

Senior Estates Golf and Country Club

Book of Resources

February 2024

Contents

WHEN YOU NEED PERSONAL HELP OR ARE IN CRISIS.....	10
Friendship Line / Institute on Aging 800-971-0016:	10
Peer Talk Line.....	10
Senior Loneliness Line	10
Suicide and Crisis Line	10
SENIOR HOPE PEER MENTOR PROGRAM-.....	10
LOVE INC.....	10
ABUSE REPORTING.....	11
NWSDS- (Northwest Senior and Disability Services) Evaluations.....	11
Where you can go to get away from an abusive situation:	11
HOPE PLAZA/ CENTER FOR HOPE & SAFETY	11
ADVANCE DIRECTIVES	12
Advanced Directives Class	12
ASSISTIVE TECHNOLOGIES.....	12
TELECOMMUNICATION DEVICE ACCESS PROGRAM (TDAP).....	12
Speech-generating devices	13
CAREGIVER SUPPORT	13
NWSDS ON-LINE CAREGIVER CONNECTION	13

OREGON CARE PARTNERS-..... 13

CAREGIVING FOR SOMEONE > 60 OR ANYONE WITH DEMENTIA/ CAREGIVER? OR >55 CARING FOR ADULT WITH DISABILITIES OR A CHILD WITH DISABILITIES 13

Veterans Affairs Caregiver Support Line 14

Center 50+ 14

STROKE WARRIORS AND CAREGIVER SUPPORT GROUP..... 14

CASH FOR EMERGENCIES..... 15

Congregations Helping People..... 15

Salvation Army Ray & Joan Kroc Center 15

St Vincent De Paul Woodburn Family Services..... 15

Catholic Community Services St Joseph Shelter 15

Love INC of North Marion County 15

OEAP/ EMERGENCY UTILITY PAYMENTS 16

DENTAL CARE- FREE OR NO COST..... 16

DENTAL VAN WOODBURN: 16

DETAL LIFELINE NETWORK 17

ENDS (Exceptional Needs Dental Services) 17

Medical Teams International (..... 17

Regional Resources 17

Mt. Hood Community College Dental Hygiene Program 17

OHSU School of Dentistry 18

Portland Community College Dental Hygiene Clinic – Sylvania Campus 18
 Salud Medical Center 18

DIABETIC SUPPLIES AND MEDICATIONS 19

DISCOUNTS ON FUN STUFF TO DO..... 23

AMERICA THE BEAUTIFUL/ NATIONAL PARKS PASS 23
 AMTRAK PASSENGER DISCOUNT FOR SENIORS 23

DISCOUNTS ON UTILITIES..... 24

EMERGENCY UTILITY (PGE / NATURAL GAS) ASSISTANCE: 24
 Mid-Willamette Valley Community Action Agency 24

EMPLOYMENT ASSISTANCE 24

GOODWILL EMPLOYMENT ASSISTANCE 26
 The Inspiring New Faces of Technology- 26
 GOODWILL DISABILITY SERVICES..... 26
 Personalized Planning..... 26

FOOD 27

AWARE FOOD BANK 27
 SENIOR MEAL SITES- 27
 SNAP- 27
 HOME- DELIVERED MEALS..... 27

SENIOR FARM DIRECT NUTRITION PROGRAM -	28
Other assistance agencies in the Woodburn area include, but are not limited to,.....	28
GET CREATIVE- ART	28
WOODBURN ART CENTER.....	28
GET PHYSICAL	29
SENIOR ESTATES AND GOLF	29
WOODBURN AQUATIC CENTER.....	29
HEALTH CARE	29
NWDS.....	29
SHIBA:.....	30
DUAL HEALTH CREDIT-	30
HOME CARE	32
OREGON PROJECT INDEPENDENCE (OPI).....	32
HOME REPAIR	32
THE COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG) PROGRAM	32
CDBG Homeowner Rehabilitation Loans Available to Qualifying Low-income Households*	32
Valley Development Initiatives	33
INTERNET	36
AFFORDABLE CONNECTIVITY PROGRAM (ACP) WIND-DOWN FACT SHEET IN 2021	36

LEGAL HELP	37
Legal Assistance Program	37
Priority legal assistance services: As funding allows, services are provided locally to adults age 60+ for legal issues related to:	37
To request services	37
HOW TO FIND A LAWYER	37
 LIVING INDEPENDENTLY - PEER SUPPORT	 38
HOPE PERSONAL EMPOWERMENT SENIOR PEER MENTOR PROGRAM	38
OREGON MONEY MANAGEMENT PROGRAM	39
 MEDICAL ALERT DEVICES	 40
Medical Guardian.....	40
MobileHelp.....	40
 MEDICATION ASSISTANCE	 41
Rx Assist.....	41
 MORTGAGE OR RENT PAYMENTS ASSISTANCE.....	 41
DEVNW MORTGAGE ASSISTANCE PROGRAM.....	41
RUSSIAN:	43
SPANISH:.....	44
 MID-WILLAMETTE VALLEY COMMUNITY ACTION AGENCY/ ARCHES PROGRAM	 503-585-
6232	45

TENANT CHECKLIST: ARE YOU ELIGIBLE FOR OREGON EMERGENCY RENTAL ASSISTANCE?.....45

PENSION RIGHTS.....47

Medicare and Medicaid The **Medicare website** allows individuals to find out if they are eligible for benefits, send an application, choose/change their coverage, and more. Website: <http://www.medicare.gov>.....47

Medicare Rights Center.....48

The National SHIP Resource Center.....48

The Center for Benefits Access.....48

National Committee to Preserve Social Security and Medicare.....48

Disabled American Veterans.....48

American Veterans.....49

National Veterans Legal Services Program (NVLSP).....49

Defense Finance and Accounting Service.....49

The **Military Retired Pay Center** administers retirement benefits for most retired military.....49

Ex-Partners of Servicemembers for Equality.....49

Private-Sector Pensions.....50

U.S. Department of Labor, Employee Benefits Security Administration.....50

Pension Benefit Guaranty Corporation.....50

Internal Revenue Service.....50

Federal Civil Service Pensions.....50

Office of Personnel Management, Office of Retirement Information.....50

Federal Retirement Thrift Investment Board.....51

U.S. Department of Labor, Employee Benefits Security Administration.....51

Pension Benefit Guaranty Corporation	51
Internal Revenue Service	51
Railroad Retirement Pensions	52
Federal Civil Service Pensions	52
Federal Retirement Thrift Investment Board	52
National Pension Lawyers Network.....	53
Pension Assistance List.....	53
Seniors and Aging	53
U.S. Administration on Aging	53
Pension Rights Center	53
Area Agencies on Aging	53
National Resource Center on Native American Aging.....	54
The	54
Medicare and Medicaid	54
Medicare.Gov.....	54
Medicare Rights Center	54
The National SHIP Resource Center	54
The Center for Benefits Access	55

PHONES55

Phone Discount Service Providers.....	56
---------------------------------------	----

PROPERTY TAX DEFERRAL57

REVERSE MORTGAGES.....57

SOLAR ENERGY PROGRAMS.....58

- Oregon Solar + Storage Rebate Program 60
- Home solar financing: weighing your solar financing options. 60
- 61
- Cash and loans. 61
- Leases and Power Purchase Agreements..... 61

TAX (INCOME) ASSISTANCE..... 63

..... 64

TRANSPORTATION 65

TREES 66

UNCLAIMED PROPERTY 68

VOLUNTEER OPPORTUNITIES 69

LOCAL VOLUNTEER COORDINATORS Oregon.gov 69

LOVE, INC OF NORTH MARION COUNTY 70

VOLUNTEER PROGRAMS- NWSDS..... 71

HOPE PERSONAL EMPOWERMENT SENIOR PEER MENTOR PROGRAM 71

OREGON MONEY MANAGEMENT PROGRAM 71

WEATHERIZATION- FREE OR LOW-COST 73

APPENDIX75

REFERENCES / ELIGIBILITY GUIDELINES.....76

WOODBURN HEALTH CLASSES, EVENTS, AND WELLNESS PROGRAMS.....78

WHEN YOU NEED PERSONAL HELP OR ARE IN CRISIS

Friendship Line / Institute on Aging 800-971-0016: 60 or older or disabled adults or caregivers of older or disable adults, Crisis intervention, Emotional Support, Well-being Check-ins, Information and referrals.

