

Welcome to Fremont, Newark and Union City, CA

The How-To Guide for Immigrant Seniors



Aging & Family
Services Division

www.fremont.gov • www.capseniors.org • www.tceconline.org

About the How-To Guide for Immigrant Seniors

This guide was initiated as part of the Community Ambassador Program for Seniors initiative, to address the needs of cultural and linguistic isolation among immigrant seniors. It has been developed to help older adults, caregivers, and family members living in the Tri-City Area of Fremont, Newark, and Union City, California locate community resources and social services.

The Guide, while useful to anyone, is directed to recent senior immigrants who may not be familiar with the US system and its rules and regulations. It will assist you with better understanding how to apply for health insurance, purchase a new car, or open a bank account, for example.

The listing of services was compiled using various websites and secondary research, and does not constitute an endorsement by the City of Fremont Human Services. Some resources were not listed because of space limitations. At the time of printing, all information was current. Please be aware that changes may occur.

The categories are listed in alphabetical order. Additional information can be found by contacting the City of Fremont Human Services' Senior Helpline at 510-574-2041.

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History

The Tri-City area covers approximately 124 square miles and has a population of 326,000 people. It is home to 49,250 seniors, or 15% of the total population, (60+ years) with the fastest growing segment being over 85 years of age. In the last two decades, the Tri-City area has experienced a tremendous demographic shift, transforming from a community where roughly 8 in every 10 residents were Caucasian into one of the most ethnically diverse communities in the United States, with a population that is 31% Caucasian (including one of the largest concentrations of Afghan refugees in the country), 49% Asian (Chinese, Indian, Vietnamese, Pakistani, Taiwanese, Filipino, and Japanese), and 14% Latino. While this diversity adds to the region's cultural richness, it also poses additional challenges for both seniors in understanding how to access services and service providers in providing culturally and linguistically appropriate services.

The City of Fremont Human Services Department (HSD) has a 30-year history of serving seniors in Fremont, Newark, and Union City, a culturally diverse community in Southern Alameda County, California known as the Tri-City area. The City's HSD has provided core services including a multi-service senior center, a senior help line, in-home case management and paratransit services almost since its inception. Over the years, it has added a Multipurpose Senior Services Program, Caregiver Support Services and Senior Peer Counseling. Since 1991, in a concerted effort to work regionally, the HSD in partnership with the Tri-City Elder Coalition (TCEC) – a coalition of over 60 community, health and governmental agencies - has been working towards the creation of an *aging friendly community*.

In 2004, the HSD was awarded a planning grant to learn about community needs for older adults from the Robert Wood Johnson Foundation (RWJF). Fourteen focus groups in 9 different languages and dialects were conducted. In 2006, HSD was awarded a RWJF implementation grant to develop new initiatives around the needs of the community. TCEC's Community Board and HSD developed a community strategic plan and initiative called *Pathways for Positive Aging*.

The mission of Pathways, adopted by all three city councils and their respective senior commissions, was to “build a community where seniors can understand, choose, and access culturally enriched, affordable services and opportunities that enhance their quality of life.” The six goals of the initiative are to: 1) advocate for seniors and improve the public's perception of the aging process, 2) increase access to and utilization of services for frail and underserved seniors, 3) enhance and sustain senior mobility, 4) increase the capacity and sustainability of community groups that serve seniors, 5) encourage cross-

cultural and intergenerational exchanges, and 6) enable seniors to sustain vital and active roles within the community.

In 2007, a RWJF “Fresh Ideas” grant, focused on innovative concepts, was awarded to *Pathways* to develop the Community Ambassador Program for Seniors (CAPS), a community capacity-building partnership between the HSD and 7 ethnic and faith communities in which 88 volunteers to-date have been taught leadership skills and trained to serve as resource specialists. Community Ambassadors provide services to seniors in their own language and culture, and where their seniors naturally congregate. The program has garnered national and international recognition for its innovation and ability to reach underserved seniors.

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Section 1. Automobile

How to Get a California Driver's License or Identification Card

California driver licenses and identification cards can be obtained from local Department of Motor Vehicles (DMV) offices.



Local DMV Office in Tri-City area:

Fremont DMV Office

4287 Central Avenue
Fremont, 94536
800-777-0133

Call one of the toll-free numbers below or go online to find other office locations and their service options.

Call **1-800-777-0133** between 8 a.m. and 5 p.m. to:

- ❖ Get forms and publications
- ❖ Listen to general information
- ❖ Get field office locations, hours, and driving directions
- ❖ Make an appointment for a driving test
- ❖ Speak to a DMV representative.

Call **1-800-921-1117**, 24 hours a day, 7 days a week, to:

- ❖ Access DMV's voice recognition system.
- ❖ Make appointments (except driving test appointments)
- ❖ Pay registration renewals

Go online at: <http://www.dmv.ca.gov> for:

- ❖ Field offices - locations, hours, directions, phone numbers
- ❖ Making appointments
- ❖ Ordering personalized plates
- ❖ Driver license and identification card information
- ❖ Vehicle registration information
- ❖ Downloadable forms
- ❖ Publications - handbooks, brochures, sample tests
- ❖ Senior driver information
- ❖ Teen driver information
- ❖ Links to other state and federal agencies

How to Obtain Older Driver Safety Resources

AARP Driver Safety Program

The driving skills refresher course is taught by AARP-trained volunteers and is geared for drivers age 50 and older, although the course is open to people of any age. The course is designed to help older adults:

- ❖ Tune up their driving skills and update your knowledge of the rules of the road.
- ❖ Learn about normal age-related physical changes, and how to adjust driving to allow for these changes.
- ❖ Reduce traffic violations, crashes, and chances for injuries.
- ❖ Drive more safely.

AARP membership is not required to take the course. The course fee is only \$10. The class is 8 hours and is taught in one session or in two 4-hour sessions depending on the class location. There is no final test to pass. Many auto insurance companies provide a multiyear discount to individuals who have taken the AARP course.

AARP Driver Safety Courses are offered at:

Fremont Senior Center 510-790-6600

Newark Senior Center 510-742-4840

Union City Senior Center 510-489-6629

How to Buy a Car

The public transport system in the San Francisco/Bay Area might take some getting used to for a newcomer. Public transportation is not as widely used or accessible as it is in cities like New York or Chicago. Thus, people in the Bay Area rely heavily on having a car. Buying a car can be a time consuming and confusing process. Some basic information is provided to facilitate your buying process and hopefully make it an easy experience.

Decision Making Process:

Some basic questions needs to be answered to help you narrow down your search. For example:

- ❖ Should you buy a new or a used car?
- ❖ What features in the car are absolutely necessary for you?
- ❖ From where do you buy your car?
- ❖ Are you going to pay in cash or do you need a loan?
- ❖ Where do you get a car loan if needed?
- ❖ How do you get insurance for your car?

There are a lot of discrepancies in car sales rates, services and support offered. In addition, car dealers may sometimes convince the buyer into purchasing

unnecessary options such as Life Time Maintenance, Paint Insurance, and Free Towing. Often times, these options are not of much help.

Before choosing a car, consider the following deciding factors:

- ❖ What is your budget? You need to factor in the cost of insurance as well.
- ❖ Are you single or married? (Do you need a family car?)
- ❖ What is your total commuting distance every day (it helps to factor in the price of gas)?
- ❖ How often would you go on freeways (Highways)?
- ❖ How long are you planning to stay in the US?

Items needed to buy a car

- ❖ **Driver's License:** You need a valid driving license to buy a car.
- ❖ **Insurance:** California Law requires that all drivers carry liability insurance. Check out Department's of Motor Vehicles' Frequently Asked Questions on *liability insurance requirements* at <http://www.dmv.ca.gov/faq/genfaq.htm#BM2553>. It is recommended that you contact many different insurance companies and get several quotations (the price varies with different companies). Then, you can choose the one that suites you.
- ❖ **Loan approval:** If you are taking a loan from any Bank or a Credit Union, then you need to secure a loan before the purchase in complete.
- ❖ **Down Payment:** The payment you are paying from your pocket in cash or by check. It depends how much you want to pay, normally 10% of the total price has to be paid in the beginning. However, if you are buying a used car from another individual, they will require the whole payment in cash, before they release the Title.

How to Buy a Used Car

Instead of buying a new car, many people opt to buy a used car to save money. This is an option especially if it is the first time you are buying a car. However, in order to get a good deal and reliable car, it is important to do your research.

Tips if buying a used car

- ❖ Test-drive the car to make sure it operates to your satisfaction.
- ❖ Check the market value of the car based on condition, year and make of the car, and mileage. This information can be obtained from the Kelly Blue Book Site at <http://www.kbb.com>.
- ❖ Check the car history, either from your local Department of Motor Vehicle (DMV) office (<http://www.dmv.ca.gov/>) or Carfax (<http://www.carfax.com>)
- ❖ For a used car, smog check is required in this country. Smog Check is a specific procedure for measuring pollutant emissions of engines. This can be done by going to a certified garage.
- ❖ You may have to ask the owner to let you check the car by a mechanic, before making your decision.

- ❖ There is a paper called "Title", which will be signed and transferred on your name. Remember to get Title from the owner at the time of the sale.

In order to get the registration done on your name, you need to show the "Title" and "Smog check certificate" at the DMV office. Complete the formalities and submit the fee.

For DMV Vehicle Registration and Title Information see website -
http://www.dmv.ca.gov/vr/vr_info.htm

Useful Tips

- ❖ Surf the internet to understand different types of cars, models, features, and their meanings, educate yourself about the type and model of car you are interested in.
- ❖ In any case whether a new or used car, make sure that you are not paying extra. Surf the internet to verify the recommended price for the car.
- ❖ Before buying a new car, select a proper dealer. Ask a few friends for recommendations. If possible accompany a person who has a good idea about cars and has good bargaining skills.
- ❖ You can also purchase a car through an online auto broker. An auto broker can often provide a discount selling price through a network of dealers. Member dealers get referrals from free online request forms that car buyers submit, so they give a better price. These services can get you a lower price when they connect with a non-commissioned fleet or internet manager.
- ❖ Do not agree to any promotion or accessory that you do not want or are not sure about.
- ❖ Remember the more you bargain, the better deal you will get. Historically, during the 'holiday season', you can get low finance rates and prices through the car dealer. If you are not in a hurry, wait for such an opportunity.
- ❖ Take your insurance before going to the car dealer. Without proof of insurance, you cannot buy a car. Purchasing insurance from the dealer can be costly.
- ❖ When buying a new car, you pay the registration charges to the dealer. It is the dealer's duty to submit the paperwork. Normally, you will get the registration in 2-3 weeks via mail. If there is a delay, contact the local DMV office
- ❖ It is advisable, not to buy the car in the first visit at the dealer's showroom. Allow yourself some time to discuss the deal with your friends.
- ❖ Never leave your Driver's License or Credit Card with the dealer. It has happened that people have faced problems in getting back these items.
- ❖ In case of any problem or any complaint against a dealer, talk to the customer relations manager of the dealership or make a written complaint to the company. If the complaint goes unheard, then immediately go to "California Department of Consumer Affairs" and voice your complaint. Inform the dealer that you are taking up the matter with such office.

The website of The California Dept. of Consumer Affairs is:
<http://www.dca.ca.gov/>

Useful Links:

These sites provide free quotes for car prices, insurance rates, and loans.

- ❖ Edmunds – <http://www.edmunds.com>
- ❖ Kelly Blue Book – <http://www.kbb.com>
- ❖ Cars.com – <http://www.cars.com>
- ❖ Cars Direct – <http://www.CarsDirect.com>
- ❖ Car Prices – <http://www.CarPrices.com>

How to Purchase Car Insurance

Car insurance is mandatory in the United States. Without car insurance you cannot buy a car. It covers expenses due to any kind of accident, damage to your or other cars involved, and/or persons injured.

Insurance Rates

There are a few factors which decide the insurance rate.

1. New or old car: Car insurance is normally higher for a newer car.
2. Safety features: Cars with extra safety features like Anti-lock Braking System (ABS system) get comparatively lower rates.
3. Your driving record: If you have fairly good driving record, there are better rates for you.
4. Age: Younger drivers pay higher insurance.
5. Make and model of the car: Luxury cars have higher insurance.

Insurance rates vary from company to company. Normally it is higher for the initial six months. After that depending on your driving record and accident history, the rate may increase or decrease.

Paying your Car Insurance

It can be a one-time payment or monthly installments. If you pay one-time, you may get some savings.

Tips for car insurance

- ❖ Consult a friend or co-worker for the car insurance agent in order to get the best insurance rates.
- ❖ Try to talk to 2-3 different insurance companies to compare prices.
- ❖ Remember, there is opportunity for bargaining every where.
- ❖ Take your insurance before going to the car dealer, as without insurance, you cannot buy a car, and purchasing insurance from the dealer can be costly.
- ❖ Always keep a copy of the proof of insurance in your car.

- ❖ Make a note of your car insurance agent's contact information. Keep it in your wallet (or your car), you might need it at any time.
- ❖ If you are not happy with your insurance rates or services, you can change the company anytime, but you cannot have a gap between coverage. In other words, your car has to be insured at all times.

Basic auto insurance terms

- ❖ Collision: Pays for damage to your vehicle if you hit another vehicle, another vehicle hits you.
- ❖ Medical and Bodily injury: Pays others' medical cost related to an accident if you are at fault. It may also cover the injured parties' lost wages and your legal defense.
- ❖ Comprehensive: Helps pay for damage to your vehicle not caused by collision. Examples include damage or loss resulting from theft, vandalism, fire, windstorm, flood and certain other natural disasters.
- ❖ Towing: Coverage for towing expenses, at the time of any emergency.
- ❖ Rental Car Coverage: Expense of rental car during the time when your car is in garage for any kind of repairs, because of a claim.
- ❖ Property damage: Pays for damages to another person's property or vehicle if you are at fault in an auto accident. It will also provide for your legal defense if a suit is brought against you as a result of this accident.

Major insurance companies

- ❖ State Farm Insurance – <http://www.statefarm.com>
- ❖ Allstate – <http://www.allstate.com>
- ❖ Farmers – <http://www.farmers.com>
- ❖ Geico – <http://www.geico.com>
- ❖ AAA – <http://www.AAA-AutoInsurance.com>
- ❖ Progressive – <http://www.progressive.com>
- ❖ Liberty Mutual – <http://www.LibertyMutual.com>
- ❖ Mercury – <http://www.mercuryinsurance.com>
- ❖ Nationwide – <http://www.nationwide.com>

For information on these insurance companies, either visit their website or contact them through the yellow pages. The "Yellow Pages" is a directory of local businesses. Such a directory can be found at any pay phone or your housing complex through the apartment manager.

Minimum California Liability Insurance Requirements

Insurance companies in California are required by law to electronically report private-use vehicle insurance information to DMV. Law enforcement and court personnel have electronic access to insurance status on DMV records. Minimum liability insurance requirements for private passenger vehicles:

- \$15,000 for injury/death to one person
- \$30,000 for injury/death to more than one person
- \$5,000 for damage to property

Liability insurance compensates a person other than the policy holder for personal injury or property damage. Check your policy or talk to your agent or broker to make sure you have sufficient liability insurance coverage for each vehicle you own.

What happens when DMV does not have insurance information for a vehicle?

Vehicle registrations are subject to suspension when:

- DMV is notified that a policy has been cancelled and a replacement policy has not been submitted within **45 days**.
- Insurance information is not submitted to DMV within 30 days of the issuance of a registration card upon initial registration or transfer of ownership.
- The registration is obtained by providing false evidence of insurance.

