul style="list-style-type: none"> • Assists with the provision of affordable telephone service to low-income customers in Florida. • Eligibility guidelines. • Public Services Commission program. 	800-342-3552 https://www.psc.state.fl.us/lifeline-assistance-program

Federal Government Programs

USA.gov Website

USA.gov is the official web portal of the United States federal government. It is an interagency effort designed to provide the public with an efficient manner for finding information about federal programs and services. The USA.gov website provides information summaries. It also enables the public to connect to the specific websites of each federal program as well as some state government resources. In addition to searching the USA.gov website, individuals can talk to a live USA.gov agent or request a web chat. USA.gov can be reached at www.usa.gov or by calling **844-USA-GOV1 (844-872-4681)**.

Agency	Description	Contact Info
Administration for Community Living (ACL)	Offers web resources including: <ol style="list-style-type: none"> 1. Eldercare Locator connects people to services for older adults and their families. 2. Elder Justice website includes a resource center, National Center on Elder Abuse, the National Center on Law and Elder Rights, the Long-Term Care Ombudsman Resource Center and the National Resource Center on Women and Retirement Planning. 3. Long-Term Care website provides a summary on long-term care planning and options. 4. Older Indians website provides a forum for increased communication between Title VI programs. 	www.acl.gov or 800-677-1116 https://eldercare.acl.gov/ https://elderjustice.acl.gov/ https://acl.gov/ltc https://olderindians.acl.gov/
Federal Interagency Forum on Aging-Related Statistics	<ul style="list-style-type: none"> • Links viewers with aging-related statistics and reports published by different federal agencies. 	https://agingstats.gov
National Institutes on Health (NIH)	<ul style="list-style-type: none"> • Provides information about health conditions, clinical trials and health education from the largest biomedical research agency in the world. • MedlinePlus is a web portal to access NIH resources and research. 	www.nih.gov https://medlineplus.gov/
National Institute on Aging	<ul style="list-style-type: none"> • Provides leadership in aging research, training, health information dissemination and other programs relevant to aging and older adults. 	800-222-2225 www.nia.nih.gov
Social Security Administration	<ul style="list-style-type: none"> • Provides retirement, disability and survivors' benefits to qualified individuals. • Online portal allows individuals to apply for benefits or check their application status. • Provides Extra Help for Medicare prescription drugs to qualifying Medicare recipients. 	800-772-1213 www.ssa.gov
Veterans Affairs	<ul style="list-style-type: none"> • Offers a wide range of benefits, including disability, education and training, vocational rehabilitation and employment, home loan guaranty, dependent and survivor benefits, medical treatment, life insurance and burial benefits to eligible veterans and dependents. • Eligibility guidelines and services vary by program. 	800-698-2411 or Crisis Line: 988 Press 1 www.va.gov

State and National Community Resources

General Information

There are numerous nonprofit organizations that provide informational resources to older adults. The list below includes several of the larger and most well-known nonprofits focused on elder resources and information. Additional nonprofit resources can be found by contacting the helplines on page 3 or by conducting an online search.

Agency	Description	Contact Info
AARP	<ul style="list-style-type: none"> • Offers a significant amount of research and information on aging issues on such topics as caregiving, livable communities, employment, retirement and health. • Provides driver safety classes to help you refresh your driving skills. • Offers free tax assistance and preparation services to low- and middle-income taxpayers. • Manages a Fraud Fighter Call Center that offers peer counseling, support and referral services to fraud victims. • Administers a volunteer speaker program that provides information about legislative issues, healthcare reform, financial security as well as AARP programs and services. 	888-687-2277 www.aarp.org
Cybercrime Support Network	<ul style="list-style-type: none"> • Provides cybersecurity education. • Offers a local one-stop access for connecting to organizations that can help with suspected cases of cybercrime. • Offers guidance to prevent revictimization. 	Call 211 or 407-839-4357 https://fightcybercrime.org
Family Caregiver Alliance	<ul style="list-style-type: none"> • Provides information about health conditions, clinical trials and health education from the largest biomedical research agency in the world. • MedlinePlus is a web portal to access NIH resources and research. 	800-445-8106 www.caregiver.org
Florida Council on Aging	<ul style="list-style-type: none"> • Statewide association that represents many aging organizations and disciplines. 	850-222-8877 www.fcoa.org
National Council on Aging	<ul style="list-style-type: none"> • Helps older people remain healthy and independent, find jobs and increase access to benefits and programs. 	571-527-3900 www.ncoa.org
SAGE	<ul style="list-style-type: none"> • Largest and oldest organization dedicated to improving the lives of lesbian, gay, bisexual and transgender (LGBT) older adults. 	212-741-2247 www.sageusa.org