Peer Talk Line Available weekdays from 9am–5pm Please call (503) 363-3260, then press “0” to be connected with a Peer Support person. For more information, please go to projectable.org.

Senior Loneliness Line **503-200-1633**

Suicide and Crisis Line **988 or 800-273-8255**

SENIOR HOPE PEER MENTOR PROGRAM- for depression and/ or anxiety, 60 or over, visits one hour a week, 8 to 10 visits **Chad Cox LCSW 503-304-3414 Chad.cox@NWDS.org**

LOVE INC

970 N Cascade, Woodburn: Tuesday, Wednesday, Thursday Trilingual- English, Spanish, Russian 971-983-5683

Clothes/ Household Items / Hygiene Items / \$ For Gas/ Oil Changes/ Lifeline Phones/ Utility and Water Emergency Payments/ Suicide Prevention Classes/ Referrals for Local Resources

[Return to Table of Content](#)

ABUSE REPORTING

Abuse can be: Physical / Financial / Neglect / Self-Neglect / Verbal And Emotional / Sexual / Seclusion

NWSDS- (Northwest Senior and Disability Services) Evaluations; Assistance; Home Care and Respite Care, Alternative Living Arrangements, Coordinating Legal Services to Get Emergency Guardianship Or Conservatorship, Referring To Other Agencies For Assessment, Social and / Or Medical Services

CALL: NWSDS: 800-846-9165

Oregon's Abuse Reporting Line: 855-503-7233 OR

Your local Police Department (503) 982-2345

Where you can go to get away from an abusive situation:

HOPE PLAZA/ CENTER FOR HOPE & SAFETY- Safety Planning. Emotional Support, 24-Hour Advocacy, Shelter Screening, Generate Housing, Provide Employment For Victims Or Survivors Of Domestic Violence, Sexual Assault, Stalking And Human Trafficking 503-399-7722 605 Center St Salem, Or

[Return to Table of Content](#)

ADVANCE DIRECTIVES

Advanced Directives Class Talk with your loved ones about end-of-life decisions and better understand the medical decisions you may one day face. The class will help understanding Oregon's legal form- the Advanced Directives. Family members are encouraged to attend together! When: 1st Thursday of every month at 10-11am Where: Salem Hospital, Community Health Education Center- Support Group Room Registration & Details: [SALEMHEALTH.ORG/CHEEC](https://www.salemhealth.org/cheec) or (503) 814-2432

* Copy in back of notebook. ONLINE: **ADVANCE DIRECTIVE FORM- FILL OR PRINT:**
<https://www.pdfFiller.com/468333851--State-of-Oregon-Advance-Directive-Form-Oregongov>
[Return to Table of Content](#)

ASSISTIVE TECHNOLOGIES

TELECOMMUNICATION DEVICE ACCESS PROGRAM (TDAP)

Vision and Hearing Assistance Devices	Portable Braille systems
Hands-free speaker phone	Phones that allow increase in volume
Mobile Devices	Speech-enabled software
Phones with large buttons	Tablets to read conversations.

9 a.m. to 4 p.m. Monday-Friday [Call: 800-848-4442](tel:800-848-4442)

TTY – 800-648-3458 Fax – 877-567-1977 Videophone: 971-239-5845

Speech-generating devices

Oregon Statewide Assistive Technology Programs/ Access Technologies, Inc
2225 Lancaster Dr NE Salem, OR 97305 / 503-361-1201 or toll-free 800 677 7512
www.accesstechnologiesinc.org/about/Oregon-statewide-at-program

[Return to Table of Content](#)

CAREGIVER SUPPORT

NWSDS ON-LINE CAREGIVER CONNECTION Unpaid family caregivers providing support to a loved one age 18 years and older living with a disability Location or Mode: On-line via Zoom Day of the Month and Time: First Wednesday of the month from 1:00-2:00 p.m. To request a referral: Call the ADRC at 866-206-4799 or send an email to: information.nwsds@nwsds.org.

OREGON CARE PARTNERS- A free caregiver education resource. Classes address the many aspects of caring for an older adult or person living with Alzheimer's and provide the information and tools to help you feel confident and prepared. 140+ self-paced online classes Weekly instructor-led webinars Family Caregiver Webinar Series Guest Speaker Webinar Series More classes offered in partnership with the Alzheimer's Association® Learn how free classes can help at Oregoncarepartners.com

CAREGIVING FOR SOMEONE > 60 OR ANYONE WITH DEMENTIA/ CAREGIVER? OR >55 CARING FOR ADULT WITH DISABILITIES OR A CHILD WITH DISABILITIES? Counseling- individual, support groups, respite, minor home repairs or updates, emergency response systems, home-delivered meals **NWSDS (503) 981-5138**
OR (800) 257-0138

Veterans Affairs Caregiver Support Line Please call 1(855)260-3274 OR visit <http://www.caregiver.va.gov/>.

Center 50+ Find information on locally held helpful classes Family Caregiver Seminars / Alzheimer's Disease Seminars / Medicaid help and much, much more Please visit the website:

<https://www.cityofsalem.net/community/seniors-and-center-50>

STROKE WARRIORS AND CAREGIVER SUPPORT GROUP Please come around 12:30 OR at least 15-20 minutes early as the church building is **locked at 1 and you will be unable to get in. Caregivers & care receivers are welcome!** **When: 2nd Tuesday of every month from 12:30-2:30pm** **Where: Salem First Church of Nazarene, 1550 Market ST NE, Salem, OR 97301** Registration & Details: Dave at (503) 871-8363 or dna3192004@yahoo.com Arlene at (503) 871-1652

[Return to Table of Content](#)

CASH FOR EMERGENCIES

Congregations Helping People 820 Jefferson St. Salem, OR 97301 Low-income households with a one-time need Monday- Wednesday 10am-1pm

Salvation Army Ray & Joan Kroc Center: 1865 Bill Frey Dr NE, Salem, OR 97301 Energy- Utility assistance; Assistance with obtaining IDs, Birth Certificates

St Vincent De Paul Woodburn Family Services 417 Harrison St Woodburn OR 97071 Tel 971-338-1074
Financial Assistance; By appointment only Food Pantry: 2nd and 4th Thursdays 5pm-7pm

Catholic Community Services St Joseph Shelter- 925 S Main St, Mount Angel, OR 97362 (503) 845-6147

Love INC of North Marion County 970 N Cascade Dr Woodburn, OR 97071 Tuesday-Wednesday: 11:00 AM – 3:00 PM Thursday: 2:00 PM – 6:00 PM PST 971-983-5683 Clothing / Hygiene items, Emergency Utility Assistance, Household items, Referrals for other services/ resources, Gas, oil change, Medication discounts, LIFELINE applications (free phones and wireless programs)

[Return to Table of Content](#)

OEAP/ EMERGENCY UTILITY PAYMENTS

For clients seeking energy assistance please note **a past due notice or disconnect is not required to apply for assistance and clients are encouraged to contact Energy prior to receiving any notice.** All applications are completed on a first-come, first-served basis as funding is available. Financial assistance for multiple heat types including electric, natural gas, propane, wood, and oil. Oregon Energy Assistance Program (OEAP) is available to Portland General Electric (PGE) NWN customers are encouraged to call or come into the Energy office to complete an application for assistance.