How to Get a Car Loan

A loan is a type of debt. The borrower initially receives an amount of money from the lender, which they pay back, usually in regular installments. A car loan is a personal loan to purchase an automobile, since automobiles are very expensive in the U. S. There are three ways to get an auto loan:

1. Car Dealer's Finance Program
2. Credit Unions
3. Banks

Car Dealer's Finance Program

One of your options when purchasing a car is to check with the car dealer to see if it has an attractive auto loan program. Normally, all the car dealerships have such services either on all the models or some specific models. These deals are normally better than the other two options, as you might get rates like 0% to 4.9% Annual Percentage Rate (APR). In case you are getting such a deal, then the dealer will take care of all the paperwork.

It is possible that such a promotion might not be available for the kind of car and model you are looking for. In that case, you are dependent on a Credit Union or Banks for the auto loan.

Credit Unions

Credit Unions are the most popular and reliable source to get an auto loan, especially if you are a first time buyer. Banks normally do not give auto loans to first time buyers easily. Credit Unions approve loans fast and with competitive rates. However, you have to be a member of the Credit Union to qualify. In order to be a member, your employer has to be a registered corporate member. This might be hard for recent immigrants who are seniors, especially if they are not employed at the time.

Banks

Banks should be considered as the third choice. It is difficult for a new comer to get a loan from any bank. Bank loan rates are normally higher than the other two options, unless you have established yourself in that institution for many years.

— Always remember to compare prices, and look for a bargain. —

Paying off your Loan

Once your loan is approved by either of the aforementioned means, you will be liable to pay some amount as an installment against your loan each month.

Normal terms (simple interest payment or compound interest payment) are 24 months, 36 months, 48 months, 72 months etc.

Auto Loan Tips:

- ❖ Take a simple interest rate plan where in case you want to pay off your entire loan at one time, you are not paying any extra interest or penalty.
- ❖ Always compare rates among any institution that provides car loans.
- ❖ Do not forget to bargain even with the credit unions, insist on better rates.
- ❖ If you have direct deposits for your salary to your account, you might get better interest rates. Inquire about these options.
- ❖ If at all you have to take loan from a bank, then talk to 3-4 banks and insist on better rates.
- ❖ Discuss with your friends about your car loan deals, before finalizing it.
- ❖ Don't forget that refinancing is always possible.
- ❖ Remember, the faster you get rid of your loan, the better it is. But at the same time, to develop a good credit history, you should not pay it off at least before 6 months.

What is refinancing?

If you are not satisfied with your current financial organization services or rates, you can at anytime go for refinancing through some other financial organization. This option allows you to find better interest rates and terms through a different loan provider.

What is Credit History?

Credit history is a record of an individual's past borrowing and repaying history. In the U.S., each individual's financial history is maintained and can be traced through records. This information is centrally available with government authorized credit report agencies and can be requested in order to prove your credit status or an individual's willingness to repay debt. Credit history normally contains records of all your major expenditures made by using your credit cards or any specific loan. Any failure to pay back your loan, rent, or any bill etc., might lead to a bad credit history resulting in high rates or refusals for any other credit card, loan, rental apartment etc.

Please refer to the transportation section of this guide to learn more about other options.

Section 2. Banking

How to Do Banking

Bank

A bank is a financial institution whose primary activity is to act as a payment agent for customers and to borrow and lend money. It is an institution for receiving, keeping, and lending money. You can choose a national bank, which will have branches all over the country, or a small locally owned and operated bank.



There are two types of basic bank accounts:

1. Savings account - you can deposit money periodically and not use it for day to day activities.
2. Checking account - this account can be used more often for all payments by check, at ATM (Automatic Teller Machine) withdrawals or against the checking or debit card.

Once you decide upon a suitable bank, then you may visit the nearest branch. In most large banks there will be customer service agents who will be happy to assist you with any queries or concerns that you might have. When you decide to open an account, you will need social security card and photo identification such as a passport, and/or a driver's license. You will also need to fill out an application. You may open a saving or a checking account or both, depending on your need, but each account has its own separate identifying number.

You will also get an ATM card to be used at the ATM centers for withdrawing cash. The bank will usually mail you a checkbook soon, if you open such account. Some banks require you to pay up in advance for a checkbook whilst some banks offer you the checkbooks free of cost. You might have to pay a little extra if you want a specific kind of check pattern or design.

What to ask for when opening an account:

1. Ask the bank what type of savings account it offers and the terms for each – basic savings account, money market accounts or other options.
2. Is the savings account connected to your checking account?
3. What is minimum balance that you need to keep in the savings and the checking account? What is the penalty if by chance your balance falls below that minimum requirement?
4. What is the interest rate that the bank pays for a savings account and do they pay any interest rate on a checking account.
5. Is there any fee for operating a checking account?
6. Is there an ATM access rule? Some banks may give you a card that you can

use only at their ATM stations. If you use the card at another banks ATM, you might be charged a service fee (ranging from \$1.50 and up).

7. Is there banking by phone and the Internet? If so then is there a fee for this service?

It may be a good idea to ask friends and family about what banking institution they recommend and why. They might know better what your specific needs are.

Safe Deposit Vault

Another service that a bank provides is a Safe Deposit Vault. It is a good idea to get a Safe Deposit Vault in the bank in which you have opened an account. Ask a bank representative about the availability of these vaults. There are different sizes of these vaults and it is advisable to keep personal belongings such as jewelry and important documents in the vault rather than in your place of residence, especially if your residency changes often. Many banks charge a minimum annual fee of \$25/- to rent one of these vaults. You will have one key to the vault while the bank keeps another key.

Credit Cards

Once you have established a bank account you can apply for a credit card. There are various companies that offer credit cards the most common ones being MasterCard, Visa, American Express, and Discover. Credit cards come in handy and allow you to purchase freely without carrying a large amount of cash. Some cards require that you pay up the balance in full every month while others will let you pay a part of the balance and carry over the remaining balance by charging an interest on the balance. You can apply for a credit card at a banking institution. You might be turned down for a credit card because you have not established a credit history in this country. However, once you get any credit card, make sure that you pay the balance on it promptly in order to start establishing a good credit history and avoid paying high interest rates. Any late payments can affect your credit history negatively and can further jeopardize your ability to secure loans and other services in the future.

It is a good idea to not take on more than you can afford. In addition, it is not a good idea to use one credit card to pay off the debt on the other one, because the interest you pay can increase a lot.

Major Credit Card Companies Websites:

- ❖ Visa Inc. – Credit Cards and Other Payment Solutions
<http://www.visa.com>
- ❖ American Express Credit Cards, Business Services, and Travel Services
<https://home.americanexpress.com/>
- ❖ MasterCard
<http://www.mastercard.com/>

Section 3. Benefits

Health Benefits

How to Search for Health Insurance

What is Health Insurance

Medical expenses can be extremely expensive in the United States. Health insurance is a term used to describe a form of insurance that pays for medical expenses when an insurer needs medical care. A health insurance policy is a contract between an insurance company and an individual. Simply put, health insurance protects you and your family especially if expensive medical treatment is needed. This section aims to help understand health insurance and explain some commonly used terms.



Most of the immigrants who arrive in the United States to work for a company will be covered by Group Health Insurance through their employer. This means that the company you work for will pay for part of or all of the cost related to health care. Under the umbrella of Group Health Insurance the employer may provide you with only one plan or a choice of different plans to choose from.

Health Plans

Fee-for service

The insurance company will pay fees for the services provided and typically offers a large choice of doctors and hospitals. Typically the insurance company will pay part of the doctor or hospital bills. For your part you will pay:

1. Premium – a monthly fee to purchase the health coverage
2. Deductible – A fixed amount of money paid by the insured each year before your insurance payments commence in case of a medical need. The deductible may not count towards all healthcare services.
3. Co-payment – The amount the policy holder must pay out of pocket before the health plan pays for a particular visit or service. For example, a policy holder might pay a \$20 Co-payment for a doctor's visit or to get prescription.
4. Exclusions – Not all services are covered. The policy holder is expected to pay for the cost of some services. The actual policy will spell the exclusions.
5. Cap – the maximum amount you will have to incur for medical bills in one year. You can reach the Cap when your deductible and co-insurance adds up to a certain amount which may range from \$1,000 to \$5,000. If the amount exceeds the Cap, then the insurance company pays the full amount. Please note that the monthly premium that you pay is not included in the Cap.

It is important to always keep track of your medical bills, just in case of any discrepancies.

Things to consider in a Fee for Service Insurance:

1. How much is the monthly premium, the deductible, and the co-payment amount. Sometimes it may be possible to reduce your monthly premium by increasing the yearly deductible.
2. How much must be paid directly by you before the insurance company pays for everything else?
3. Is there a “cap” over which the insurance company will not pay? This may be important if someone in your family needs expensive treatments.
4. Are there any preexisting conditions that the insurance will not pay for?
5. What is the choice of doctors and specialists in the plan.

HMO (Health Maintenance Organization)

These are health plans which receive a fixed fee for covered medical care. They can have group practice of doctors or can have contracts with other healthcare professionals, also called IPA’s (Individual Practice Associations). The group practice means that all doctors belonging to the group will be located in one building. You typically pay a monthly premium for a range of services such as preventive health, immunizations, well baby check ups, and annual physical exams. However, each HMO can vary in their services and it is best to compare available HMO plans if one has the luxury of doing so.

HMO’s provide members with lower medical costs but sometimes one may have to wait longer to get an appointment than in a fee for service plan. Each time you visit a doctor there may be a co-payment that one has to pay. You need to know that as an HMO patient you will be assigned to a primary care doctor who will be your first stop in any medical exam. You may not be able to see a specialist without first visiting this primary care doctor. It is this doctor who will then refer you to a specialist if required.

Things to consider in an HMO situation

1. Can you choose from a list of contracted physicians (IPA’s) or are you limited to the members of the group practice?
2. Is it easy to change doctors if you are not happy with one doctor?
3. What is the wait for getting appointments?
4. Does the HMO offer the service that you desire and also if preventive health services are provided.
5. Does the HMO have a limited service area and if so what happens if you need medical services when you are out of town?

PPO (Preferred Provider Organization)

This plan is similar to both an HMO as well as the Fee for Service plans. A PPO enlists a specific number of doctors and hospitals under its network (these doctors are sometimes also called “preferred” providers or “network” providers) and the patient can choose from any doctor from this list. There may be a co-payment for each visit to a doctor. The co-payment can vary from one service provided to another. Also, there could be some services for which you may have to incur a deductible and a coinsurance.

As with an HMO, the PPO also requires that you choose a primary care doctor but unlike the HMO you do not have to get permission from this doctor to see a specialist. Also, in a PPO, sometimes you can use doctors who are not a part of the plan and still be covered to some extent. This feature becomes important especially if you are comfortable with a doctor and wish to retain his services even if he/she is not a member of the current PPO. However, it is best to find out if in this situation what your payment would be.

Things to consider in a PPO situation

Besides the costs of the plan, premiums, deductibles, coinsurance rates, co-payments for drugs and doctor visits and emergency care provided, the following questions are also important to consider:

1. Choice of doctors and hospitals.
2. Policies of referrals to specialists if the need arises.
3. Preventive health care coverage.
4. What is the cost difference if you wish to see a doctor who is not on the PPO list?

Loss of Job and Health Insurance

With so many companies downsizing to cut costs, laid off workers must grapple with basic care uncertainties. However, it is good to know that under a federal law known as COBRA (Consolidated Omnibus Budget Reconciliation Act of 1985), employers with 20 or more employees are mandated to continue health care coverage for you and your dependents for 18 months after termination of employment. However, COBRA is expensive and usually not very practical for beyond short term needs mainly because as an ex-employee you are required to pay the premium amount out of pocket. In this case, your premium will be cheaper than if you buy insurance on your own, because the plan is being offered to a group (your employer).

Glossary of Terms

Medical health insurance is a very complicated and expensive process in this country. The industry uses several terms that make it hard for a new immigrant to understand the terms that are spelled out in the insurance policy. The following is a list of those commonly used terms:

Managed Care: This is a term used to manage costs, use of and the quality of health care. For the consumer this translates into paying for health coverage in advance instead of paying separately for each service received. HMOs and PPOs are part of the managed care structure.

Coinsurance: In a traditional fee for service plan, the consumer must pay his share of the bill after paying the deductible, the other share being that of the health insurance company. The consumers share is what is called coinsurance.

Co-payment: Every time you visit a doctor's office or purchase medicine prescribed by your physician, your plan may require you to pay a flat fee called the co-payment.

Deductible: This is the amount of money that you must pay each year for health coverage before your health insurance policy starts paying.

Preexisting condition: A health problem that was present before you enrolled in the current health insurance plan.

Maximum Out of Pocket: The maximum amount of money that you will be required to pay for one year as deductibles and coinsurance. The health insurance company presets this amount.

Non-cancelable Policy: This policy is a guarantee that you continue to receive health care benefits as long as you pay your premium. It is also referred to as the guaranteed renewable policy.

Coordination of benefits: If you are covered by more than one group plan, there may be duplication of coverage and thus costs. This system works to eliminate duplication of benefits.

Third Party Payer: This refers to any party that pays for healthcare other than you. The insurance company, the HMO or the PPO are all third party payers.

Customary Fee: Most insurance companies will pay only a reasonable fee for a procedure. If it so happens that your particular doctor charges 'X' dollars more than most other doctors in the area for a specific procedure, then it is your responsibility to pay the difference. This is independent of the coinsurance and the deductible amounts that you pay. If you wish to avoid this, you may want to request your doctor to accept what the insurance company is willing to pay or then bear the additional cost yourself.

In-Network Provider: A health care provider on a list of providers preselected by the insurer. The insurer will offer discounted coinsurance or copayments, or additional benefits, to a plan member to see an in-network provider.

Prior Authorization: A certification or authorization that an insurer provides prior to medical service occurring. Obtaining an authorization means that the insurer is obligated to pay for the service, assume it matches what was authorized.

Explanation of Benefits: A document sent by an insurer to a patient explaining what was covered for a medical service, and how they arrived at the payment amount and patient responsibility amount.

How to Pick an Insurance Plan or Company?

There are many health insurance companies in this area and each might offer many plans. The best way to pick a plan is to ask your friends and relatives about their coverage, then get many quotations (estimates) from several companies and compare. Please remember, what is good for one person might not necessarily be good for another. Some points to consider:

- ❖ Do you have a preexisting condition?
- ❖ Do you need to go to the doctor often?
- ❖ Are you generally a healthy person?
- ❖ What about drug coverage?
- ❖ How much deductible can you afford?
- ❖ How much co-payment can you afford?
- ❖ Do you have any diseases (such as: heart disease, cancer, diabetes) in your family?

Resources:

The following websites will help you compare different quotes:

4-health-insurance-rates.com – <http://www.4-health-insurance-rates.com>

California Health Plans – <http://www.HealthQuoteFinder.com>

Health Insurance Coverage – <http://www.eHealthInsurance.com>

Health Insurance Sort – <http://www.healthinsurancesort.com>

The following websites will give you a quotation for their specific company:

AARP Health – <http://www.aarphealthcare.com>

Aetna – <http://www.aetna.com>

Blue Cross Blue Shield Association – <http://www.bcbs.com>

Cigna – <http://www.cigna.com>

Healthnet – <http://www.healthnet.com>

Humana – <http://www.humana.com>

Kaiser Permanente – <http://www.kaiserquotes.com> or www.kp.org

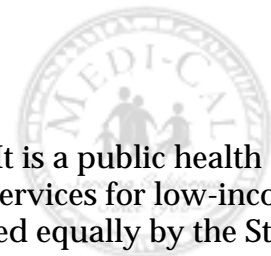
Secure Horizon – <https://www.securehorizons.com/>

United Health Care – <http://www.uhc.com>

DO YOU QUALIFY FOR MEDI-CAL

What is Medi-Cal?