COMMON ACRONYMS	
Acronym	Description
AAA Area	Agencies on Aging
AD	Alzheimer's Disease
ADI	Alzheimer's Disease Initiative
ADLs	Activities of Daily Living
ADRC	Alzheimer's and Dementia Resource Center
ADRC	Aging & Disability Resource Center
AHCA	Agency for Health Care Administration
ALF	Assisted Living Facility
APS	Adult Protective Services (at DCF)
CAP	Crisis Assistance Program
CARES	Comprehensive Assessment
CCE	Community Care for the Elderly
CM	Case Manager
DCF	Florida Department of Children and Families
DOEA	Florida Department of Elder Affairs
EHEAP	Emergency Home Energy Assistance for the Elderly Program
HCE	Home Care for the Elderly
HUD	Housing and Urban Development
I & R	Information and Referral Services
IADLs	Instrumental Activities of Daily Living
LIHEAP	Low-Income Home Energy Assistance Program
LIHWAP	Low-Income Household Water Assistance Program
LTC	Long-Term Care
MDC	Memory Disorder Clinic
MMA	Managed Medical Assistance Program
OAA	Older Americans Act
PCAN	Primary Care Access Network (Orange County ONLY)
RELIEF	Respite for Elders Living in Everyday Families
SHINE	Serving the Health Insurance Needs of Elders
SNF	Skilled Nursing Facility
SRA	Senior Resource Alliance (local Area Agency on Aging)

Frequently Access services and Programs

HELPLINES

211 Community Resources Helpline (Housing, food pantries, job training, homeless services, crisis care, etc.)	211
Government Helplines (Non-emergency calls, animals, traffic signs, potholes, sidewalk repair, etc.)	Orange - 311 Seminole - 311 Osceola - 407-742-2275
Elder Helpline (Hospice, in-home care, adult day care, dementia, healthcare resources, etc.)	407-514-1800

PROGRAMS AND SERVICES

Alzheimer's Association	800-272-3900
Alzheimer's & Dementia Resource Center	407-436-7750
Adult Protective Services (Elder Abuse)	800-962-2873
CARES (Comprehensive Assessment & Review for Long Term Care Services)	407-540-3865
CCE (Community Care for the Elderly)	407-514-1800
EHEAP (Elder Home Energy Assistance Program)	407-658-1818 ext. 1022
LIHEAP (Low Income Energy Assistance Program)/LIHWAP (Low Income Household Water Program)	407-836-7429
SHINE (Elder Insurance)	407-514-1800
HUD (Subsidized Housing for the Elderly)	800-225-5342
Florida Hospice & Palliative Care Association	800-282-6560
Fraud (Florida Attorney General)	866-966-7226
Legal Aid Society (Orange County)	407-841-8310
Senior Legal Helpline	888-895-7873
ACCESS Lynx (door-to-door)	407-423-8747
Office on Disability	407-836-6568

Important Website

The Florida Agency for Health Care Administration licenses many types of service in Florida including home health agencies, homemaker companion services, assisted living, nursing homes and adult day cares. Visit <https://quality.healthfinder.fl.gov>.



This handout was compiled
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ORANGE COUNTY FLORIDA
Community Action