- Let the utility company know you are seeking assistance from an energy assistance program.
- Make payments monthly, if not able to pay full amount a minimum payment is better than no payment at all.
- Set your thermostat at 68 degrees, or as low as comfortable during the day. Reduce to 55 degrees at night and when you are gone.
 - Heating your house with an open wood fireplace or the oven can be dangerous, costly and in the end ineffective.
- Turn your lights and appliances off when they're not being used. If it is a standby device unplug it even when not in use as they can account for up to 10 percent of your electricity costs.

For those who need medical priority for ELECTRIC SERVICES:

<https://portlandgeneral.com/secure/programs/medical-certificate>

[Return to Table of Content](#)

DENTAL CARE- FREE OR NO COST

DENTAL VAN WOODBURN: Love INC, 970 N Cascade Dr Woodburn, OR 97071

Call 971-983-5683

DETAL LIFELINE NETWORK PO Box 690 Wilsonville, OR 97070

Phone: 503-594-0837 Toll-Free: 1-800-767-6334 Web: www.dentallifeline.org

Services Provided: Comprehensive treatment to eligible patients provided by volunteer dentists, no emergency services available. Population Served: Requirements with application are: Permanently disabled, medically fragile, mentally ill, and elderly 65 and over. Hours: Call for application and to schedule
Fees Info/Restrictions: Application and proof of income are required.

ENDS (Exceptional Needs Dental Services)

4707 SW Kelly Ave. Suite 205 Portland, OR 97239

Phone: 503-295-1201 Toll-Free: 1-800-644-1859 Web: www.endsor.com

Services Provided: Basic services Population Served: Patients that are non-ambulatory, have severe mental disabilities or impairment.

Hours: Call for information and to schedule. Fees Info/Restrictions: Call ENDS Administrator for details, OHP clients must call dental plan for a referral.

Medical Teams International (Traveling Dental Vans)

Dental van sites vary, covers most of Oregon

Phone: 503-624-1026 Web: www.medicalteams.org/home/contact-us

Services Provided: Limited to extractions and fillings as needed to treat severe pain or infection. Population Served: Adults and Children Hours: Call for hours, locations and scheduling. Fees Info/Restrictions: Free, donations are accepted.

Regional Resources

Mt. Hood Community College Dental Hygiene Program

26000 SE Stark St. Ste. 2731 Gresham, OR 97030 Phone: 503-491-7176

Web: www.mhcc.edu

Services Provided: Dental Hygiene services to Tri-County residents only. Hygiene, fluoride, sealants, x-rays.

Population Served: Adults and children.

Hours: Open school year closed summers and holidays. No walk-ins, call for eligibility and appointment. Fees

Info/Restrictions: Sliding scale with proof of income.

OHSU School of Dentistry

2730 SW Moody Ave. Portland, OR 97201-5042

Phone: 503-494-8867 Web: www.ohsu.edu/sod

Services Provided: Emergency and comprehensive treatment Population Served: Adults and children Hours: Open 8 AM – 5 PM Fees Info/Restrictions: Reduced fees at time of service.

Portland Community College Dental Hygiene Clinic – Sylvania Campus

12000 SW 49th Ave Portland, OR 97219 Phone: 503-977-4909

Services Provided: Hygiene, cleaning, exams, x-rays, sealants, fluoride. Population Served: Adults and children

Hours: Open during school year, call for wait list- no walk-ins. Fees Info/Restrictions: Must call for eligibility screening, ask for details as fees vary \$5 - \$40 cash/check, credit cards and debit accepted.

Salud Medical Center

1175 Mt. Hood Avenue/ PO Box 66 Woodburn, OR 97071 Phone: 503-982-2010

DENTAL CARE- FREE OR NO COST

Services Provided: Comprehensive, emergency services, walk-ins are limited daily. Population Served: Adults and children. Hours: Mon-Fri 7:30 AM – 5 PM

Fees Info/Restrictions: Sliding fee scale with proof of Income, OHP, \$30 minimum payment, accepts most insurance. Disability Services.

[Return to Table of Content](#)

DIABETIC SUPPLIES AND MEDICATIONS

Note: AS OF 2024, YOUR INSULIN SHOULD NOT COST YOU MORE THAN \$35 A MONTH BY LAW.

There are pharmaceutical companies as well as non-profits that offer free diabetes medications, supplies as well as other needed stuff. The assistance programs focus on low-income patients, people with limited or no health insurance, the disabled and the elderly as well. Not only can a diabetic receive the medication they need for their condition, but other free supplies such as bracelets, testing monitor devices or insulin pumps may also be available, including near them or in the mail. Find free supplies for diabetics below. Note that many are not available for people on Medicaid, Medicare or that receive other government benefits.

Drug companies' programs to pay for diabetes medications:

There are several drug companies that offer free supplies as well as medications for diabetics. Some of them are based in the US and others are located overseas, so they still send free stuff to diabetics in the mail. They understand that it can be difficult to pay for the prescription drugs, test strips and other supplies that are needed. For diabetic patients that have more serious issues, including kidney failure and that need dialysis, there is transportation help too. Using **a combination of rebate forms, vouchers, or just passing out medications for free**, there is help available. Clients include Hispanics, seniors living on a fixed income, and many other low-income households.

Abbot Diabetes Care Division is one of the leaders in this space. They provide many items to diabetics, ranging from medications to Blood Glucose Monitoring Systems. Help may be offered to Medicaid patients as well as people on Affordable Care Act (Obamacare) too. For individuals that need help in paying for the system, there is a financial assistance program available. **800-292-6363**.

One company that focuses on equipment, such as insulin syringes, is BD or (**Becton, Dickinson: Medical Supplies, Devices and Technology**). This company is based in New Jersey. There is a program that can provide the syringes at a reduced cost, and in some cases a voucher can cover the entire cost. So, the patient can be given what they need for free. **866-818-6906**.

A few different types of diabetes medications can be provided for free by **Eli Lilly**. They mostly offer insulin products, which include Humalog, Humulin (which is insulin) and an emergency kit known as Glucagon. Other up and coming medications for patients impacted by diabetes include Trulicity, Basaglar, Synjardy, as well as Jardiance. Anyone struggling to pay for them, and that would like a free voucher for their diabetes medications, **855-559-8783** to reach Lilly Cares.

GlaxoSmithKline manufactures Avandia (also known as rosiglitazone). This is focused on individuals with type 2 diabetes. Another product from Glaxo is Rezulin. For families living in in poverty, that can't pay for the items or drugs, they need, there is a program that can assist them with payments, and it is known as Bridge to Access. **866-728-4368** to learn how to apply.

Free insulin pumps and supplies may be given out by **Medtronic Mini-Med**. This company also offers a financial assistance program **800-646-4633**. Not only does the company offer the pumps or equipment for type 2, but there are social workers that can offer counseling and training on how to use them.

Merck can provide a pill for diabetics with type 2. Patients that need assistance in paying for **JANUVIA** can apply to the Patient Assistance Program **800-727-5400**. There is help generally given to families that live within certain federal government poverty levels.

Insulin Injection is available as part of the **Sanofi Toujeo** medication. Another product for lowering blood sugar levels (glucose) is **Lantus**. Patients that need help paying for these products, or that need other information, **888-847-4877**. This is the intake line for their co-pay program.