Medi-Cal is California's Medicaid health care program. It is a public health insurance program which provides needed health care services for low-income individuals in the State of California. Medi-Cal is financed equally by the State and federal government.



- ❖ Medi-Cal is not just one program; there are many programs with different eligibility requirements and criteria.
- ❖ The Medi-Cal can be full scope or restricted services; the benefits may be free or with a share-of-cost, depending on your income.
- ❖ Some people may receive their benefits fee-for-service, or through a managed care health plan.

Who can get Medi-Cal?

People in many different situations qualify for Medi-Cal. Some are listed below:

- ❖ 65 years of age or older
- ❖ Blind
- ❖ Disabled
- ❖ Diagnosed with breast or cervical cancer
- ❖ In a skilled nursing or intermediate care facility
- ❖ Refugee status during a limited period of eligibility (Adult refugees may or may not be eligible depending upon how long they have been in the U. S.).

In addition, the applicant must meet:

- ❖ The program's financial eligibility requirements, and
- ❖ The state residency or citizenship requirements.

Documentation needed to apply for Medi-Cal

- ❖ Social security card
- ❖ Valid identification; preferably driver's license or California ID card
- ❖ Green Card
- ❖ US Citizenship documentation
- ❖ Bank account statements – bank, trust, CDs (original)
- ❖ Verification of personal property
 - Insurance with cash surrender
 - Automobile (1 is exempt)
 - Burial plots/funeral arrangements
 - Real property (home is exempt)
- ❖ Verification of income
 - Wages
 - Health coverage
 - Veteran's benefits
 - Retirement benefits

How is the Medi-Cal application processed?

Once the County receives an application, it will be assigned to an eligibility worker. The worker will review the application and determine if additional information is needed. Once, the eligibility worker has all of the necessary information, he or she will determine if that person is eligible for Medi-Cal or not and will notify him/her via an official letter. If the applicant does not

understand or agree with the terms of this letter, the applicant can contact the worker. Anyone can assist a person with the application process – a family member, friend, or a social worker.

According to Alameda County Social Services, it takes up to 45 days to process an application not involving a disability and up to 60 days for an application involving disability.

CATEGORICAL DEFINITIONS FOR MEDI-CAL:

Medically Needy

Linked	Children deprived of parental support or care and their eligible relatives
Blind	Total blindness means a complete lack of vision
Aged	Aged 65 or over
Disabled	A permanent physical or mental impairment

Medically Indigent

Children	Children and youth up to 21 years of age
Long term care	Persons in a skilled nursing facility, hospital etc.
Pregnancy	Low income pregnant women

Property Limits

1. Personal Property: Anything that can be converted to cash	Cash Bank Accounts, credit union accounts, trust account Stocks, bonds Car (one car is exempt)
2. Real Property: Real Estate or owned Property	The principle residence is exempt Real property other than your primary residence is exempt if the value is \$6000 or less and is being utilized.

Income

1. Earned Income	Wages Self-employment Aid in kind State disability Workman's compensation
2. Unearned Income	Social Security (retirements, disabilities, etc.) Unemployment benefits State disability Veterans benefits Annuities Alimony Interest from bank account Child support Some financial aid Cash gifts over \$60.00 a quarter Aid in kind (free room or board etc.) Workman's compensation Rental income

How to Apply for Medi-Cal

Your local County Welfare Department (CWD) manages Medi-Cal eligibility determinations. Call your local CWD to have a Medi-Cal application sent to your home. In the Alameda County, it would be the Alameda County Social Services Agency.

Phone: 510-777-2300

1-800-698-1118 (toll free)

Website: <http://www.alamedasocialservices.org>

You may also pick up the package from one of the social services offices in Alameda County:

North County

North County Multi-Service Center

2000 San Pablo Ave
Oakland, CA 94612
510-891-0700

East County

Eastmont Self-Sufficiency Center

6955 Foothill Blvd Suite 100
Oakland, CA 94605
510-383-5300

Medi-Cal Center

Enterprise Office
8477 Enterprise Way
Oakland, CA 94621
510-777-2300

South County

Eden Area Multi-Service Center

24100 Amador St
Hayward, CA 94544
510-670-6000

Fremont Family Resource Center

39155 Liberty St Ste, C330
Fremont, CA 94536
510-670-6000

Livermore

3311 Pacific Ave
Livermore CA 94550
925-455-0747

Hours of Operation for all offices:

Monday – Friday

8:30 am - 12:00 pm and 1:00 pm - 5:00 pm

In Santa Clara County:

Assistance Application Center, Social Services Agency (main campus)

1919 Senter Road
San Jose, CA 95112
Phone: 408-271-5600

Hours of operation: Monday – Friday

8:00 a.m. to 5:00 p.m.

<http://www.sccgov.org> or www.helpscc.org

How to Qualify for Medicare Benefits

Medicare

Medicare is a government funded Health Care Program for:

- ❖ People age 65 or older.
- ❖ People under age 65 with certain disabilities.
- ❖ People of all ages with End-Stage Renal Disease (permanent kidney failure requiring dialysis or a transplant).
- ❖ United States Citizens or immigrants who received their green card before August 1996.

Medicare has Four Parts:

- ❖ Part A (Hospital Insurance)
Most people don't have to pay for Part A. It covers inpatient care in hospitals, skilled nursing facilities (SNF), hospice, and home health care.
- ❖ Part B (Medical Insurance)
Most people pay monthly for Part B. It helps cover doctors' services and outpatient care. It may also cover some preventive services to help maintain your health.
- ❖ Part C (Medicare Advantage Plans) (like an HMO or PPO)
This is a health coverage choice run by private companies approved by Medicare, which includes Part A, Part B, and usually other coverage including prescription drugs.
- ❖ Part D (Prescription Drug plan)
Most people will pay a monthly premium for this coverage. It helps cover the cost of prescription drugs.

You can choose different ways to get the services covered by Medicare. Depending on where you live, you may have different choices. In most cases, when you first get Medicare, you are in the Original Medicare Plan. You may want to consider a Medicare Advantage Plan (like an HMO or PPO) that provides all Part A, Part B, and often Part D coverage. Each year you can review your health and prescription needs and switch to a different plan in the fall.

Medicare terms and coverage may change every year. For up to date information, please visit the Medicare website: <http://www.medicare.gov/>

You may apply for Medicare at your local Social Security Administration office.

Fremont Office:

3100 Mowry Avenue, Suite 100
Fremont, CA 94538
Phone: 510-797-7183

Hayward Office:

24301 Southland Drive, Suite 500
Hayward, CA 94545

San Jose Office:

280 S First Street, Room 244, 2nd Floor
San Jose, CA 95113

Where to Get Help

Here are some resources to help Medicare recipients sort out their options:

- ❖ My Medicare Matters is designed to help individuals learn more about Medicare Prescription Drug Coverage. Learn how to choose or switch Medicare Part D plans on this site.
The National Council on the Aging (NCOA) and the Access to Benefits Coalition (ABC) and many other agencies sponsor this site:
<http://www.mymedicarematters.com>
- ❖ Health Insurance Counseling and Advocacy Program (HICAP)
Seniors can learn about their local Medicare options by calling 1-800-434-0222. HICAP is a volunteer-based program that helps people and their families on Medicare navigate the health insurance maze. HICAP helps Medicare beneficiaries of any age make informed choices and provide advocacy when their health care benefits and rights are threatened or denied.

HICAP is located at:

Alameda County
464 Seventh Street
Oakland, CA 94607
Phone: 510-839-0393 or 800-393-0363

Santa Clara County
2115 The Alameda
San Jose, CA 95126
Phone: 408-296-8290 or 800-434-0222

Information is also available on *<http://www.cahealthadvocates.org>* or *<http://www.lashicap.org>*

Where to find more information?

It is recommended that you read the Medicare documentation titled “Medicare & You” which provides a summary of Medicare benefits, rights and protections, and answers to the most frequently asked questions about Medicare. This document is 128 pages and free to download from the Medicare website, it is also accessible to people with visual disabilities.

It is available on the Medicare website (<http://www.medicare.gov>), you can also call:

1-800-MEDICARE (1-800-633-4227) 1-800-486-2048 (TTY).

How to Access Health Insurance Counseling and Advocacy Program (HICAP)

Health Insurance Counseling and Advocacy Program (HICAP)

Legal Assistance for Seniors (LAS) is the parent agency for Alameda County's HICAP, a volunteer-based program helping people on Medicare and Medi-Cal navigate the health insurance maze. HICAP helps Medicare beneficiaries of any age make informed choices and provide advocacy when their health care benefits and rights are threatened or denied. HICAP provides free and unbiased community education and individual counseling on many health insurance related topics.

Alameda County Office:

Legal Assistance for Seniors (LAS)

464 - 7th St., Oakland, Ca. 94607

Phone: 510-839-0393

1-800-393-0363

E-mail: las@lashicap.org

Website: <http://www.lashicap.org>

Santa Clara County Office:

2115 The Alameda

San Jose, CA 95126

Phone: 408-296-8290

Website: <http://www.careaccess.org>

HICAP statewide phone number:

1-800-434-0222

Social Security Benefits

Social Security Number and Card

A Social Security Number (SSN) is one of the very first things that a new immigrant must obtain to establish identity in the United States of America. Social Security Number is a nine-digit number issued to U.S. citizens, permanent residents (green card holders), and temporary (working) residents. The number is issued to individuals by the Social Security Administration, an independent agency of the United States government. Its primary purpose is to track individuals for taxation purposes. However, a Social Security number is also important because a person needs it to get a job, collect Social Security benefits (including retirement and disability), obtain a driver's license and

receive some other government services. Many other businesses, such as banks and credit companies, also ask for this number.

Social Security benefits include retirement pension and disability (Social Security Disability Insurance – SSDI) for people who have worked at least 10 years in this country and have paid social security taxes.

How Do I Apply for a Social Security Number and Card

In general, only non-citizens who have permission to work (legal immigrants) from the Department of Homeland Security (DHS) can apply for a Social Security number. To apply for a number, you must:

- ❖ Complete an application for a Social Security Card (Form SS-5); and
- ❖ Show original documents proving your **immigration status, work eligibility, age and identity.**
- ❖ Take your completed application and original documents to your local Social Security office.

How to obtain a Social Security Form (Form SS-5)?

There are three ways to obtain Form SS-5:

- ❖ If you have access to internet, you may visit Social Security Administration’s website at: <http://www.ssa.gov/online/ss-5.pdl>. The form may be printed on an 8.5 by 11 inches white paper and needs to be completed with blue or black ink to be acceptable by the Social Security Administration.
- ❖ You may call the Social Security Administration toll free (free of charge) at 1-800-772-1213 to request a form.
- ❖ You may also visit the nearest social security office to obtain the form.

How do I prove identity?

In addition to your passport, you are required to provide an **Alien Registration Card (Green Card)** or any other document that establishes legal immigrant status (such as: I-94, I-688 or I-766). However, it is best to call the nearest Social Security Administration office to confirm. *All documents must be either originals or copies certified by the issuing agency. Social Security office cannot accept photocopies or notarized copies of documents.*

Local Social Security Administration Offices:

Fremont Office:

3100 Mowry Avenue, Suite 100
Fremont, CA 94538
Phone: 510-797-7183

Hayward Office:

24301 Southland Drive, Suite 500
Hayward, CA 94545

San Jose Office:

280 S First Street, Room 244, 2nd Floor
San Jose, CA 95113

To locate the nearest local office or to obtain more information, you may contact the Social Security Administration via:

- ❖ Telephone at **1-800-772-1213** (automated service is available 24 hours a day, or you may speak to a Social Security representative between 7:00 a.m. to 7:00 p.m. Monday thru Friday) or
- ❖ Website at *<http://www.ssa.gov>*

How to Protect Your Social Security Card

The social security number is used to keep individual records in many documents, that is why it is best to keep it in a safe place. It is advisable to not carry it in one's wallet or purse on a day to day basis. Fraudulent uses of the social security number include using your identity to establish credit. If you have lost your wallet /purse with the social security card in it, then please notify the lost card to the nearest social security office.

Over time you can memorize your social security number as you will be asked to identify yourself by telling different agencies what your number is.

If you decide to change your name

It is important to let the social security office know if you decide to change your name. The office will issue you a new card free of charge. You will need documents that show your old name and new name such as marriage certificate or a divorce document. In addition, you need proof of your legal alien status in the United States.

Applications can be obtained by calling 1-800-772-1213 from 7a.m to 7 p.m. or by visiting your nearest social security office.

How to get Social Security Numbers for your Children

There are many advantages of obtaining social security numbers for your children.

1. You can claim your child as dependent on your income tax return.
2. Your child will be eligible for protection and benefits of social security in the future.
3. If you plan to open a bank account, purchase savings bonds or get medical coverage for them, then your child will need to have his /her own social security number.

You will need to provide the social security numbers of the child's parents, identity documents of both parents and evidence of the child's age, identity and lawful status in the United States. As mentioned earlier, there is no charge for

getting a social security number. Forms can be obtained by any of the methods mentioned before.

Domestic Violence Victims: Getting a new number

If you are a victim of domestic abuse and wish to change personal information such as your social security number to protect yourself, then you may obtain a new social security number.

In addition to completing a social security application you will also need to furnish the office with a statement which elaborates on your need for a new number. Besides the usual documents that prove your age, identity, lawful alien status in the United States, you will need to document evidence of harassment/abuse.

For more information contact an organization that serves the victims of domestic violence, such as;

SAVE - Safe Alternatives to Violent Environments

Hotline: 510-794-6055 or

Administrative Office: 510-574-2250

NISA - North American Islamic Shelter for the Abused

Phone: 1-888-ASK-NISA 275-6472

(For detailed information about these two agencies, please go to “How To Deal With Elder Abuse” section of this document.)

How to Qualify for Supplemental Security Income

SSI Supplemental Security Income

Supplemental Security Income (SSI) is a Federal income supplement program funded by general tax revenues (not Social Security taxes):

- ❖ It is designed to help aged, blind, and disabled people, who have little or no income; and
- ❖ It provides cash to meet basic needs for food, clothing, and shelter.

Who is eligible for SSI Benefits?

Anyone who is:

- ❖ aged (age 65 or older);
- ❖ blind; or
- ❖ disabled.

And, who:

- ❖ has limited income and resources; and
- ❖ is a U.S. citizen or national, or entered U.S. legally before August 1996 (received a green card before this time) or entered as a refugee.

- ❖ gives Social Security Administration (SSA) permission to contact any financial institution and request any financial records that the financial institution may have about you; and
- ❖ files an application; and
- ❖ meets certain other requirements.

Note: If you have been sponsored by your relatives to be a resident of the U.S., you are NOT eligible for SSI until you have established citizenship.

To apply for Supplemental Security Income (SSI) or to obtain more information, you may contact your local Social Security Administration Offices:

Fremont Office:

Hours: 9:00 a.m. to 4:30 p.m.
3100 Mowry Avenue, Suite 100
Fremont, CA 94538
Phone: 510-797-7183

Hayward Office:

Hours: 9:00 a.m. to 4:30 p.m.
24301 Southland Drive, Suite 500
Hayward, CA 94545

San Jose Office:

280 S First Street, Room 244, 2nd Floor
San Jose, CA 95113

To locate the nearest local office or to obtain more information, you may contact the Social Security Administration via:

- ❖ Telephone at **1-800-772-1213** (automated service is available 24 hours a day, or you may speak to a Social Security representative between 7:00 a.m. to 7:00 p.m. Monday thru Friday) or
- ❖ Website at <http://www.ssa.gov/ssi/>

You may also see the related publication titled: Supplemental Security Income (SSI) for Noncitizens at the <http://www.ssa.gov>.