Novartis has a couple different diabetes medications they offer, and the patient assistance foundation can provide them at either a low cost or for free. The main beneficiaries will be children and low-income elderly patients. The main prescription drug is **Eucreas / Galvus Met**, and this is for diabetics with type 2. **800-277-2254**.

One of the world's largest providers in this marketplace is **Novo Nordisk**. They can offer free diabetes medications in exceptional circumstances. A range of free products are offered, for both short- and long-term needs.

Tresiba is an insulin degludec injection system.

Levemir is for injections.

Supplies such as **GlucaGen HypoKit**

Victoza.

NovoLog, as well as the product with a 70/30 mix is offered.

Prandin.

The company offers a payment program for the supplies known as Cornerstones. For more information on the terms and conditions, **866-310-7549**. Depending on the patient's insurance plan or total household income, they can be given **a voucher to pay for some of their diabetes prescription medication or free pills/supplies**.

Some resources are age restrictive too, and children with disabled may qualify for charity care.

Pfizer offers solutions for individuals impacted by Type 1 through diabetes. However, most of these companies' medications are **focused on type 2**. What is available is **Glucotrol**, and they can also offer other insulin products. For information on how to get help acquiring these products, a Helpful Answer helpline is set up. **800-707-8990** for intake.

Genentech / Roche is a pharmaceutical company that is involved in the research and manufacture of medications. One product, **Lucentis**, is for the treatment of diabetic retinopathy (DR). For information on payment plans for this, or where to get a discount from, **866-422-2377**.

Takeda may offer free or low-cost diabetes medications from a program known as Help at Hand. **800-830-9159**.

This company provides **Kazano, Nesina, and Oseni**, with another in development. This too will focus on **Type 2 conditions**.

Most diabetics need affordable insulin. Or they need free supplies or help in paying for it. There are resources out there and find free insulin programs. If a drug company can't provide the assistance needed, then a patient can always try a non-profit organization. The resources available are generally more limited as well as restrictive. A non-profit will often only provide free medications to a diabetic when they have no other options available, and after they have applied for help from other groups first.

When applying, bring proof of income, insurance status, and copies of doctor notes/prescriptions. Some of these agencies can provide a voucher to pay for medications, or others (such as **Rx Assist**) just give referrals.

RX Hope will often require the patient to make a small co-payment. [877-267-0517](tel:877-267-0517).

An individual that does not have insurance, and that is not on a government program such as Medicaid, can contact Partnership for Prescription Assistance for information on how to get free diabetes prescription drugs.

NeedyMeds provides information from their helpline. [800-503-6897](tel:800-503-6897).

Rx Assist is a searchable database at <https://www.rxassist.org/patients>. Learn about free medical care, about other equipment they may need, such as insulin pumps, free diabetic supplies diabetes supplies or medications, free diabetes bracelets, which can alert first responders to a crisis, and other aids.

Medicare part B can pay for some diabetes supplies as well. This federal government benefit is mostly for senior citizens, the disabled, or children. While offer free equipment or even medications for diabetics is one program provided, part B also covers many other medical

Note that very few people will qualify for free diabetes supplies. What will usually happen is the patient needs to pay a portion of the cost, and this will be determined by the Medicare Part B deductible in place. Only certain pre-approved hospitals and other medical providers can be used as well.

[Return to Table of Content](#)

DISCOUNTS ON FUN STUFF TO DO

AMERICA THE BEAUTIFUL/ NATIONAL PARKS PASS

62 years old / \$20 Annual Pass / \$80 Lifetime Pass / \$10 extra for mail

For all US National Parks and Federal Recreation Lands

USGS Store online: <https://usparkpass.com/>

AMTRAK PASSENGER DISCOUNT FOR SENIORS

65 and older. For qualifying fares, 10 % off / Proof of age when purchasing.

[Return to Table of Content](#)

DISCOUNTS ON UTILITIES

EMERGENCY UTILITY (PGE / NATURAL GAS) ASSISTANCE:

Mid-Willamette Valley Community Action Agency

503-588-9016 M – F 8 am- 5 pm <https://mwvcaa.org/>

1850 45th Ave NE, Salem, OR 97305

- Utility bill for current residence (account holder must live in home)
- Names and birth dates for all household members and ID for those 18 years and older
- Valid verification of Social Security number for everyone is strongly encouraged and required for some programs.
- Proof of all household gross income received 2 months prior to the scheduled appointment or Request signature.

ELIGIBILITY: 60% of Oregon Median Income. Valid thru September 30 (end of program year).

(Median household income in 2023: \$64,412 Marion County)

[Return to Table of Content](#)

EMPLOYMENT ASSISTANCE

Worksource Oregon - Woodburn Center
Comprehensive Center

120 East Lincoln Street
Suite 115B
Woodburn, OR 97071

In-person services are available by appointment only and limited to 60 minutes. To learn more or schedule an appointment, customers can call or use the online scheduler at <https://worksourceoregon.org/contact>. Mon - Fri: 8:30 AM - 4:30 PM

Additional information can be found:

<https://www.worksourceoregon.org> or <https://www.clackamasworkforce.org>.

120 E Lincoln Street, Suite 115, Woodburn, OR 97071 503-980-6805

Get matched with open jobs. Update your work history. Explore career-boosting opportunities. The Workforce Talent Development Board (WTDB) helps guide, influence and drive strategies and investments in many types of education and training for Oregon's workers. The board helps to connect job seekers to programs, services and financial resources that help support workers and job seekers as they develop the knowledge, skills and proficiencies they need to get a job, develop in their career, or to get a better job. The following are some helpful resources the board helps to shape:

Job Search Assistance and Workforce Research / VA Rep available Search for open jobs or work with the trained staff of WorkSource Oregon to gather your skills and job preferences, create a Job Seeker Profile, find jobs that **match your skillset**, and request to be contacted directly by employers. **Get assistance with job searches/ Browse available jobs.** WorkSource Oregon programs and services assist you in your search for jobs. You can meet one-on-one to complete a Welcome Conversation to create an individual employment plan to help you identify your career goals and successfully search for jobs. Search job openings posted with the Oregon Employment Department (OED) by keyword and location, filter by occupation, wage, full/part time work, duration, and more. Many jobs' listings even allow you to contact the employer directly to apply for the position. **Learn facts and trends of Oregon's labor market.** Learn about careers, wages, economic and workforce trends, training and education programs and much more at QualityInfo.org. WorkSource Oregon's labor market and career information

website. **Develop skills that match the opportunities in your community.** Visit your local WorkSource Oregon Center to access training and skills development resources to gain essential employability skills, discover a new career path, gain money management skills, and find tutoring, mentoring, and counseling services

GOODWILL EMPLOYMENT ASSISTANCE

948 N Pacific Hwy Woodburn, OR 97071 PHONE 503-981-6298 Hours Mon-Sat 9 am- 9 PM

Goodwill career coaches can help you identify the programs, training, or resources you need to meet your goals. **Discover potential career paths.** Answer a few questions to help your career coach get to know you and your interests, and how they can match you with available job opportunities in your community. **Free, personalized coaching.** Learn how to fill out job applications, prep for interviews or get trained in new skills. No matter where you are in your journey, we're here to help, **Prepare for long-term success.** Even after you've started your new job, your Goodwill career coach is here to answer questions, help you learn new skills, and hear how you're doing. We're always invested in your ongoing professional success.

The Inspiring New Faces of Technology- It's never too late to start your career in technology. Since 2017, more than 1.7 million people across the U.S. have used the Goodwill Digital Career Accelerator® to build their skills. With the generosity of Google.org and expertise of Coursera, Goodwill® organizations have equipped job seekers and career advancers for tech-enabled jobs.

GOODWILL DISABILITY SERVICES

If you have a documented disability, you may qualify for services. A Goodwill associate can help you apply for services with DVR, DSB, or DDA. If you have worked with these agencies in the past, Goodwill can help you navigate the process.

Personalized Planning. A person-centered planning process to find a job that matches a person's interests and strengths. **Job Search Tools.** Development of job search tools, including visual portfolio or skill-based resume. **Job Placement.** A job developer visits with potential employers, helps with applications and interviews, and identifies or creates positions in the workplace. **Job Coaching.** A job coach can support a person who is learning the new tasks of a job and transitioning to a new environment. It might also include support to advance toward career goals.

FOOD

AWARE FOOD BANK

New Location 152 Arthur St., Woodburn.

Open Mondays, Tuesdays, Thursdays, and Fridays from 9 a.m.-noon. We are also open the first and third Tuesday of the month from 3:30-6 p.m.

Nueva Ubicación

Estamos operando en la iglesia Hoodview Church of God en [1530 Mt. Hood Ave.](#) (detras de Mega Foods). Esta será nuestra ubicación temporal en lo que se termina la construcción del nuevo edificio. Estamos abiertos los lunes, martes, jueves y viernes de 9 a.m. al mediodía. También estamos abiertos el primer y tercer martes del mes de 3:30 a las 6 p.m.

FREE MEALS

SENIOR MEAL SITES- 60 years or older **Immanuel Lutheran Church- Wednesdays, drive around back to pick up meals. Contributions accepted, but no one is refused** – contributions suggested \$3 but no one is refused; [1036 E Lincoln St, Woodburn, OR 97071 \(503\) 981-1036 woodburnchurch.org](#)

SNAP- help with food costs- Contact NWSDS at: Call the Aging and Disability Resource Connection [\(ADRC\) at 855-673-2372](#). Apply online at [one.oregon.gov](#). If you would like an application mailed to you, call the ONE Customer Service Center at [800-699-9075](#).

HOME- DELIVERED MEALS- Meals on Wheels- 60 yrs or older- sliding scale or contributions [503-364-2856](#).

Volunteers deliver a nutritious daily meal between 10:30 a.m. – 12:30 p.m. Monday through Friday with the option of having frozen meals delivered on Fridays for the weekend. All of our meals include a hot main dish, vegetables,

salad, a roll, and fruit. All meals are created by our very own team of chefs and culinary specialists. Meals are low in fat, cholesterol, sodium and sugar and represent about 1/3 to 1/2 of the average older adult's daily caloric intake and nutritional needs. We strive to make sure everyone gets the meals that they need, regardless of income. There are several ways to pay for a meal, including: Purchasing home delivered meals for \$6.00 per meal. Qualification can be based on age, disability or income, depending on availability. If you currently have a caseworker with Northwest Senior and Disability Services, please inquire with them about home delivered meals at 1-800-469-8772.

SENIOR FARM DIRECT NUTRITION PROGRAM - provides vouchers to eligible seniors to purchase fresh Oregon grown fruit, vegetables, and herbs at participating farm stands and farmers markets. The vouchers can be used between June 1 and October 31 of each year. Oregon Farmer's Markets offer a matching program, which doubles SNAP purchases dollar for dollar up to a certain amount, meaning card users could get \$10 worth of food for only \$5 from their SNAP account. **500 Summer Street NE E-15, Salem, OR 97301 503-595-5501.**

Other assistance agencies in the Woodburn area include, but are not limited to, **Adult & Family Services, 503-980-6677; Marion Co. Resource Center, 971-273-7345; Salvation Army Family Services, 503-585-6688; St. Vincent de Paul, 971-338-1074**

[Return to Table of Content](#)

GET CREATIVE- ART

WOODBURN ART CENTER

Join for \$25 per year. 2551 N Boones Ferry Rd Woodburn, OR 97071 503-982-6450 Mon 10 am- 3 pm (Studio) Tues, Wed, Thurs, Fri: When OPEN sign is out Sat 12-3 pm Sunday: Closed. Members will: Receive a 10% discount on purchases from the Paint Box Store and classes.

Access to our lending library, which contains art, technical, and reference materials to use or check out.
Can attend the “Monday Open Studio” from 12 to 3 for free at the Art Center.
Have the opportunity to exhibit their artwork at the Woodburn Art Center on a space available basis.

[Return to Table of Content](#)

GET PHYSICAL

SENIOR ESTATES AND GOLF: HAS TAI CHI, YOGA, GOLF, WATER AEROBICES, ZUMBA, SENIOR CARDIO, WATER VOLLYBALL, PICKLEBALL, PING PONG, AND LINE DANCING. Woodburnestatesgolf.org 503-982-1776

WOODBURN AQUATIC CENTER: Medicare advantage programs for health care often include a free membership to gyms and include this facility.

- ve full voting rights, and notification for special events.

[Return to Table of Content](#)

HEALTH CARE

MEDICARE SAVINGS PROGRAMS

NWDS (503) 981-5138 Toll- Free (888) 257-0138

Information.nwds@nwds.org

SHIBA: Senior Health and Medicare Benefits assoc. Certified Medicare counselors- compare plans). 800-722-4134 (toll-free)

MEDICAID (OHP)

DUAL HEALTH CREDIT- (Included in some OHP plans) Over-the-counter card- Food, OTC medicine, utilities, gas, internet.

MEDICARE PART D LOW INCOME SUBSIDY- EXTRA HELP

Everyone who qualifies for Extra Help will pay \$0 for their Medicare drug plan premium and \$0 for their plan deductible. Beginning in 2024, Medicare beneficiaries with annual incomes of up to 150 percent of the federal poverty limit who also meet the program’s resources limit can qualify for full benefits under the Extra Help program.

150% of the Federal Poverty Level Income limits

1 person	21,870	3 persons	37,290
2 persons	29,580	4 persons	45,000

Medicare Savings Programs

Medicare Savings Programs pay Medicare costs. If you have Medicare Part A (hospital insurance benefits) you may qualify for one of these programs. Which program you qualify for depends on your income. There are no asset limits for these programs in Oregon.

Who is eligible: You must be receiving Medicare Part A (hospital insurance benefits), and your income must be within certain limits (see below).

PROGRAMS

Qualified Medicare Beneficiary Program (QMBP)

Helps pay for: Medicare Part A and Part B premiums, deductibles and co-insurance.

Monthly income limit*: \$1,215 for an individual and \$1,644 for a couple (100% of the federal poverty level).

Qualified Disabled Working Individual Program (QDWI)

Helps pay for: Medicare Part A premiums only.

Monthly income limit*: \$2,430 for a single person and \$3,287 for a couple (200% of the federal poverty level).

Note: This program is for disabled workers who lost Social Security disability benefits because they are working and are not eligible for another Medicaid program. Most people in Oregon are not eligible for QDWI because we have the Employed Persons with Disabilities (EPD) program. EPD provides full Medicaid benefits.

Specified Low-Income Medicare Beneficiary Program (SLMB)

Helps pay for: Medicare Part B premiums. **Monthly income limit*:** \$1,458 for individuals or \$1,972 for a couple (120% of the poverty level).

Qualified Individual (QSMF benefit)

Helps pay for: Medicare Part B premiums. **Monthly income limit*:** \$1,641 for an individual and \$2,219 for a couple (the federal government mandates services for people with incomes between 120% and 135% of the poverty level).

Note: In most states, this program is called the Qualifying Individual (QI) program. In Oregon, this is called the SMF benefit. If you are eligible for any other Medicaid benefit offered by the State of Oregon, you are not eligible for the SMF benefit.