Cash Assistance Program for Immigrants (CAPI)

How to Get Cash Assistance for Immigrants Through CAPI

Legal non-citizens in financial need who are age 65 or older, or people of any age, including children, who are blind or have a disability and are ineligible for Supplemental Security Income (SSI) due to their immigrant status may be eligible for monthly cash payment from the State of California. The payments are from a state program called Cash Assistance Program for Immigrants (CAPI). If you are already receiving SSI benefits, you are not eligible for CAPI.

You may be eligible for CAPI payments if you have little or no income, and if the value of the things you own is less than \$2,000 if you are single, or \$3,000 if you are married. CAPI will count property and income an applicant has outside of the United States as well as property and income you may have in the United States.

In addition to the above criteria, to be eligible for CAPI, you must live in the state of California and be:

- ❖ Lawful permanent resident (Green Card holder) in the United States who arrived on or before August 21, 1996, who are age 65 or older, disabled, or blind.

You may also be eligible to apply for Medi-Cal (State of California health insurance program for low income individuals) and/or Food Stamps (program to help low income people buy food) benefits. For more information about CAPI for people who reside in Alameda County, please contact 1-800-648-0954.

Office Locations

You can get the CAPI application forms at these locations:

Hayward Office

24100 Amador Street, Hayward, CA 94544
510-670-6000

Fremont Family Resource Center (FRC)

39155 Liberty Street, #C330, Fremont, CA 94538
510-455-2428

Livermore

3311 Pacific Avenue, Livermore, CA 94550
510-455-0747

Enterprise Office

8477 Enterprise Way, Oakland, CA 94621
510-891-0700

Eastmont Office

6955 Foothill Blvd., #100, Oakland, CA 94605
510-383-5300

Santa Clara County:

1888 Senter Road
San Jose, CA 95112
Phone: 1-408-793-8900

Section 4. Citizenship

How to Become a United States (U. S.) Citizen – Naturalization

Naturalization is the process by which U. S. Citizenship is granted to a foreign citizen or national after the individual fulfills the requirements established by Congress. The general requirements are:

- ❖ A period of continuous residence and physical presence in the United States, after obtaining a Green Card,
- ❖ An ability to read, write and speak English,
- ❖ A knowledge and understanding of U. S. history and government,
- ❖ Good moral character,
- ❖ Attachment to the principles of the U. S. Constitution, and
- ❖ Favorable disposition toward the United States of America.

All naturalization applicants must demonstrate good moral character, attachment, and favorable disposition. The other naturalization requirements may be modified or waived for certain applicants, such as spouses of U. S. citizens. Applicants should review the materials listed below and carefully read the N-400 application instructions before applying.

The official Guide to U. S. Citizenship and Immigration Services is available online at: <http://www.uscis.gov/files/article/M-476.pdf>. You may also acquire a copy of the N-400 application instruction on line at: <http://www.uscis.gov/files/form/N-400ins.pdf>.

Please note that the requirements and forms have been changed in the recent years, so to get updated information and to access new forms, you may visit the United States Citizenship and Immigration Services website at: <http://www.uscis.gov>. You may also call their Customer Service line at: 1-800-375-5283 or 1-800767-1833 (for hearing impaired) to get related information.

[the above information was taken directly from the United States Citizenship and Immigration Services website listed above.]

Section 5. Employment

How to Find Employment for Seniors

As a new immigrant, it may be challenging to obtain employment, especially if you are a senior citizen, but listed below are several agencies and programs that can assist a person in this undertaking.



Senior Community Service Employment Program (SCSEP)

SCSEP provides part-time on-the job training position to low-income seniors to assist them in transitioning into unsubsidized employment. Individuals who wish to become participants in the SCSEP must be:

- ❖ 55 years of age or older,
- ❖ Low-income (or have no-income),
- ❖ Eligible to work in the United States according to the Immigration Reform and Control Act of 1986, and
- ❖ Resident of Alameda County.

To apply or to get more information, you may contact the program directly at:

Hayward One Stop Center
24100 Amador Street,
Hayward, CA 94544
510-670-5700

East Bay Works/One-Stop Career Center

The Tri-Cities Fremont Career Center is a self-directed career resource center. The Center provides resources and services that are focused on assisting any member of the community with job search, training information and career assistance. Through the cooperative partnership of many local agencies, the Center offers job seekers the following:

- ❖ A full range of career related workshops
- ❖ Access to current job postings
- ❖ Interaction with prospective employers
- ❖ A fully equipped resource center that includes: reference materials, Internet Access, computers and laser printers, fax, copier and telephones.

In order to become a member, you need to visit the facility Monday through Friday, between the hours of 8:00 a.m. to 5:00 p.m. and present your California Identification Card or Driver's License and your Social Security Card. In addition, you need to show proof of being able to work legally in this country, green card or United States passport.

Tri-Cities One-Stop Career Center/Fremont

Fremont Family Resource Center
39155 Liberty Street, Suite B200
Fremont, CA 94538
510-794-3669
Hours: Monday-Friday 8AM to 5PM
<http://www.eastbayworks.com>

Tri-Cities One-Stop Career Center/Newark

39399 Cherry St, Room 1211, Newark, CA 94560
Phone: 510-742 – 2323
Monday, Wednesday: 9am - 5pm;
Tuesday, Thursday: 12 noon - 7 pm; Closed Friday.
<http://www.eastbayworks.com>

India Community Center (ICC)

In addition to the host of other services, ICC offers free career services. Please call the Center for an appointment. You may get these services for up to 30 minutes free.

India Community Center
525 Los Coches Street
Milpitas, CA 95035
408-934-1130
<http://www.indiacc.org>

Other Resources

Please note that in the United States there are other resources that can help a person seek employment openings. The following is a sample of these resources:

- ❖ Each company has its own website where you can get information about that company. Job openings are listed on these websites as well.
- ❖ There are many online job search engines you may visit directly, such as <http://www.monster.com>, <http://www.careerbuilder.com>, <http://www.sfbay.craigslist.org>.
- ❖ You may also check your local newspaper, under the Employment section to search for possible job openings in your area. A listing of these publications may include: San Jose Mercury New, San Francisco Chronicles and the Argus.

Some other websites are:

City of Fremont: <http://www.fremont.gov/employment>

City of Newark:

<http://www.ci.newark.ca.us/departments/human-resources/employment-opportunities/>

City of Union City: <http://www.ci.union-city.ca.us/Employment/ucemploy.htm>

Alameda County Library: <http://www.aclibrary.org/jobsearch>

Section 6. Housing

How to Find Affordable Housing for Seniors

There are two programs that are being offered by the local Housing Authorities (a list of local housing authorities is attached at the end of this section.) The two programs are:



Section 8 Program or Housing Choice Voucher:

- ❖ The largest United States affordable housing program.
- ❖ The eligibility is based on family's total 'household income', which is the family's total income through wages, benefits and other sources, such as, child support.
- ❖ The Voucher covers a portion of the rent and the tenant is expected to pay the rest. In most cases, the tenant is expected to pay 30 to 40 percent of their total family income and the housing authority pays the rest.
- ❖ The tenant can move to a different unit or apartment complex with the Section 8 program, or move to a different housing authority jurisdiction (Portability) after one year.

Conventional Housing:

- ❖ The tenant will move into units that are owned and operated by the local housing authority.
- ❖ The tenant will pay 30 to 40 percent of their income (total family income) to the housing authority as their portion of rent.
- ❖ The program is non-portable, because you cannot transfer it to another housing authority.

To learn more about these programs and to apply for affordable housing, you may contact each housing authority directly. Each housing authority operates separately, but they are all funded by the Department of Housing and Urban Development (HUD).

HUD also offers two other affordable housing programs for individuals or families through private apartment complexes or developers. These programs are:

Project-Based Section 8:

- ❖ The tenant pays 30 to 40 percent of their total family income as rent.
- ❖ The Portability program does not apply for these units (cannot transfer or move to another unit.)
- ❖ The tenant has to apply through the specific apartment complex.

Below Market Rate Apartments:

- ❖ The rent is below market rate. For example, if you could pay 60% or 80% of the full rental rate.
- ❖ The tenant has to apply through the specific apartment complex.

City of Fremont, Office of Housing and Redevelopment

Most cities have a department of Housing and Redevelopment which will have information regarding Project-Based Section 8 and Below Market Rate units in that city. These are separate from the local housing authority units. The City of Fremont Office of Housing and Redevelopment provides many programs, services and resources in the area of housing. These may include:

- ❖ Advice for Landlords and Tenants
- ❖ Affordable Housing Developments
- ❖ Assistance w/ Rental Deposit
- ❖ Directory of Affordable Rental Housing
- ❖ <http://www.fremont.gov/Community/>
- ❖ Disabled Renters Information
- ❖ Emergency Home Repair Program
- ❖ First Time Home Buyer Programs
- ❖ Housing Discrimination
- ❖ Housing Scholarship Program for Students
- ❖ Inclusionary Housing Ordinance
- ❖ Mobile Home Rent Stabilization Ordinance
- ❖ Neighborhood Home Improvement Loan Program
- ❖ Project Independence for Foster Care Young Adults

City of Fremont / Office of Housing and Redevelopment

39550 Liberty Street (First Floor)
Fremont, CA 94538
510-494-4500
<http://www.fremont.gov/Community/>

Bay Area Housing Authorities

Name	Phone Number, Website	Address	Public Housing / Section 8
Housing Authority of the City of Alameda	510-747-4300 www.alamedahsg.org	701 Atlantic Ave. Alameda, CA 94501	Both
Housing Authority of Alameda County	510-538-8876 www.haca.net	22941 Atherton St. Hayward, CA 94541	Both
Berkeley Housing Authority	510-981-5470 www.ci.berkeley.ca.us	1901 Fairview St. Berkeley, CA 94703	Both
Housing Authority of the County of Contra Costa	925-957-8000 www.contracostahousing.org	3133 Estudillo St. Martinez, CA 94553	
City of Livermore Housing Authority	925-447-3600 www.livermorehousingauthority.com	3203 Leahy Way Livermore, CA 94550	Section 8
Oakland Housing Authority	510-874-1500 www.oakha.org	1619 Harrison St. Oakland, CA 94612	Both
City of Pittsburgh Housing Authority	925-252-4830 http://www.hacp.org/	916 Cumberland St. Pittsburgh, CA 94565	Section 8
San Francisco Housing Authority	415-554-1200 www.sfha.org	440 Turk St. San Francisco, CA 94102	Both
San Mateo County Housing Authority	650-802-3300 http://www.co.sanmateo.ca.us/portal/site/housingdepartment/	264 Harbor Blvd., Bldg.A Belmont, CA 94002	Both
Housing Authority of County of Santa Clara	408-275-8770 www.hacsc.org	505 West Julian St. San Jose, CA 95110	Both

Other Housing Resources

The following are redevelopment agencies that build and manage housing developments all through Alameda County:

Affordable Housing Associates

1250 Addison Street, Suite G
Berkeley, CA 94702
510-649-8500
<http://www.ahainc.org>

Eden Housing

22645 Grand Street
Hayward, CA 94541
<http://www.edenhousing.org>

Allied Housing

40849 Fremont Blvd.
Fremont, CA 94538
510-979-2003
<http://www.alliedhousing.org>

Satellite Housing, Inc.

1521 University Avenue
Berkeley, CA 94703
<http://www.satellitehousing.org>

Bridge Housing Corporation

345 Spear Street, Suite 700
San Francisco, CA 94105
415-989-1111
<http://www.bridgehousing.com>

County wide information:

Eden I & R, Inc.

Eden I & R (or 2-1-1) is a free, non emergency, confidential, 3-digit phone number and service that provides easy access to housing information, and critical health and human services in Alameda County. 2-1-1 operates 24 hours a day, 7 days a week with multi-lingual capabilities.

570 "B" Street

Hayward, CA 94541

888-886-9660 Calls from outside of Alameda County

<http://www.edenir.org>

Senior Housing Guide

Alameda County Area Agency on Aging provides many resources for seniors including Senior Housing Guide which is a list of all low income housing developments in the Alameda County. You may access the website for the latest edition:

http://www.alamedasocialservices.org/public/services/elders_and_disabled_adults/aaa.cfm

How to Access Emergency Shelter Services

In the Tri City area, transitional housing and shelters are available for families and individuals with a wide-range of special needs and circumstances.

Eden I&R, Inc. – Simply dial 2-1-1

2-1-1 gives you free information, over the phone, about housing, health and social services throughout Alameda County. You may call 2-1-1 daily to check shelter availability in the Alameda County. 2-1-1 is available 24 hours a day/ 7 days a week in multiple languages.

Sunrise Village - Tri-City Homeless Coalition

Sunrise village is the only shelter of its kind in the San Francisco Bay Area. It was specially designed and built to house homeless families and single adults in an efficient and dignified manner. There are separate program areas for families and adults without children. The shelter houses 66 people for up to three months. Residents receive three meals a day, phone, mail services and access to laundry facilities. A full spectrum of supportive services is offered to residents free of charge. Services include case management, primary and mental health care, substance abuse recovery services, housing placement, job counseling and placement, financial literacy training, transportation assistance, childcare, and children's programs. You have to agree to shelter policies to be able to stay.

588 Brown Road

Fremont, CA 94539

510-252-0910

<http://www.tricityhomeless.org>

Second Chance

The Second Chance Emergency Shelter is a multi-purpose shelter which provides thirty (30) beds for single adults and families. The agency serves anyone who self-identifies as having no appropriate place to live. Basic stay is two (2) weeks for singles and three (3) weeks for families, although this is flexible depending on residents' particular situation. Services include a place to sleep, three meals daily, laundry, telephone and mail drop, and hook-ups with community resources and support services.

10 PM curfew. No drinking or drug use.

To check on space availability or get more information:

Phone: 510-792-4357 (ask operator for the shelter.)

<http://www.secondchanceinc.com/shelter.html>

South County Homeless Project

South County Homeless Project provides emergency housing and non-residential services (housing, income and employment assistance) to the mentally disabled homeless in Southern Alameda County. For more information, you may call from 9:00 a.m. to 4:00 p.m. Services include: mental health (including medication monitoring), access/referrals to physical health care, housing search, employment search, education (literacy, computer labs), drug/alcohol recovery, peer support/mentoring and socialization, life skills classes, goal-setting and case management to monitor and support progress. Referrals are through Alameda County Behavioral Health Care Services.

258 West "A" Street

Hayward, CA 94541

510-732-5952

<http://www.self-sufficiency.org/what/housing/programs/>

Safe Alternatives to Violent Environments (SAVE)

Safe Alternatives to Violent Environments (SAVE) is a nonprofit agency serving victims of domestic violence and their children. SAVE's 30-bed shelter offers a safe home, for up to 90 days, while individuals and families fleeing abuse begin to heal. The basic needs of food, shelter, and clothing are provided, as well as services and support to get them through this time of crisis. The agency provides a complete program that includes counseling, referrals, goal-setting, financial literacy and job-readiness workshops, parenting skills, and problem-solving techniques.

510-794-6055 24-hr shelter/referral hotline

http://www.save-dv.org/services_intervention

Aasra - Federation of Indo-American Associations (FIA)

Aasra is a shelter for abused South Asian and Indo-American women and children (6 beds total). Program includes peer counseling in several Indian languages, legal/social advocacy, education, rides to doctor/lawyer appointments. All referrals are confidential. Maximum stay may vary for each family.

Administrative office address:

41835 Albrae St., Fremont, 94538

510-657-1245

Hours: Monday-Friday, 9 a.m. to 4:00 p.m.

North American Islamic Shelter for the Abused - NISA

NISA is the first Bay Area domestic violence program (including a shelter) sensitive to the needs of Muslims. NISA is a non-profit, charitable organization that promotes family harmony through advocacy, education, support services, counseling and referrals. The primary goal of the agency is to reduce the incidents of domestic violence and achieve harmony through collaborative efforts with the community and other established organizations. Rooted in Islamic values, NISA strives to create a more just community in which people of all cultures and beliefs can participate. NISA provides services to all who seek assistance regardless of race, religion or gender.

Helpline: 1-888-ASK-NISA (275-6472)

P.O. Box 50515

Palo Alto, CA 94303

<http://www.asknisa.org>

Section 7. Legal Services

How to Look for Legal Services



Legal Assistance for Seniors (LAS)

LAS provides free legal advice and representation, health insurance counseling, and community education to qualified Alameda County residents.

LAS staff meets with groups for education presentations and individuals for one-on-one assistance. Home visits can be arranged for those who cannot travel. Services are available in 20 different languages and are accessible to persons with disabilities.

- ❖ Legal Assistance for Seniors (LAS) provides free Legal Service and community education and training to seniors 60 years of age or older. It offers services in the following areas:
 - Income
 - Elder Abuse
 - Relative caregiver issues
 - Immigration
 - Incapacity
 - Healthcare
 - Consumer
- ❖ Through their Health Insurance Counseling and Advocacy Program (HICAP), LAS provides free individual counseling and community education to Medicare beneficiaries.

Contact Information

Office Hours: Monday to Friday 9-5

464 7th St, Oakland, CA 94607 Legal Assistance for Seniors:

1-800-393-0363

<http://www.lashicap.org/>

Note: LAS services are available at the Fremont Senior Center, 40086 Paseo Padre Parkway, Fremont, on the 1st Friday of every month. Call (510) 790-6600 for an appointment.

Health Insurance Counseling and Advocacy Program (HICAP):

1-800-393-0363

1-800-434-0222 (HICAP Statewide)

International Institute of the Bay Area

The International Institute of the Bay Area provides legal services for immigration and naturalization at 3 offices in the Bay Area; San Francisco,

Oakland, and Redwood City. The Institute helps families that have been separated by the migration experience to reunify through family visa petitions, helps legal residents gain citizenship, assists undocumented battered immigrant women and children gain legal status, helps with Temporary Protected Status (TPS) and provides advice and counsel on immigration legal matters.

Oakland Office

449 15th Street, Suite 303
Oakland, CA 94612
510-451-2846
<http://www.iieb.org>

Senior Legal Hotline of Northern California

Offers free legal advice by phone for persons over 60 years of age.
1-800-222-1753

Alameda County Bar Association / Lawyer Referral Service (LRS)

Contact the Alameda County Bar Association's Lawyer Referral Service (LRS) to request a referral to a pre-screened lawyer with experience in the area(s) of law that you need help with. There is a \$25 fee for half hour consultation and referral.

510-302-2222
<http://www.acbanet.org/>

Alameda County Bar Association / Volunteer Legal Services Corporation (VLSC)

The Alameda County Bar Association Volunteer Legal Services Corporation (VLSC) provides free legal assistance to low-income people in Alameda County with certain non-criminal legal issues. Volunteer attorneys provide all the legal work on a pro bono basis.

510-302-2222
<http://www.acbanet.org/>

Bay Area Legal Aid

Based in Oakland, Bay Area Legal Aid's Legal Advice Line is a free legal helpline available to qualified low-income residents. The Legal Advice Line provides a range of services depending on the caller's legal problem. Attorneys may give a caller legal advice, schedule eligible clients for an appointment in a neighborhood office, or provide the caller with a helpful referral to other social services organizations, when appropriate.

510-663-4744
405 14th St, Oakland, CA 94612-2704
<http://www.baylegal.org/>

East Bay Community Law Center

Provides desperately needed legal services to the low-income community in the areas of housing, welfare, HIV and health, homelessness and economic development.

510.548.4040

2921 Adeline Street, Berkeley, CA 94703

webinquiry@ebclc.org

<http://www.ebclc.org/>

Catholic Charities of the East Bay

Catholic Charities services people in need who reside in the East Bay. One of those services is Immigration and Naturalization assistance. The Agency provides legal counseling. The charge is on a sliding fee scale, depending upon income and case type. All inquiries and consultations are confidential and cannot be obtained by the INS. Services offered are: Visa Petitions, Citizenship, Political Asylum, Family Unity, Juveniles in foster care, VAWA Cases (victims of domestic abuse) and consultation regarding immigration options.

510-768-3122 (Immigration/Naturalization program)

510-768-3100 (Main Office)

Oakland Main Office

433 Jefferson Street

Oakland, CA 94607

<http://www.cceb.org>

Alameda County Legal Services Directory

This Legal Services Directory is designed to enable the public and legal profession to become better acquainted with the legal services available in our community and to assist in serving low-income clients by referring them directly to the agencies best able to provide service in their individual situation.

See link for the 2007 directory:

<http://www.acbanet.org/layouts/55/uploads/2007.Legal.Services.Directory.pdf>

Section 8. Leisure & Recreation Services

How to Find Recreation and Leisure Services



City of Fremont Recreation Options

The City of Fremont Recreation Department offers a wide variety of facilities and activities for your enjoyment. These facilities include several Community Parks, Historical sites, Central Park with Lake Elizabeth, a Sports Complex, Tennis Center, Olive Hyde Art Gallery, three program centers and four Community Centers.

Additionally, the City offers many leisure activities through the Recreation Services Division. For a list of all services, visit the city of Fremont website: <http://www.fremont.gov/index.aspx?nid=259>

The newest addition to the City of Fremont recreation services is the new water park called Aqua Adventure. It offers a variety of activities suitable for all ages. For specific information about the Park, please visit their website at: <http://www.goaquaadventure.com>

40500 Paseo Padre Pkwy.
Fremont, CA 94538

City of Newark Recreation and Community Services

City of Newark provides recreational, educational, and social opportunities for its' residents through the Recreation and Community Services department. The Department offers many classes, programs and activities for seniors, youth and adult.

To download an "Activities Guide" and to register for these activities, also for a list of recreation center locations, please visit the City of Newark website: <http://www.newark.org/departments/recreation.html>

Leisure Services Union City

Union City's Leisure Services (UCLS) department provides recreation and leisure services to the entire community. UCLS offers a wide variety of programs designed to meet the needs of children, teens, adults and seniors in the community. Programs include fee classes; summer, winter and spring day camps; after school middle school programs; youth sports; aquatics; arts; tot time; senior lunches; community gardens; volunteer recruitment and special needs programs for people with physical and mental disabilities.

<http://www.union-city.ca.us/leisure/ucls.htm>

East Bay Regional Parks District

From sunlit shores to shade-covered hillsides, the East Bay Regional Park District spans more than 97,000 acres in Alameda and Contra Costa Counties, offering experiences as diverse as the land itself. Their mission is to provide recreational opportunities, ensure the natural beauty of the land, and to protect wildlife habitat.

<http://www.ebparks.org>

[Other sources of activities for seniors are the Senior Center in the area. For more specific information about the Senior Centers, you may visit the section regarding the Senior Centers in this guide.]

Fremont Multipurpose Senior Center

Located in Central Park near Lake Elizabeth

40086 Paseo Padre Parkway

Monday - Friday: 8 a.m. - 5 p.m.

Office Open: 8 a.m. - 3 p.m.

510-790-6600

510-790-6610 (recorded weekly activities and menus)

<http://www.fremont.gov>

City of Newark Senior Center

7401 Enterprise Dr

Newark, CA 94560

510-742-4840

<http://www.newark.org>

City of Union City Community Centers: Ruggieri Senior Center

33997 Alvarado Niles Rd

Union City, CA 94587

510-489-6629

<http://www.union-city.ca.us>

How to Access Senior Centers in the Tri-City Area

Senior Centers in Alameda County

A multipurpose senior center is a facility that provides a broad spectrum of services, including but not limited to health, social, nutritional, educational services and recreational activities for older individuals. Senior Centers listed offer a variety of programs during the hours they are open. Some of these programs may include exercise classes, dancing, health screenings, legal services, financial planning sessions, 55 Alive Driving classes, computer and other adult education classes, travel trips, help with applying for benefits and programs available to elders in Alameda County, e.g., tax assistance, Renter/Homeowner assistance, etc. Senior Centers depend on volunteers to

augment paid staff, and may offer excellent opportunities to those seeking meaningful volunteer assignments.

FREMONT

Fremont Multi-Service Senior Center

40086 Paseo Padre Parkway, Fremont, CA 94538
Mailing address: P.O. Box 5006, Fremont, CA 94537
Monday-Friday: 8 a.m. – 5 p.m. Lunch served daily @ 12 noon
510-790-6600
<http://www.fremont.gov>

NEWARK

Newark Senior Center

7401 Enterprise Drive, Newark, CA 94560
Monday – Friday: 8:30 a.m. – 3:30 p.m. Lunch served daily@ 11:45 a.m.
510-742-4840
<http://www.newark.org>

UNION CITY

Ralph & Mary Ruggieri Senior Center

33997 Alvarado-Niles Road, Union City, CA 94587
Monday – Friday: 9 a.m.- 4 p.m. Lunch served daily@ 11:45 a.m.
510-489-6629 Fax: 510-477-0317
<http://www.ci.union-city.ca.us>

For information regarding senior centers in different cities in the Bay Area, you may call the particular city for the name, location and phone number of the center.

How to Find Culturally Specific Senior Programs

Community Ambassador Program for Seniors (CAPS)

Located in Fremont, CA, CAPS is a nationally recognized, locally implemented program of the City of Fremont Human Services, funded by a grant from the Robert Wood Johnson Foundation.

The Community Ambassador Program for Seniors, through its volunteer community ambassadors, builds capacity to serve seniors in their own communities, in their own language, within their own cultural norms, and will do so where seniors live, worship, socialize, and learn. The Ambassadors serve as a bridge between the formal network of social services and faith based and cultural communities. You may reach each individual partner organization through the numbers provided below: (You may also contact CAPS's website at *<http://www.capseniors.org>*.)

Centerville Presbyterian Church

Languages spoken: English, Mandarin, Cantonese
To reach a CAPS Ambassador: 510-793-3575 ext. 48

Muslim Support Network

Languages spoken: Urdu, Punjabi, Hindi
To reach a CAPS Ambassador: 510-574-2082

India Community Center

Languages spoken: Hindi, Marathi, Gujarati, Tamil, Punjabi, Kannada, Konkani
To reach a CAPS Ambassador: 408-934-1130 ext. 263

Taiwanese Community Help Association

Languages spoken: Taiwanese, Mandarin, Cantonese
To reach a CAPS Ambassador: 510-784-7341

Sikhs Engaged in Volunteer Activities

Languages spoken: Punjabi, Urdu, Hindi, Farsi
To reach a CAPS Ambassador: 510-491-6699

Our Lady of Guadalupe Parish

Languages spoken: Spanish
To reach a CAPS Ambassador: 510-657-4043

St. Anne Catholic Parish

Languages spoken: Filipino
To reach a CAPS Ambassador: 510-489-0133

Other Resources:

Afghan Elderly Association

The Afghan Elderly Association (AEA) works to improve the well-being of Afghan elders in the Bay Area. The AEA accomplishes its mission by providing the elders with culturally appropriate preventive health programs and connecting them to available community resources.

3300 Capitol Ave. Bldg. B, Fremont, CA. 94538

510-574-2059 or 510-574-2071

<http://afghanelderlyassociation.com/>

The Elderly Afghan Men's Group – Afghan Care

The Elderly Afghan Men's Group promotes healthy aging and socialization in a supportive environment. Activities include health education, socialization, current event discussion, sharing of personal stories and poetry and much more. The Group meets every Thursday of each month at the Niles Veterans

Hall. For more information please contact Dr. Ahmad Zamani at ahmadszamani@yahoo.com.

Niles Veteran Hall
37154 Second St.
Fremont, CA, 94536

Muslim Support Network

In addition to what was mentioned under CAPS, Muslim Support Network offers:

- ❖ Monthly socialization and educational meetings
- ❖ Escort services to doctor visits
- ❖ Transportation
- ❖ Group field trips
- ❖ Walking partners
- ❖ Special events such as the EID dinner
- ❖ Information and referral services
- ❖ Travel escorts to shopping and other community business
- ❖ Book exchanges

Meetings are held on the fourth Monday of each month at the City of Fremont Multi –Service Senior Center.

Fremont Senior Center
40086 Paseo Padre Pkwy
Fremont, CA 94538
510-574-2082

<http://muslimsupportnetwork.org>

Jewish Family & Children's Services of the East Bay

Of the various services offered, the center offers Center for Older Adult Services (COAS), assisting hundreds of seniors each year to live independently and safely in their own homes, and working intensively with family members to assess needs, make thoughtful plans, and generally prevent crises that too often come with aging. COAS also includes the Holocaust Survivor Services program which provides mental health services, emergency financial assistance, restitution application assistance, and other services to 250 survivors throughout the East Bay.

2484 Shattuck Ave., Suite (210 Main Office)
Berkeley, CA 94704
510-704-7475
Fax: 510-704-7494
information@jfccs-eastbay.org

India Community Center (ICC)

ICC works towards promoting Indian culture and values by providing social, cultural, recreational and community programs, thereby uniting the Indian community, and raising awareness about Indian culture in the local community.

It offers various social, cultural, educational, professional and recreational programs open to all cultures and age groups.

525 Los Coches Street, Milpitas, CA 95035

408-934-1130

<http://www.indiacc.org>

How to Access Your Local Public Library

Public libraries are free, open to all and offer not only books, but also music and film, useful information and access to computers. Every city has at least one library of its own and you can become a member free of charge. You do not have to be a member to use it, but you need to become a member if you want to borrow books or other items.

To become a member, you need to show proof of your identity and current address and apply for a library card. A card is needed to check out materials, such as: books, videos, magazines etc.

Public libraries offer several programs and services. For a list of those programs, and for more information, you may visit Alameda County Library website at:

<http://www.aclibrary.org>

TTY (Hearing impaired for all branches: 888-663-0660)

You may also visit your neighborhood library, listed below.

Tri-City Libraries

Fremont Main Library

2400 Stevenson Blvd.

Fremont, CA 94538-2325

510-745-1400

Newark Library

6300 Civic Terrace Ave.

Newark, CA 94560-3795

510-795-2627

Centerville Library

3801 Nicolet

Fremont, CA 94536-3493

510-795-2629

Union City Library

34007 Alvarado-Niles Road
Union City, CA 94587-4498
510-745-1464

Irvington Library

41835 Greenpark Dr.
Fremont, CA 94538-4084
510-795-2631

Niles Library

150 "I" Street
Fremont, CA 94536-2998
510-795-2626

How to Navigate and Get linked to Social Service Programs in the Tri City Area

As a person new to this country, you might realize that it is very challenging for a person who needs assistance (financial, emotional or physical) to manage their day to day life and to navigate through the social services system. City of Fremont, Human Services Department has many services that can help person access programs, so they can increase their quality of life. Most of these programs have multi lingual capability which reflects the diversity of this area. These services are:

Senior Services

Senior HelpLine

Senior HelpLine provides information and referral pertaining to senior services and connects callers to programs through the City of Fremont – Human Services Department. These services may include: Care Management, Food and Nutrition, Legal and Mental Health Counseling. You may either call to receive assistance or make an appointment to see a social worker.

510-574-2041

For English – Press 4

For Mandarin – Press 3

For Spanish – Press 2

For Farsi – Press 1

Care Management

The Care Management program works in partnership with the senior to find and coordinate the services needed to ensure the senior's independence in his/her home for as long as possible. These services may include: medical care, transportation, home delivered hot meals, emergency response system, legal

service, assistance with bathing and grooming. The senior has to be at least 60 years of age or older and reside in the Tri City area (Fremont, Union City and Newark).