We are only allowed to serve a certain number of people each year for the SMF benefit. Unfortunately, we must shut down enrollment if we reach our limit.

*Income limits change each year in March. These income limits are from March 2023 through February 2024.

How to apply: There are several ways to apply for Medicare Savings Programs Call the Aging and Disability Resource Connection ([ADRC](#)) at 855-673-2372. Apply online at [one.oregon.gov](#). If you would like an application mailed to you, call 1-800-699-9075.

Need Medicare help? Trained volunteers from the Senior Health Insurance Benefits Assistance Program (SHIBA) can help you understand your Medicare options. **SHIBA** is a free, statewide service through the Oregon Department of Human Services (ODHS)

What counts in resource limits for OHP (Oregon Health Plan)?

Money in a checking, savings, or retirement account; Stocks, Bonds

States don't count: Your home, one car, burial plot, up to \$1,500 for burial expenses if you have put that money aside, furniture, other household and personal items.

[Return to Table of Content](#)

HOME CARE

OREGON PROJECT INDEPENDENCE (OPI)

> 60, not receiving full OHP/ Sliding scale Personal Care/ Housekeeping/ Adult Day Care/ Shopping **NWDS (503)**
981-5138 Toll- Free (888) 257-0138

[Return to Table of Content](#)

HOME REPAIR

THE COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG) PROGRAM provides annual grants on a formula basis to states, cities, and counties to develop viable urban communities by providing decent housing and a suitable living environment, and by expanding economic opportunities, principally for low- and moderate-income persons.

CDBG Homeowner Rehabilitation Loans Available to Qualifying Low-income Households* The home must be located within Marion County, but outside the city limits of Salem, be the primary residence of the borrower, and not used as a rental or vacation home.

- Zero percent (0%), partially forgivable, deferred payment loans up to \$50,000
- The loan can be used for repairs such as roofing, windows, structural repairs, HVAC systems, replacing a water heater, accessibility improvements, etc.

*The program is subject to local HUD income limits based on household size.

- **For questions regarding requirements and eligibility, please contact John Schmidt at (503) 540-1640 or jschmidt@mwvcog.org.**

Valley Development Initiatives, a private non-profit affiliate of MWVCOG, administers housing rehabilitation loan funds in Aumsville, Aurora, Detroit, Gates, Gervais, Hubbard, Idanha, Jefferson, Silverton, Stayton, Turner, Mt. Angel, Woodburn, and the unincorporated areas of Marion County. Funded by Community Development Block

Grants from Infrastructure Finance Authority of Oregon Business Development Department, the program offers low interest, deferred payment loans to eligible homeowners for repairs.

Goals of the Housing Rehabilitation Loan Program are:

1. To alleviate health and safety problems and correct city code violations and structural deficiencies in homes
2. To conserve and improve existing affordable housing stock.
3. To increase housing opportunities for low- and moderate-income households
4. To enable lower income residents to remain in their homes, particularly those with disabilities.

General Eligibility:

- Residence must be within Marion County or appropriate city limits.
- Household income is less than 80% of the area median income for the county.
- Acceptable debt to income ratios
- Maximum loan-to-value ratio is 85%
- Property taxes must be current.

Income Eligibility:

Household Size	1 Person	2 Persons	3 Persons	4 Persons
Income Limit*	\$46,900	\$53,600	\$60,300	\$66,950

*Effective April 1, 2022. Total gross income includes, but is not limited to, the following: wages, salaries, tips, commissions, self-employment income, interest, net rental income or income from estates or trusts, dividends, social security benefits, pensions, annuity income, alimony, child support, welfare payments and other public

assistance programs, veteran's benefits, disability benefits, stipends, or living allowances. **Eligible Repairs:** Health and safety issues / Electrical and plumbing upgrades / Structural repairs / Heating systems / Roofing / Siding / Weatherization / Handicapped accessibility / Pre 1978 housing must comply with HUD's Lead Based Paint compliance requirements [John Schmidt, 503-540-1640 jschmidt@mwvcog.org](mailto:jschmidt@mwvcog.org)

USDA HOME REPAIR- RURAL (97071 QUALIFIES) Through a pilot program, applicants in Oregon may be eligible for higher loan and grant amounts. The pilot program increases the lifetime limit to \$40,000 for loans and \$10,000 for grants. The pilot program also simplifies program requirements by removing the title clearance requirement; site size restrictions; and expanding insurance, escrow, and appraisal requirements.

What does this program do?

Also known as the Section 504 Home Repair program, this provides loans to very-low-income homeowners to repair, improve or modernize their homes or grants to elderly very-low-income homeowners to remove health and safety hazards.

Who may apply for this program?

To qualify, you must:

- Be the homeowner and occupy the house.
- Be unable to obtain affordable credit elsewhere.
- Have a household income that does not exceed the **very low limit** by county.
- For grants, be age 62 or older.

What is an eligible rural area? 97071 QUALIFIES!

How may funds be used?

- Loans may be used to repair, improve or modernize homes or remove health and safety hazards.
- Grants must be used to remove health and safety hazards.

How much money can I get?

- The maximum loan is \$40,000.

- The maximum grant is \$10,000.
- Loans and grants can be combined for up to \$50,000 in assistance.

What are the terms of the loan or grant?

- Loans are termed for 20 years.
- Loan interest rate is fixed at 1%
- Full title service is required if the total outstanding balance on Section 504 loans is greater than \$25,000.
- Grants have a lifetime limit of \$10,000.
- Grants must be repaid if the property is sold in less than 3 years.

Is there a deadline to apply?

- Applications for this program are accepted through your local RD office year-round.

Who can answer questions and how do I get started?

Contact Margaret Hoffmann, State Director

1220 SW 3rd Avenue, Suite 1801

Portland, OR 97204

Voice: (866) 923-5626 ext. 1 (toll-free) or (503) 414-3300

Fax: (855) 824-6180

[Return to Table of Content](#)

INTERNET

AFFORDABLE CONNECTIVITY PROGRAM (ACP) WIND-DOWN FACT SHEET IN 2021

What's happening? Without additional funding from Congress, the allotted \$14.2 billion to fund the *ACP is projected to run out in April 2024* (this date is an estimate and may change). As a result, the FCC has begun taking steps to wind down the ACP, which means:

- ACP applications and enrollments will not be processed after February 7, 2024, at 11:59 PM ET.
- Households who have applied, been approved, and are receiving the monthly internet discount before February 8, 2024, will continue to receive their ACP benefit until ACP funds run out, as long as the household remains enrolled in the program.

[Return to Table of Content](#)

LEGAL HELP

LawHelp.org- individuals/ civil matters.

Legal Assistance Program

Legal services are available for adults age 60+ with the greatest social or economic need. Access to legal services can help older adults lead lives that are more independent, healthy and safe. Oregon's local Area Agencies on Aging (**AAAs**) receive federal funding, and some local matching funds, to fund legal services prioritized by the Older Americans Act of 1965 (Title III-B).

AAAs contracts with local legal aid organizations or other law firms to provide funded services. AAAs reimburse lawyers for providing these services; however available funding usually only covers a relatively small number of clients each year.

Priority legal assistance services: As funding allows, services are provided locally to adults age 60+ for legal issues related to:

Maintaining income and public benefits / Access to health care / Help with health care billing disputes / Long-term care, either at home or in a licensed care facility / Access to food benefits (SNAP program) / Housing: improper eviction or help with subsidized housing / Utilities: new access, shut offs or payment plans / Protective services: help with elder abuse or neglect / Legal defense against unwanted guardianship proceedings / Age discrimination

To request services

- Call your local branch office of the Aging and Disability Resource Connection (ADRC)
- **855-ORE-ADRC** (855-673-2372/ adrc.webmessages@odhsoha.oregon.gov)

HOW TO FIND A LAWYER

Use the resources below if you have a legal problem or want legal advice from an Oregon lawyer.