The City of Fremont also offers another care management program that targets Medi-Cal recipients. In order to benefit from this program, there has to be no Share of Cost (SOC) for your Medi-Cal which means that you do not pay any portion of the cost out of your pocket. For this particular program, the senior's age has to be 65 years or older. This program covers the City of Hayward as well as Fremont, Union City and Newark.

It is advised to call the Senior HelpLine (510-574-2041) to verify specific program eligibility.

Senior Peer Counseling

Peer Counseling is offered on a one-on-one basis at the client's home or the Human Services office. Peer counselors are volunteers who are screened, trained and supervised by a licensed professional through the Human Services Department. Residents of Fremont, Newark and Union City, 55 and older are eligible for this program. Participants can work on grief and loss, mild depression and adjustment issues with their peer counselors.

City of Fremont Human Services
Senior Peer Counseling
510-574-2041
lcox@fremont.gov

Family Caregiver Support Program

Program offers monthly support groups, individual and family Counseling, workshops and classes for caregivers. Residents of the Tri City area who are 60 years old or who are caregivers to someone who is 60 years old can benefit from this program. The services are provided by a licensed therapist.

City of Fremont Human Services
Family Caregiver Support Program
510-574-2041
nrothschild@fremont.gov

Senior Mobile Mental Health Program

The purpose of this program is to provide mental health services to seniors in their homes. It serves seniors age 60 and over who are isolated, and unable to access traditional mental health services because of physical and mental disabilities. In addition to the Tri City area, the program also serves the residents of the City of Hayward. The services may include: in-home assessment of mental health needs, individual and family therapy, medication management and support, linkage to community resources and crisis intervention.

For any of the above programs, you may contact:

Office hours: Monday thru Friday, 8:00 a.m. to 5:00 p.m.
3300 Capitol Avenue, Building B, Fremont, CA 94538
510-574-2041

Afghan Elderly Association - Health Promotion Program

In collaboration with the City of Fremont's Human Services Department and the Alameda County Department of Public Health, The Afghan Elderly Association offers an in-home health promotion program for frail seniors. After an initial assessment by a health care professional and a community Health Promoter, the seniors identify the major health goals they want to achieve. The Health Promoters assist the elders in accessing health care services, including Medi-Cal, and other community resources such as: transportation and translation services, immigration and citizenship assistance that can help them improve their health and well-being. The program has language capacity of Urdu, Pashtu and Farsi.

3300 Capitol Ave, Building B, Fremont, CA 94536
<http://www.afghanelderlyassociation.com>
510-574-2059

Youth and Family Services

The Counseling program offers family and group Counseling with special attention to teen related issues. The program's main goal is to strengthen family relationships and help people deal with crisis. For specific program eligibility and fee schedule, you may contact the department.

Counseling services include:

- ❖ Parenting Workshops - to build on parenting and communication skills.
- ❖ Healthy Choices School Site Counseling for students who need support with school adjustment, family problems, or socialization with peers.
- ❖ Counseling on-site at the Fremont Police Department for residents involved with crises or traumatic events, and diversion Counseling for first time juvenile offenders.
- ❖ Crises intervention for youth and their families around issues of running away, truancy, and first time misdemeanor.
- ❖ Short-term (16 sessions) Counseling for youth up to the age of 18, and their families.
- ❖ Workshops on a variety of subjects, including Teen Talk, listening to your child, recognizing depression, and signs and symptoms of drug abuse.
- ❖ Assessment or short-term Counseling for adults and couples.
- ❖ Truancy Intervention Program (TIP) – services to assist children and families with problems in school attendance.
- ❖ Infant Toddler Program (ITP) – for families with children under the age of 5.

For any of the above programs, you may contact:

510-574-2100

Office hours: Monday thru Friday, 8:00 a.m. to 5:00 p.m.

39155 Liberty Street, Suite E500, Fremont, CA 94536

<http://www.fremont.gov>

Fremont Family Resource Center (FRC)

The program operates in collaboration with over 22 government and non-profit agencies that have satellite offices on site. The Fremont FRC is a welcoming place where families and individuals are nurtured, encouraged, and provided quality services. Some agencies and/or programs at the Fremont FRC may have fees for service, most based on the family’s ability to pay. Some services are entirely free. You may check with each agency for details.

Services offered include:

- ❖ Adult and youth employment
- ❖ Cash aid
- ❖ Food stamps
- ❖ Child care information and referral
- ❖ Counseling
- ❖ Public health and mental health services
- ❖ Housing information
- ❖ Parent support services
- ❖ Educational programs
- ❖ Domestic violence prevention
- ❖ Intensive & Coordinated Case Management
- ❖ Workshops and support groups

The list of agencies and contacts include:

AGENCY	SERVICES	SUTIE #	PHONE
Afghan Coalition	Services for Afghans	D460	745-1680
Child Care Links	Child Care Information/Vouchers	D430	791-9256
CityServe Compassion Network	Personal Support Services provided by volunteers	D450	796-SERV (7378)
Community Child Care Coordinating Council (4C's of Alameda County)	Child Care Information & Referral	D410	713-2557

AGENCY	SERVICES	SUTIE #	PHONE
Community Resource for Independent Living (CRIL)	Services for people with disabilities	A-100	794-5735
Deaf, Counseling, Advocacy and Referral Agency (DCARA)	Services for people who are deaf, hard of hearing or with hearing loss	D420	TTY & VP 790-1433 Voice: 1-800-841-9236
Discovery Cove Childcare Center	On-Site Drop-In Childcare Services	H850	574-2010
Dorcas Family Ministry	Services for Asian Families in Crisis	D450	790-3366
FamilyPaths	Family Counseling Services	F600	1-800-829-3777
FRC Family Service Team	Intensive & Coordinated Case Management for CalWorks Clients	A110	574-2023
FRC Family Support Services	Coordinated Case Management	A110	574-2021
Family Violence Law Center	Domestic Violence Legal Assistance	D400	208-0220
Fremont Fair Housing & Landlord/Tenant Services	Housing Discrimination & Landlord/Tenant Counseling	D440	574-2270
Public Health Nursing	Health and Education Services	D470	795-2400
Schuman-Liles Clinic	Mental Health Medication Management	G700	505-9141
Safe Alternatives to Violent Environments (SAVE)	Domestic Violence Prevention	C310	574-2250
State Department of Rehabilitation	Disability and Vocational Services	F630	794-2458
Tri-Cities One-Stop Career Center/EDD	Employment Services	B200	794-3669
Tri-City Children & Youth Services	Mental Health Services	G710	795-2434

AGENCY	SERVICES	SUTIE #	PHONE
Tri-City Community Support Center	Adult Mental Health Services	G710	795-2434
Veteran's Services	Benefit Information	F620	795-2686
Welcome & Information Desk - Staffed by Fremont Healthy Start (FHS) (East Bay Agency for Children Program) Information and Referral	School Help, Health Insurance and Health Care Referrals	Lobby	574-2000 (FHS) 574-2141
Women, Infants & Children (WIC)	Food/Nutrition for Pregnant Women and Kids	H840	795-2458
Workforce & Benefits Administration (Alameda County Social Services)	CalWorks, Food Stamps, Medi-Cal	C330	795-2428
Youth Maturity Builder	Youth Job Services	B200	784-2660 (Ext. 5431)
Youth and Family Services	Counseling, Support Groups and Workshops	E500	574-2100

For an updated list of organizations or any of the above programs, please contact each agency directly or call **510-574-2000** (Information Desk). You may also visit the City of Fremont website at: <http://www.fremont.gov>.

Office Hours: Monday thru Friday, 8:00 a.m. to 5:00 p.m.

Fremont Family Resource Center

39155 Liberty Street, Fremont, CA 94536

Section 9. Medical/Health-Related Programs and Services



Mental Health Services for Seniors

How to Locate and Access Medical and Mental Health Services in the Tri City Area

Local Medical and Mental Health Services:

Washington Hospital

Washington Hospital is a not-for-profit 337-bed, acute-care district hospital that provides a full range of medical services to the communities of Fremont, Newark, Union City, parts of South Hayward and unincorporated Sunol. Please call the main number (listed below) for hours of operation and locations of clinics in the Tri City area.

510-797-1111

2000 Mowry Ave., Fremont, CA 94538

<http://www.whhs.com>

Kaiser Permanente

Kaiser Permanente provides general, inpatient and acute care to persons of all ages. The hospital is staffed by physicians who are members of the Permanente Medical Group. Patients must be admitted by a physician who has hospital staff privileges. The emergency room is open 24 hours daily and accepts patients who are not Kaiser Foundation Health Plan members. Campuses are available in Fremont, Union City and Hayward.

Kaiser Permanente Fremont Medical Center and Offices

Emergency services

39400 Paseo Padre Parkway, Fremont, CA 94538

510-248-3000

Union City Medical Offices:

Building A

3555 Whipple Road, Union City, CA 94587

Building B

3553 Whipple Road, Union City, CA 94587

510-784-4000

Kaiser Permanente Hayward Medical Center

Hospital and Main Campus

510-784-4000

27400 Hesperian Blvd., Hayward, CA 94545

<http://www.kaiserpermanente.org>

Palo Alto Medical Foundation (PAMF)

As a center for health and healing, the Palo Alto Medical Foundation's (PAMF) Fremont Center has provided family-centered health care for Fremont and the Tri-City area residents of the East Bay. It offers 40 medical specialties, a full range of medical services and state-of-the-art technology.

510-490-1222

Fremont Campus: 3200 Kearney St., Fremont, CA 94538

<http://www.pamf.org/fremont>

Tri-City Health Center

A community health center offering adult primary care, immunizations, blood pressure checks, prenatal care, pediatric care, family planning, pregnancy testing, TB screening, STD treatment, health care for the homeless and health education services to the community. Free and low-cost services are available for those who qualify. Primary Care offers urgent care, routine physicals, medical advice, case management, and referrals for inpatient and specialty services.

510-770-8040

39500 Liberty Street, Fremont, CA 94538

<http://www.tri-cityhealth.org>

Newark Health Center

The Newark Health Center is part of the Alameda County Medical Center that stretches throughout the County and offers more than 40 different primary and medical specialty services affording patients a seamless continuum of health care. Clinic services are closed from 12:00 noon – 1:00 p.m. All services are by appointment. (The availability of services and hours of operation may change from time to time without notice. Please contact the Clinic to confirm the information.)

510-505-1600

6066 Civic Terrace Ave., Newark, CA 94560

<http://www.acmedctr.org/newark.cfm?M1=1&M2=4&M3=0&P=150>

Tiburcio Vasquez Health Center, Inc. (TVHC)

The Union City Clinic is the TVHC Flag-Ship clinic. The philosophy is to treat the patient and not simply the disease. A great deal of effort is put into the integration of Clinical Services with Social Services - underscoring the belief

that biological, psychological and even sociological factors can contribute to a lack of good health.

Primary Care Services include:

- ❖ Internal Medicine
- ❖ Annual Check-ups
- ❖ Employment Physicals
- ❖ Immunizations
- ❖ Tuberculosis Testing
- ❖ Chronic Illness Management
- ❖ Health and Nutrition Education
- ❖ Care for the Aging
- ❖ Family Planning
- ❖ Support and Resources for Families

471-5880

33255 Ninth Street, Union City, CA 94587

<http://www.tvhc.org>

City of Fremont

Mobile Mental Health Services for Seniors

The program provides outpatient mental health services in the Tri City area (and Hayward) to homebound elders in their place of residence. The services include:

- ❖ In-home assessment of mental health needs
- ❖ Medication support and management
- ❖ Individual and family therapy
- ❖ Assistance in finding services
- ❖ Crisis Intervention

The intent of the program is to increase service access for homebound seniors with severe mental illness. The program serves seniors age 60 and over who are isolated, lacking in social and family support, unable to access community resources and unable to function independently due to physical and mental impairments.

City of Fremont Human Services

Mobile Mental Health Program

510-574-2041

iweber@fremont.gov

<http://www.fremont.gov/index.aspx?NID=218>

Senior Peer Counseling

Residents of Fremont, Newark, or Union City, 55 and older are eligible. Multi-lingual services are available upon request. Peer counseling is offered on a one-to-one basis in your home. Peer counselors who provide this service are volunteers who are screened, trained and supervised by licensed professionals in the field of gerontology or psychology through City of Fremont.

City of Fremont Human Services

Senior Peer Counseling

510-574-2041

lcox@fremont.gov

<http://www.fremont.gov/index.aspx?NID=218>

Caregiver Support Services

Services are available to residents of Fremont, Union City and Newark who are at least 60 years old or who are providing care for someone who is 60 years old or older. The program offers monthly support groups, individual and family counseling, workshops and classes for caregivers.

City of Fremont Human Services

Family Caregiver Support Program

510-574-2041

nrothschild@fremont.gov

<http://www.fremont.gov/index.aspx?NID=223>

On Lok Sr. Health Services

On Lok is a not-for-profit organization that serves seniors in the community. On Lok Lifeways is a comprehensive health plan that provides long-term care for eligible seniors living in San Francisco and Fremont, CA. This program offers full medical care and support services with the goal of helping seniors live at home and in the community for as long as possible.

510-249-0225

159 Washington Blvd., Fremont, CA 94539

<http://www.onlok.org>

Portia Bell Hume Behavioral Health and Training Center

The Hume Center provides comprehensive multicultural and multilingual mental health services. The Community Mental Health practice follows a public health approach to mental disorders. For the person who needs outpatient treatment, the Center provides services in clinics located in Fremont. Services provided in many languages.

510-745-9151

3340 Walnut Ave., Suite 140, Fremont, CA 94538

<http://www.humecenter.org>

Alameda County Health Care for the Homeless Program (HCHP)

HCHP provides a wide variety of health care and support services to the homeless clients throughout Alameda County. A mobile van clinic travels to sites throughout Alameda County to provide services.

Program Eligibility:

Homeless persons who have no permanent home and are living in a shelter, on the street, in a car, with friends or relatives or in an encampment qualify for these services.

The mobile clinics provides: primary medical care, limited dental care, eye care, TB testing, support services that include case management, financial benefits, housing, employment and food assistance, public health nursing, mental health linkages, and transportation and alcohol and drug services. For a monthly schedule of the van you may contact the program:

510-532-1930

1900 Fruitvale Ave., Oakland, CA, 94601

<http://www.acphd.org/>

India Community Center (ICC)**Free Medical Clinic at ICC**

The mission of the Medical Clinic at ICC is to provide high quality free Health Care in a compassionate environment to the uninsured and medically underserved patients of the Bay Area. It operates with volunteer physicians for several days per week. For more information, contact ICC:

408-934-1130

525 Los Coches Street, Milpitas, CA 95035

http://www.indiacc.org/medical_clinic

Additional Resources**SeniorHealth**

<http://nihseniorhealth.gov/>

This website can assist seniors find answers to their medical questions and to learn more about health and aging.

[Please note: You may have to have appropriate insurance to be able to access services from above programs. It is advised to call and inquire about those requirements, before using the facilities.]

Services for Seniors with Disabilities

How to Find Services for Seniors with Disabilities

California Telephone Access Program (CTAP)

CTAP can provide you with a special telephone, free of charge, if you are unable to use a standard telephone. You may qualify, if:

- ❖ You live in a California residence that has telephone service.
- ❖ You are certified as having a permanent or temporary impairment or disability which makes using the telephone difficult.

Disabilities or difficulties may include: Hard of hearing, deaf/deafened, speech disability, low vision/blind, mobility/manipulation or cognitive (difficulty remembering numbers or processing information).

1-800-806-1191 or 1-800-806-4474 (TTY)

1970 Broadway, Suite 650

Oakland, CA 94612

<http://www.ddtp.org>

Deaf Counseling, Advocacy, and Referral Agency (DCARA)

DCARA provides many services to the deaf community in Alameda County. These services include:

- ❖ Advocacy – Staff provides advocacy by educating the hearing (and deaf) community about the various rights and communication needs of the diverse deaf population.
- ❖ Peer Counseling – Staff helps deaf individuals put their mental, emotional, and physical health and well being as a priority in their lives.
- ❖ Communication Services – Staff aims to educate and support deaf, hard of hearing, late-deafened and deaf-blind individuals in their ability to self-advocate for their own unique communication needs. Staff may also provide assistance with phone interpreting or serving as a Deaf Interpreter (DI).
- ❖ Independent Living Skills – Staff promotes training opportunities for the diverse deaf community to build their skills or change behaviors that will better support their capacity to live independently, self-sufficiently, and remain contributing members of society.
- ❖ Employment Assistance – Along with Employment Development Department (EDD) staff, assisting client with becoming “job ready” by providing them with skills development, training and educational support before referring clients for job placement.
- ❖ Information and Referral – Staff provides information, referrals and resources in a wide variety of topics pertaining to the deaf community.

- ❖ Community Education – Staff provides informative, educational or in-service opportunities that enhance the knowledge, attitudes, behaviors and skills of the deaf community and those who live and work with them.

1-800-841-9236 (Voice)

510-790-1433 (Video Phone)

Fremont Client Support Services Office

Fremont Family Resource Center(FRC)

39155 Liberty St., Suite D420

Fremont CA 94538

Fremont Oak Gardens (FOG)

2681 Driscoll Road

Fremont, CA 94539

Fremont – Employment Development Department

39155 Liberty Street, Suite B200

Fremont, CA 94538

510-794-5244 (TTY)

DCARA Headquarters:

1-877-322-7288 (Toll Free TTY)

1-866-680-0515 (Video Phone/Voice)

510-483-0753 (Voice Mail)

14895 East 14th St., Suite 200

San Leandro, CA 94578

<http://www.dcara.org/>

Community Resources for Independent Living (CRIL)

CRIL advocates and provides resources for people with disabilities to improve the quality of life and make communities fully accessible. Services include:

- ❖ Housing Assistance:

CRIL can help you find accessible and affordable housing. CRIL teaches consumers how to look for housing, identify resources that can support independent living, negotiate with landlords and understand their tenant rights.

- ❖ Personal Assistance:

CRIL provides a list of personal assistance to consumers who need in-house support.

- ❖ Information and Referral:

CRIL is a link to many resources in the community that support an increase for independent living and quality of life.

❖ **Benefits Advocacy:**

CRIL staff educates consumers about financial resources to which they may be entitled, including Social Security Disability, SSI, Medicare, Medi-Cal, In-Home Support Services, Plans to Achieve Self-Support and other programs.

Main Office:

Community Resources for Independent Living

439 'A' Street,
Hayward, CA 94541
510-881-5743
Fax: 510-881-1593
TTY: 510-881-0218
Email: info@cril-online.org
Hours: Monday through Friday 9:00 am to 5:00 pm

Fremont - Tri-Cities Office

Fremont Family Resource Center (FRC)
39155 Liberty St., Suite A100, Fremont, CA 94538
510-794-5735
Drop in hours: Tuesday and Thursday
9:00 a to 1:00 pm and 2:00 pm to 4:30 pm
Monday, Wednesday and Friday by appointment
<http://www.cril-online.org>

Wheelchair Breakdown – Emergency Wheelchair Transportation and Breakdown Assistance in Alameda County

1-877-50-WHEEL (1-877-509-4335)

Alameda County's Wheelchair Breakdown Transportation Program provides transportation services to people in Alameda County who use wheelchairs. The intent of this service is to provide transportation in any situation that potentially leaves a wheelchair user without the means to reach their final destination. This service is for motorized or manual type wheelchairs only, and not for scooters or other mobility devices. This service is free.

Qualified uses of the service include the following:

- ❖ Transport of wheelchair and its owner to a wheelchair repair shop or other location due to mechanical breakdown of the wheelchair which occurred in side or outside the house.
- ❖ Transport of a wheelchair to a hospital where the user was transported for an emergency and take to the hospital without their wheelchair.

Braille and Talking Book Library

The California State Library loans Braille, cassette and talking books, magazines and playback equipment to northern Californians unable to read conventional print.

Who Can Use the Service:

Californians who meet the following federal criteria can borrow material:

- ❖ If your visual acuity, as determined by competent authority, is 20/200 or less in the better eye with correcting lenses or your widest diameter of visual field subtends an angular distance no greater than 20 degrees.
- ❖ If you are physically disabled as follows:
 - If your visual disability, with correction and regardless of optical measurement, is certified by competent authority as preventing the reading of standard printed material.
 - If you are certified by competent authority as unable to read or unable to use standard printed material as a result of physical limitations.
 - If you are certified by competent authority as having a reading disability resulting from organic dysfunction and of sufficient severity to prevent their reading printed material in a normal manner.

For more information see: <http://www.library.ca.gov/services/btbl.html>

You may also call your local library. (Information regarding your local libraries are included in this guide.)

Computer Training & Technology Resources for People with Disabilities/Seniors in Alameda County:

Please check your local library for more information.

See also:

Alameda county library - Resources for people with disabilities

(see the document online at:

<http://www.aclibrary.org/services/adaServices/pdf/ATListbyFunctionandBranch.pdf>)

U.S. Department of Justice - Americans with Disabilities Act

(ADA HOME PAGE: <http://www.ada.gov/>)

How to Deal With Elder Abuse

Adult Protective Services

Adult Protective Services (APS) responds to reports from individuals, concerned citizens, social service and health providers, and law enforcement representatives about **dependent adults** (any person who is between ages 18 to 64, who has physical or mental limitations which restrict his or her ability to

carry out normal activities or to protect his/her rights) and the **elderly** (65 years or older) who may be physically, financially, or psychologically abused, neglected or exploited. This also includes self-neglect which is the refusal of the person to seek assistance.

It is very important to report such cases to APS. Persons interested in obtaining more information or who wish to report adult or elder abuse should call 24 hours a day, 7 days a week:

510-577-3500 or toll free at 866-225-5277 (866-CALL-APS).

http://www.alamedasocialservices.org/public/services/elders_and_disabled_adults/abuse/

The agency will investigate such claims and makes all efforts to protect the rights of these individuals. **ALL REFERRALS ARE CONFIDENTIAL.**

SAVE (Safe Alternatives to Violent Environments)

SAVE is a non-profit community-based organization founded in 1976 to address the needs of people experiencing family violence. **SAVE's** mission is to provide alternatives to domestic violence through support services, advocacy and education, and to assist domestic violence victims and their families to end the cycle of violence. Domestic violence or relationship abuse is a pattern of misusing power to control and hurt someone in an intimate partner relationship. Abuse and violence in relationships adhere to no boundaries – it can happen to anyone, at any age, regardless of race, religion, ethnicity, level of education, sexual orientation or economic background. Abuse comes in many forms: physical, sexual, emotional, verbal, psychological, financial or immigration.

SAVE is located in Southern Alameda County, California, but serves clients from any city, county, state, or country. The agency offers complete services from crisis to the establishment of a violence-free, self-sufficient life. To get accepted to the shelter, prospective clients need to call the hotline number listed below.

SAVE Community Office
Fremont Family Resource Center
39155 Liberty St., Suite C310
Fremont, CA 94538

Office phone: 510-574-2250

Hotline: 510-794-6055

Office hours are: Monday – Friday, 9 A.M. 5 P.M.

<http://www.save-dv.org>

North American Islamic Shelter for the Abused - NISA

NISA is the first Bay Area domestic violence program (including a shelter) sensitive to the needs of Muslims. NISA is a non-profit, charitable organization that promotes family harmony through advocacy, education, support services, counseling and referrals. The primary goal of the agency is to reduce the incidents of domestic violence and achieve harmony through collaborative

efforts with the community and other established organizations. Rooted in Islamic values, NISA strives to create a more just community in which people of all cultures and beliefs can participate. NISA provides services to all who seek assistance regardless of race, religion or gender.

NISA

P.O. Box 50515
Palo Alto, CA 94303
Helpline: 1-888-ASK-NISA (275-6472)
<http://www.asknisa.org>

Nutrition

How to Find Food and Nutrition Programs for Seniors

Home Delivered Meals:

Life Eldercare, Inc. – MEALS ON WHEELS

Hot, well-balanced, meals are delivered Monday through Friday (10:30 – 12:30) to senior's home by a volunteer. Frozen meals are provided for weekends and holidays. Special dietary needs are met, such as; diabetic, vegetarian, low-sodium, low cholesterol, low fat, renal, soft, mechanical soft and puree. The meals are delivered to homebound seniors age 60+ or individuals with disabilities who cannot shop for, or prepare their own meals.

510-574-2092
3300 Capitol Ave., Fremont, CA 94538
<http://www.lifeeldercare.org>

Food Distribution Programs:

Tri-City Volunteers - Food Bank

The program gives out food to people of various ethnic backgrounds. The agency receives donations of food from different sources and distributes it to the ones in need in the community, either in the form of grocery bags or lunches for the homeless.

510-793-4583
37350 Joseph Street
Fremont, CA 94536
Temporary Address: 4300 Peralta Blvd.
Fremont, CA 94536
Hours: 8:30 a.m. to 12:00 – 1:00 p.m. to 4:30 p.m.
<http://www.tri-cityvolunteers.org>

Salvation Army

This agency provides food baskets to people who need it. Food baskets are available Mondays through Fridays between 9:00 a.m. to 12:00 noon. For more information, please call ahead.

510-793-6319
36700 Newark Blvd.
Newark, CA 94560

Viola Blythe Community Service Center of Newark, Inc.

This program provides grocery bags to people in need. Please call for more detail and time of distribution.

510-794-3437
37365 Ash Street
Newark, CA 94560
<http://www.violablythe.org/>

You may also call the following phone numbers for other distribution sites:

Alameda County Community Food Bank

1-800-870-FOOD (3663)

Mercy Brown Bag Program

510-742-4840

Congregate Meal Programs:

All three senior centers in the tri-city area provide congregate meal programs at lunch time for a nominal fee. For more information contact each center individually.

City of Fremont, Multi-Service Senior Center (meals prepared on site)

510-790-6600
40086 Paseo Padre Pkwy
Fremont, CA 94537
<http://www.fremont.gov>

City of Newark, Newark Senior Center

510-578-4840
7401 Enterprise Drive
Newark, CA 94560
<http://www.newark.org>

City of Union City, Ralph and Mary Ruggieri Senior Center

510-489-6629
33997 Alvarado Niles Rd.
Union City, CA 94587
<http://www.ci.union-city.ca.us>

Centerville Presbyterian Church - Centerville Free Dining Room

The program serves hot meals to homeless and others (who would want a hot meal) on Tuesdays and Thursdays from 4:00 p.m. to 6:00 p.m.
510-790-3438 or 510-793-9063 (Dinning Room Phone Number)
4360 Central Ave., Fremont, CA 94536

Irvington Presbyterian Church - Tri-City Free Breakfast Program

This program serves a hot, nutritious breakfast to people three mornings each week.

Mondays – Wednesdays – Fridays between 7:00 a.m. to 9:00 a.m.
510-657-3111
41020 Chapel Way, Fremont, CA 94538

Afghan Elderly Association

The Afghan Elderly Association (AEA) works to improve the well-being of Afghan elders in the Bay Area. AEA accomplishes its mission by providing the elders with culturally appropriate preventive health programs and connecting them to available community resources. As part of this program, AEA has a nutrition program that includes Afghan food for the elderly on Wednesdays. In order to participate in the congregate meal program, you have to be a member of AEA.

510-574-2059 or 510-574-2071

Congregate meal site (please call for address and directions to the dining room site)

Office Address: 3300 Capitol Ave. Bldg. B
Fremont, CA. 94538
<http://afghanelderlyassociation.com>

Sikh Gurdwara Temple

Provides fresh food everyday – no sign up is required, no age limit.
Just drop-in.

510-790-3755
300 Gurdwara Road (off Mission Blvd.)
Fremont, CA 94537

YOU MAY ALSO CALL 211 FOR ADDITIONAL INFORMATION ABOUT SERVICES THAT PROVIDE FREE FOOD IN YOUR AREA.

Section 10. Taxes

How to Know More About the Income Tax System

The IRS (Internal Revenue system) is the nation's tax collection agency. It is responsible for administering the internal revenue code enacted by the Congress.

Income tax is divided into state income tax and the federal income tax. The total earnings of an individual determine both taxes. Total earnings are defined as salaries/wages, capital gains, and tips. Even if you win money on a lottery ticket, the prize money is taxable.

The federal income tax is collected on a "pay as you go" system which means that you pay the tax on the income you earn at the time you receive it.

When you work for an employer in the United States, your company will ask you to fill out and submit a W-4 form. The W-4 form conveys three things to the employer:

1. Your filing status-whether to withhold taxes at the single rate or the married rate (lower rate), as head of household which means if you are married/separated and have a child, or are married but filing separate returns.
2. The number of withholding allowances you claim and
3. If you want additional amount withheld. The information on the W-4 form will enable the payroll office to deduct state and federal income tax from your paycheck.

At the end of the year, the employer will give you the W-2 form which shows all your wages/salaries and the tax that has been deducted. A copy of the W-2 form must be attached to your federal and state income tax returns each year.

Income tax must be filed by April 15 for the state and federal tax and failure to do so can result in penalties and interest.

It is important to keep in mind that tax laws undergo changes and it is important to keep abreast of these changes.

For more information you can contact IRS:

<http://www.irs.gov>

Phone: 1- 800- 829-1040 (Toll Free – free of charge to you)

Monday through Friday 7 a.m. to 10 p.m.

Many forms and publications are also available on the IRS website.



Individual Taxpayer Identification Number (ITIN number)

The ITIN number is available to those individuals who cannot get a social security number. Individuals with H-4 and L-2 visas can apply for an ITIN number. You can apply for this number by contacting IRS. You will need to complete a W-7 form and will have to provide copy of passport, I-94 form, visa and a copy of the marriage certificate (H-4 visa holders). The ITIN numbers are used for the federal income tax purpose and cannot be used for establishing identity or for working in the United States. Please keep in mind that in absence of social security number, your exemption for self and or dependents will be disallowed.

Additional Resources:

IRS Taxpayer Assistance Center

The local offices of the IRS provide forms and assistance. The nearest office in Alameda County is:

Oakland
1301 Clay St. Oakland, CA 94612
510-637-2487
Monday-Friday, 8:30 a.m. - 4:30 p.m.

California Franchise Tax Board

California Franchise Tax Board offers State Tax Forms, Instructions and Publications. For more information visit their website at <http://www.ftb.ca.gov/forms/> or call Toll Free 1-800-338-0505 or 1-800-852-5711.

Franchise Tax Board Field Offices:

Oakland Taxpayer Service Center (full service)
1515 Clay Street, Suite 305, Oakland, CA 94612
Monday – Friday: 8 a.m.-5 p.m. No phone service; walk-in only.

Warning: Do not include any confidential information, such as your Social Security Number, in your message.

Volunteer Income Tax Assistance Program (VITA)

The VITA Program offers free tax help to low- to moderate-income (generally, \$40,000 and below) people who cannot prepare their own tax returns. Certified volunteers sponsored by various organizations receive training to help prepare basic tax returns in communities across the country. VITA sites are generally located at community and neighborhood centers, libraries, schools, shopping malls, and other convenient locations. Most locations also offer free electronic filing.

Local office address:

Fremont Family Resource Center

VITA Services – Family Economic Success Program
39155 Liberty Street, Suite A110, Fremont 94538
510-574-2020

(For more information about service hours or to volunteer contact the program directly.)

American Association of Retired People (AARP) – Income Tax-Aide

Income tax counseling and preparation of federal and state returns are provided annually in the AARP Tax-Aide program in cooperation with IRS. This program helps seniors with middle and low-income, without charge. Volunteers provide this service through the city senior centers. You may contact each senior center in your area directly, to make an appointment and to get more information.