- [Modest means program](#) (reduced rates)
- [Military assistance panel](#) (up to 2 hours of legal advice at no charge)
- [Problem solvers](#) (free 30-minute legal consultation for young persons aged 13-17)
- [Public defender services](#) (basic information; contact them directly for more information)
- [Lawyer referral service](#) (finding a lawyer near you – payment rates vary widely – ask lawyers how they will bill you and how much they charge before agreeing to hire one)
- **Lawyer Referral Service, including the 'Modest Means Program' Hours: 8 am to 5 pm Monday-Friday
Phone: 503-684-3763 or toll-free in Oregon at 800-452-7636.**

[Return to Table of Content](#)

LIVING INDEPENDENTLY - PEER SUPPORT

HOPE PERSONAL EMPOWERMENT SENIOR PEER MENTOR PROGRAM

There are times when life challenges become too overwhelming! Perhaps you just need someone else to listen, share insights, and offer suggestions so you gain more effective coping skills and strategies. The HOPE Senior Peer Mentor Program is designed to help manage your mild to moderate depression and/or anxiety. You, or someone who cares about you, can request a HOPE senior peer mentor. However, the choice to work with a senior peer mentor is yours alone. This program uses an evidence-based workbook model to assist individuals with their depression and/or anxiety. HOPE senior peer mentors have served thousands of older adults since 1989. The service is free and is available to any older adult aged 60 and older (exceptions are made for referrals younger than 60). Visits are by appointment in the privacy of where you live. You can also arrange to meet somewhere else. Each visit is approximately one hour per week. Typically, you and your peer mentor will meet for

8-10 visits. Your senior peer mentor will be your guide and coach. You will work together utilizing the workbook model to identify steps to tackle your depression and/or anxiety. After the initial visit, you are not obligated to continue, and you can end visits at any time. For more information, please contact: Chad Cox, LCSW 503-304-3414 Email: chad.cox@nwsds.org To refer someone, please call (503) 304-3420 or 1-866-206-4799. In Clatsop and Tillamook Counties, please call (503) 815-2060.

OREGON MONEY MANAGEMENT PROGRAM

The Oregon Money Management Program: A little help can make a big difference... Financial security is more than simply having money to live on; it's also being able to understand and pay bills on time, manage credit, organize financial papers, file taxes, and other financial tasks. Approximately 2% of adults need help managing personal finances due to mental or physical impairments. Without support, these people are vulnerable to fraud and financial abuse. They are often isolated and living in fear of losing their independence. The Oregon Money Management Program offers support to people over age 59 and adults with a disability, who need help with personal money management tasks. Services are provided by trained and supervised volunteers who support the program in the following ways:

- Bill-Pay volunteers provide one-on-one assistance to individuals who remain in control of their finances but need ongoing assistance to keep on track. Budgeting, organizing financial papers, paying bills, banking, and help filling out forms are examples of how Bill Payer volunteers help their clients.
- Payee volunteers provide one-on-one assistance to individuals who do not have the capacity to manage their federal benefits such as Social Security, SSA Disability, Veteran's, and Railroad Retirement. Volunteers work as the liaison between the program office and the client to assist the program office in the management of these federal benefits on behalf of the individual, ensuring that basic needs are met, and funds are protected.

Program Safeguards

- Program volunteers are screened to ensure suitability to work with vulnerable individuals
- Volunteers receive specialized training with ongoing support and supervision
- Personal and financial information is kept secure and in strict confidence
- Operating procedures are in place to protect program participants from loss and volunteers and program sponsors from liability
- NorthWest Senior & Disability Services protects client's funds from loss due to mistake or misuse by program staff or volunteers

Flexible In-home Service Program staff matches volunteers to clients based on the preferences of each. Volunteers spend 2-4 hours per month helping their clients. Volunteers and clients agree on the dates, times, and frequency of their meetings. Salem: Northwest

[Return to Table of Content](#)

MEDICAL ALERT DEVICES

Top 2 recommended:

Medical Guardian -Leading at-home medical alert solutions **1 (800) 916-1206**

- Free lockbox & free shipping
- Built-in fall detection option Water-resistant and shower safe devices
- 24/7 US-based monitoring center
- **75% off Home LT with code: WINTER75**

MobileHelp -Quality & affordable at-home service

- 100% US-based emergency monitoring
- No extra fees for equipment
- 50% off fall detection + 1 month free **1-(800) 882-2413**

[Return to Table of Content](#)

MEDICATION ASSISTANCE

Rx Assist is a searchable database at <https://www.rxassist.org/patients>

. [Email: info@rxassist.org](mailto:info@rxassist.org) Learn about free medical care, about other equipment they may need, such as insulin pumps, free diabetic supplies diabetes supplies or medications, free diabetes bracelets, which can alert first responders to a crisis, and other aids.

[Return to Table of Content](#)

MORTGAGE OR RENT PAYMENTS ASSISTANCE

DEVNW MORTGAGE ASSISTANCE PROGRAM

Are you a Woodburn homeowner struggling to pay your mortgage? The Woodburn Mortgage Assistance Program may be able to help by providing up to \$20,000 in mortgage assistance to bring your loan current. DevNW, in partnership with the City of Woodburn, have funds available to help keep the roof over your head while you get back on your feet.

How to get started:

Step 1: Meet with an Asset Preservation Specialist. Before you can schedule your appointment, you'll need to complete the DevNW Foreclosure Avoidance Application (English | Spanish | Russian) and submit it with the required supporting documents.

Step 2: Work with your Asset Preservation Specialist to evaluate your current mortgage situation and determine if the Woodburn Mortgage Assistance Program is the right tool to cure your mortgage delinquency.

Step 3: Apply for Woodburn Mortgage Assistance Program funds and provide DevNW with updated income documentation (if needed), and a current reinstatement quote from your mortgage servicer.

Step 4: DevNW will pay up to \$20,000 directly to your mortgage servicer to bring your account current, so that you can resume making your mortgage payments.

Requirements:

- Must own a home in Woodburn, and this home must be your primary residence.
- Must have a total household income at or below 80% AMI.
- Must be delinquent on your mortgage.

If you have questions or want to find out more about this program before taking the steps to get scheduled, please contact Micole Olivas-Leyva at micole.olivas@devnw.org or 503-779-2680 x2055.

Area Median Income: \$89,000
100% Area Median Income (DTS): \$ 89,000
80% Area Median Income (LI): \$ 71,200 ← HomeReady Income Limit
50% Area Median Income (VLI): \$ 44,500
County: Marion, OR
FIPS 41047010304

Conforming Loan Limits:
1-unit dwelling: \$ 766,550 3-unit dwelling: \$1,186,350
2-unit dwelling: \$ 981,500 4-unit dwelling: \$1,474,400

Special Focus Area(s) - Rural - Minority Census Tract - Designated Disaster Area

RUSSIAN: Ипотечная Программа Помощи Вудбэрна

Вы владеец жилья в Вудбэрне и у Вас проблемы с выплатой ипотеки? Ипотечная Программа Помощи Вудбэрна возможно сможет Вам помочь, предоставив помощь до \$20,000 в текущих платежах по кредитам. DevNW в партнерстве с Городом Вудбэрн имеют в наличии фонды, чтобы помочь Вам сохранить крышу над головой в то время, когда Вы пытаетесь опять встать на ноги.