Fremont Multi-Service Senior Center
510-790-6600

Newark Senior Center
510-742-4840

Ralph & Mary Ruggieri Senior Center (Union City)
510-489-6629

Section 11. Transportation

Traveling in the Tri-City area and throughout Alameda County and the rest of the Bay Area doesn't have to be difficult. Depending on where you live, where you're going, how old you are, and your ability to use public transit, dozens of transit systems and transportation programs—including a range of special services for seniors and people with disabilities—may be available to you.



General Transportation Information Resources

511

511 is a free phone and Web service that consolidates Bay Area transportation information into a one-stop resource. 511 provides up-to-the-minute information on traffic conditions, incidents and driving times, schedule, route and fare information for the Bay Area's public transportation services, instant carpool and vanpool referrals, bicycling information and more. It is available 24 hours a day, 7 days a week.

511's phone service is available in the entire nine county Bay Area (Alameda, Contra Costa, Marin, Napa, San Francisco, San Mateo, Santa Clara, Solano and Sonoma), on nearly all landline and cellular phones. 511 provides toll-free transfers to Bay Area transit agencies so you don't have to remember agency phone numbers any longer. Through our partnership with the transit agencies, 511 can provide you with information on routes, schedules, fares, bikes on transit, accessibility and service updates.

<http://www.511.org>

Phone: 511

Access Alameda

Access Alameda provides a detailed overview of accessible transportation services in Alameda County and is targeted to seniors and persons with disabilities and their families, friends and service providers. *Access Alameda* is available in English, Spanish and Chinese and in accessible formats (large print and audio tape) by request. The *Access Alameda* guide provides:

- ❖ Information on using bus and BART service, transit accessibility features and contact information for AC Transit, BART and other public transit agencies.
- ❖ Resources for persons who are not able to use public transportation because of a disability or disabling health condition.
- ❖ An explanation of the differences between various paratransit services (city-operated paratransit vs. public transit agency-operated paratransit).

- ❖ Program descriptions, information on eligibility, and contact numbers for paratransit programs throughout Alameda County.
- ❖ Paratransit application forms for city-operated paratransit services.

To obtain copies of *Access Alameda* or for more information about paratransit services in Alameda County, please call 1-866-901-7272 (toll-free) or visit <http://www.accessalameda.org>.

Using Public Transit

Buses and trains are the most convenient forms of public transit for many people. Buses and trains run on a schedule and stop at specific locations, so you always know when and where you can board. Fares are inexpensive and significant fare discounts are available for seniors 65 years and older and qualified individuals with disabilities. Train and bus services provide regional connections to transportation systems throughout the Bay Area, so inter-county travel is possible although can take more time than travel in a personal auto.

The Americans with Disabilities Act (ADA) requires that transit agencies make their services accessible to people with disabilities. Here are some examples of accessibility features on public transit:

- ❖ Buses equipped with wheelchair and passenger lifts or low floor ramps to allow easy access for people with disabilities.
- ❖ Priority seating on buses and trains for seniors and people with disabilities.
- ❖ Bus drivers trained to secure wheelchairs in designated spaces.
- ❖ Bus drivers trained to allow passengers extra time to be seated and to get on and off the vehicle, when needed.
- ❖ Announcement of bus or train stops at major intersections and transfer points. At the request of bus passengers, specific destinations can be announced.
- ❖ BART stations with elevators and escalators to all levels, and no steps to climb when boarding trains.
- ❖ Route and schedule information provided by transit agencies—available by telephone, on-line or in print—including the best way to reach your destination. This information is available in accessible formats such as braille or large print if needed (contact the transit agency to request alternative formats).

Regional Transit Connection Discount Card

The Regional Transit Connection (RTC) Discount Card is a program for reduced fares on fixed-route transit, bus, rail and ferry systems throughout the San Francisco Bay Area for qualified persons with disabilities and seniors 65 years of age and older.

AC Transit processes RTC Discount ID Card applications, by appointment, at the Fremont Senior Center; call 510-790-6600 for schedule.

Travel Training

The Tri-City Travel Training Program offers free workshops for seniors and persons with disabilities living in Fremont, Newark and Union City; these workshops teach new riders to transit how to use the local bus and train service. Together with an instructor, participants assess their travel skills, identify challenges and concerns in using public transit, participate in trip planning exercises and learn the essentials for riding local buses and BART trains. Participants also get first hand experience using local buses and BART trains with the help of an instructor. The field outing helps familiarize participants with transit accessibility features designed to make riding easier.

City of Fremont Human Services
Fremont Paratransit
510-574-2033

Public Transit Systems Serving the Tri-City Area:

ACE

The Altamont Commuter Express (ACE) runs eight times each weekday across the Altamont corridor: four a.m. westbound trains in the morning, and four p.m. eastbound trains in the afternoon and evening. ACE trains travel between Stockton and San Jose, with additional stops in Lathrop/Manteca, Tracy, Vasco, Livermore, Pleasanton, Fremont (Centerville Depot), Great America, Santa Clara and San Jose.

<http://www.acerail.com>

800-411-7245

AC Transit

The Alameda-Contra Costa Transit District, better known as AC Transit, operates buses that connect with other public and private bus systems, BART stations, Amtrak stations, and ferry terminals. AC Transit operates local lines within the East Bay and Transbay lines to San Francisco and the Peninsula.

<http://www.actransit.org>

510-891-4777

Bay Area Rapid Transit (BART)

BART operates a rapid rail transit system throughout the Bay Area with service through San Francisco south to Millbrae and to numerous cities in the East Bay including: Oakland, Fremont, Berkeley, Richmond, San Leandro, Hayward, Walnut Creek, Pittsburg, and Dublin/Pleasanton. BART provides direct service to the San Francisco International Airport and access to the Oakland International Airport via shuttle from the Coliseum BART station.

<http://www.bart.gov>

510-465-2278

Union City Transit

Union City Transit is Union City's own bus system operating within the city limits. Routes are coordinated with BART trains, AC Transit, and the Dumbarton Express to areas outside of the City.

<http://www.union-city.ca.us/transit.html>

510-471-1411

VTA

VTA (Valley Transportation Authority) provides bus and light rail service throughout Santa Clara County. A few bus routes run into Fremont and connect with AC Transit and BART at the Fremont BART station.

<http://www.vta.org>

408-321-2300

Other Regional Public Transit Services:

Alameda/Oakland Ferry Service

Ferry service between Alameda, Jack London Square (Oakland), San Francisco Ferry Bldg., San Francisco Pier 39 (Fishermans' Wharf) and Angel Island State Park. (Other ferry services are available throughout the San Francisco Bay Area; contact 511 website or phone service for more info).

<http://www.eastbayferry.com>

510-522-3300

CalTrain

Train system that operates between San Francisco and Gilroy with multiple stops along the peninsula and in Santa Clara County.

<http://www.caltrain.com>

800-660-4287

Capitol Corridor Inter-City Rail

The Capitol Corridor serves 16 stations along its 170-mile route, and offers frequent service between Sacramento, the San Francisco Bay Area and Silicon Valley/San Jose.

Connections to BART are available at the Oakland Coliseum and Richmond Intermodal Stations.

<http://www.capitolcorridor.org>

877-974-3322

MUNI

San Francisco Municipal Railway (Muni) provides transit service throughout the city and county of San Francisco on a variety of transit vehicles such as cable cars, light rail vehicles, buses, and historic streetcars.

<http://www.sfmta.com>

415-701-2311

WHEELS

Operated by the Livermore Amador Valley Transit Authority (LAVTA), Wheels offers 16 local bus routes serving the Tri-Valley cities of Dublin, Pleasanton and Livermore. Express bus service is available between Livermore and the Dublin/Pleasanton BART, to Silicon Valley and between Walnut Creek and the Tri-Valley area.

<http://www.wheelsbus.com>

925-455-7500

Using Paratransit

Two types of paratransit services are available in Alameda County: ADA paratransit and city-based paratransit programs.

ADA Paratransit Overview:

Enacted in 1990, the Americans with Disability Act (ADA) required that paratransit be provided as a “safety net” for people who, due to their disability, are unable to ride regular buses and trains some or all of the time. ADA paratransit is a parallel service to regular public transportation services (buses and trains). This means ADA paratransit services operate in the same area, on the same days and during the same hours as regular public transit operates.

ADA Paratransit service may be provided on wheelchair lift-equipped vans or in sedans. It is generally a shared ride service that must be reserved at least one day in advance. The service picks you up at your door or at the curb and takes you to your destination. The vehicle may make several stops on the way to your destination to pick up or drop off other passengers. The pick up time you are assigned may vary by up to one hour from the time you requested. Paratransit drivers do not enter people’s homes or their destination locations. Riders who need extra assistance beyond what the driver provides may bring an assistant or “attendant” with them at no additional charge.

Before using an ADA paratransit service, a person must be complete and submit an application. It takes up to 21 days for an eligibility determination to be made. A person is eligible for ADA paratransit if either of the following applies:

- ❖ Your disability prevents you from boarding, riding, or getting off a bus or train, without the help of someone else.

- ❖ Your disability prevents you from getting to or from a bus or train stop.

ADA Services in the Tri-City area:

East Bay Paratransit

- ❖ East Bay Paratransit is sponsored by AC Transit and BART to meet the requirements of the ADA. Service is available in the same area where BART and AC Transit operate: from Richmond or Pinole in the North, to Fremont in the South, and to the Pleasanton/Dublin BART station in the East. Service is also available to and from points in San Francisco.
- ❖ Service Hours: Available during hours when AC Transit buses or BART trains are running in the specific service area.
- ❖ Eligibility: A person must have a disability or disabling health condition that prevents use of regular buses or trains some or all of the time.
- ❖ Application process: Call East Bay Paratransit at 510-287-5000 to have an application mailed to you, or download an application at:
<http://www.accessalameda.org>

Union City Paratransit

- ❖ ADA curb-to-curb paratransit service throughout Union City is provided in accessible, lift-equipped vans.
- ❖ Service Hours: Available during hours when Union City buses are running in a specific area.
- ❖ Eligibility: Union City residents who have a disability or disabling health condition that prevents use of regular buses or trains some or all of the time.
- ❖ Application process: Call Union City Paratransit at 510-675-5373 to have an application mailed to you, or download an application at:
<http://www.accessalameda.org>

City-Based Paratransit Program Overview:

Many of Alameda County's cities provide their own local paratransit programs. Although the services differ from city to city, the following elements are generally common to all city-based paratransit programs:

- ❖ Wheelchair accessible transportation
- ❖ Trips which are scheduled by advance reservation.
- ❖ Service that operates at least five days a week between 8 am and 5 pm (excluding holidays)
- ❖ Service to destinations in the individual's city of residence
- ❖ Affordable fares
- ❖ Interim service for persons awaiting ADA-Paratransit service certification

Fremont Paratransit

- ❖ Service: Shared-ride, door-to-door transportation service within Fremont, Newark and Union City provided in sedans or accessible, lift-equipped vans.
- ❖ Eligibility: Service is available to Fremont residents 80 years of age and older and to residents under 80 who have a disability or disabling health condition that prevents them from using regular buses or trains some or all of the time.
- ❖ Application process: Call Fremont Paratransit at 510-574-2053 to have an application mailed to you, or download an application at:
<http://www.accessalameda.org>

Newark Paratransit

- ❖ Shared-ride, door-to-door transportation service within Newark, Union City and central area of Fremont. Service provided in accessible, lift-equipped vans.
- ❖ Eligibility: Service is available to Newark residents 65 years of age and older and to residents under 65 who have a disability or disabling health condition that prevents them from using regular buses or trains some or all of the time.
- ❖ Application process: Call Newark Paratransit at 510-791-7879 to have an application mailed to you, or download an application at:
<http://www.accessalameda.org>

For more information about the ADA or city-operated paratransit programs in Alameda County, call 1-866-901-7272 or visit: *<http://www.accessalameda.org>*

How to Obtain Older Driver Safety Resources

AARP Driver Safety Program

The driving skills refresher course is taught by AARP-trained volunteers and is geared for drivers age 50 and older, although the course is open to people of any age. The course is designed to help older adults:

- ❖ Tune up their driving skills and update your knowledge of the rules of the road.
- ❖ Learn about normal age-related physical changes, and how to adjust driving to allow for these changes.
- ❖ Reduce traffic violations, crashes, and chances for injuries.
- ❖ Drive more safely.

AARP membership is not required to take the course. The course fee is only \$10. The class is 8 hours and is taught in one session or in two 4-hour sessions depending on the class location. There is no final test to pass. Many auto

insurance companies provide a multiyear discount to individuals who have taken the AARP course.

AARP Driver Safety Courses are offered at:

Fremont Senior Center
510-790-6600

Newark Senior Center
510-742-4840

Union City Senior Center
510-489-6629

How to Obtain Long Distance Travel Information

Amtrak

Amtrak provides long distance rail service throughout the United States and Canada. There are three Amtrak routes that serve destinations within California and numerous routes that connect to other cities outside of California.

<http://www.amtrak.com>

800-872-7245

Greyhound

Greyhound provides long distance intercity bus transportation, serving more than 2,300 destinations across North America.

<http://www.greyhound.com>

800-231-2222

How to Locate Other Transportation Resources

Taxi/Cabs

There are no taxi stands except at airports and train stations. You will also not find many waiting at the roadside. To request TAXICAB service, you need to call and make a reservation for your ride. You can find numbers for Taxi Services in the Yellow Pages (A directory of local business locations and numbers).

Road to Recovery

Road to Recovery is an American Cancer Society service program that provides free transportation to cancer patients for their cancer-related medical appointments. Volunteer drivers bring cancer patients to and from medical treatment facilities, providing a friendly, supportive, and reliable presence for patients who are unable to drive themselves.

510-742-8346

VIP Rides Program

VIP Rides provides door-through-door assisted transportation to Tri-City seniors and persons with disabilities who lack a friend, relative or paid caregiver to accompany and assist them on medical appointments, shopping and errands in Fremont, Newark and Union City. Program participants are linked with volunteers who will provide transportation (for ambulatory individuals) and destination assistance (i.e. pushing wheelchairs, providing a steadying arm, assisting with shopping, carrying packages, assisting with completing forms, and providing directional assistance) for these needed trips. Volunteers accompany wheelchair users on city-operated paratransit service and provide these individuals with needed door-through-door assistance.

This program is operated by Life Eldercare, a non-profit agency serving the Tri-City area.

LIFE Eldercare
3300 Capitol Avenue
Fremont, CA 94538
lvogel@fremont.gov
VIP Rides: 510-574-2096

Wheelchair Breakdown – Emergency Wheelchair Transportation and Breakdown Assistance in Alameda County

1-877-50-WHEEL (1-877-509-4335)

Alameda County's Wheelchair Breakdown Transportation Program provides transportation services to people in Alameda County who use wheelchairs. The intent of this service is to provide transportation in any situation that potentially leaves a wheelchair user without the means to reach their final destination. This service is for motorized or manual type wheelchairs only, and not for scooters or other mobility devices. This service is free.

Qualified uses of the service include the following:

- ❖ Transport of wheelchair and its owner to a wheelchair repair shop or other location due to mechanical breakdown of the wheelchair which occurred in side or outside the house.
- ❖ Transport of a wheelchair to a hospital where the user was transported for an emergency and take to the hospital without their wheelchair.



**Lift Your Service,
Lower Your Rates.**

Call For A Quote 24/7.



**Senior Helpline
(510) 574-2041**

*Serving individuals 60+ and their families
in Fremont, Newark and Union City, CA*

Care coordination, paratransit assistance,
counseling, health promotion and
caregiver support.