Как приступить:

Шаг 1: Назначьте встречу со Специалистом по защите Активов (an Asset Preservation Specialist). Перед тем, как назначить встречу, заполните Заявление в DevNW на Предотвращение Отчуждения Недвижимости (English | Spanish | Russian) и отправьте его вместе с требуемыми подтверждающими документами.

Шаг 2: Совместно со Специалистом по защите Активов сделайте оценку Вашей нынешней кредитной ситуации и определите, является ли Ипотечная Программа Помощи Вудбэрна подходящим инструментом, способным помочь при просрочке по Вашим ипотечным кредитам.

Шаг 3: Подайте заявление на получение средств из фонда Ипотечной Программы Помощи Вудбэрна, предоставьте DevNW обновленную документацию о доходах (если потребуется) и укажите нынешнюю сумму неустойки за просрочку кредита от Вашей ипотечной компании.

Шаг 4: DevNW оплатит Вашей ипотечной компании напрямую до \$20,000 в текущих платежах по кредитам, чтобы Вы смогли продолжать осуществлять выплаты по ипотеке.

- Требования: Вы должны быть владельцем дома в Вудбэрне, и этот дом должен быть основным местом Вашего проживания
- Ваш общий семейный доход должен быть 80% AMI или менее
- У Вас должна быть задолженность по выплате ипотеки

Вопросы? Если у Вас есть вопросы или Вы хотите узнать подробнее об этой программе перед тем, как назначить встречу со специалистом, пожалуйста, обратитесь к [Micole Olivas-Leyva micole.olivas@devnw.org](mailto:micole.olivas@devnw.org) или [503-779-2680 x2055](tel:503-779-2680)

SPANISH:

Programa de Asistencia Hipotecaria de Woodburn: ¿Se encuentra atrasado es sus pagos de hipoteca y vive en Woodburn? El programa de asistencia hipotecaria puede ayudar proporcionando hasta \$20,000 en asistencia hipotecaria para traer su préstamo al corriente. DevNW en asociación con la ciudad de Woodburn, tiene fondos disponibles para ayudar a mantener el techo sobre su cabeza mientras se pone de pie.

Como Empezar:

Paso 1: Reúnase con un especialista en preservación de activos. Antes de programar su cita, tendrá que completar la Solicitud Para el Asesoramiento de Prevencion del Embargo de DevNW (ingles | español | ruso) y entregarlo con los documentos necesario.

Paso 2: Trabaje con su Especialista en Preservación de Activos para evaluar su situación hipotecaria actual, y determinar si el Programa de Asistencia Hipotecaria de Woodburn es la herramienta adecuada para curar su atrasada hipoteca.

Paso 3: Solicite los fondos del Programa de Asistencia Hipotecaria de Woodburn y proporciones a DevNW documentación actualizada de ingresos (si es necesario) y un estado de cuenta de hipoteca más reciente.

Paso 4: DevNW pagara hasta \$20,000 directamente a su administrador hipotecario para que su cuenta este actualizada, para que pueda reanudar sus pagos de hipoteca.

Requisitos:

- Debe ser dueño de una casa en Woodburn, y esta casa debe ser su residencia principal.
- Debe tener un ingreso total del hogar en o por debajo del 80% de AMI.
- Debe estar atrasado en su hipoteca.

¿Preguntas?

Si tiene preguntas o desea obtener más información sobre este programa antes de tomar los pasos para programar, póngase en contacto con Micole Olivas-Leyva a Micole.olivas@devnw.org or 503-779-2680 x2055.

MID-WILLAMETTE VALLEY COMMUNITY ACTION AGENCY/ ARCHES PROGRAM 503-585-6232

Tenant Checklist: Are you eligible for Oregon emergency rental assistance?

Must meet these three requirements:

1. Are you seeking assistance to pay rent and/or utilities? Do you have an unpaid rent balance for your primary rental residence that begins on or after March 13, 2020?
2. Has anyone in the household experienced reduction/ loss of income since April 1, 2020, related to COVID-19? (and/OR incurred significant expenses OR other financial hardships OR qualified for unemployment benefits)
3. Do you have a past-due rent notice, an eviction notice, or can you demonstrate housing instability or risk of homelessness, past due utilities, and/or need assistance paying future rent or utilities? **Note:** Your immigration status will not be a barrier to receiving these services.

Before completing the online application, you'll need the following items: Verify Identity (need ONE of the following)

- State issued program ID or license.
 - Passport/Birth Certificate/Social Security Card/Jail ID
 - An employment identification card
 - Certificate of marriage or license
 - Copy of a certified divorce decree
 - Copy of a certified, court-ordered maintenance award (if legal) or a notarized statement declaring separation
 - Single or Joint bank accounts, certified purchases or loans that show residential address.
 - Credit report showing residence and single or joint financial activity.
 - Military ID/VA Medical card/Certificate of Release or Discharge from Active Duty (DD214)
 - ODHS Benefits ledger/Social service ID
 - Letter from a non-profit or government agency attesting to applicant's identification.
2. **Verify Income** (All household members over the age of 18 must provide ONE of the following)
- IRS Tax forms such as a 2020 1099, 1040/1040A or Schedule C of 1040 showing amount earned and employment period or most recent federal income tax statements.
 - A 2020 W-2 form, if you have had the same employer for at least two years and increases can be accurately projected.
 - Most recent paycheck stubs (consecutive: six for weekly pay, three for bi-weekly or semi-monthly pay, two for monthly pay)
 - A letter of termination from your job
 - Employer-generated salary report or letter stating current annual income or Earnings statements.
 - Current bank statements
 - Proof of application for unemployment benefits
 - Proof that unemployment benefits have expired.
 - Self Employed – tax records, statements, or other documentation of loss of employment.
 - IF YOU HAVE NO INCOME: You can complete a Certification of No Income in the application.
3. **Verify Residence** (need ONE of the following that shows your address)
- State issued program ID or license.
 - A signed lease or written rental agreement.
 - Utility bill showing past or current amount due.
 - Credit report showing residence and single or joint financial activity.

- Official letter from third party (Landlord, Government agency, financial institution, medical institution, or school)

4. **Verify Rent and/or Utility Bills Due** (Including Internet, garbage, water, electric, gas and bulk fuel)

- A current lease signed by the applicant and landlord or sub-lessor that identifies the unit where the applicant resides and shows the rental payment amount.
- If you don't have a signed lease, proof of your rent amount may include one of the following:
 - Bank statement, check stub or other proof that shows a pattern of paying rent.
 - Written confirmation by a landlord who can be verified as the actual owner or management agent of where you rent.
 - Landlord Verification of Rent Due
 - If landlord refuses to sign you may also submit a Self-Verification of Rent Due
 - Other formal attempt to collect rents or notification of rents due/outstanding.
- All utility bills you are claiming show your account information and amount due.

Note: There are alternative options for documentation of application requirements for those that cannot produce some or all these materials; please proceed with the application portal if you are eligible. **Please note:** you cannot request reimbursement for expenses you have already paid.

[Return to Table of Content](#)

PENSION RIGHTS

Medicare and Medicaid

The **Medicare website** allows individuals to find out if they are eligible for benefits, send an application, choose/change their coverage, and more. Website: <http://www.medicare.gov>

Medicare Rights Center

The **Medicare Rights Center** is a national, nonprofit consumer service organization that provides counseling and advocacy for older adults and people with disabilities. The Center also offers educational programs.

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

The National SHIP Resource Center

The **State Health Insurance Assistance Program**, or SHIP, is a national program that offers counseling and assistance to people with Medicare and their families. SHIPs provide free counseling and assistance via telephone and face-to-face interactive sessions, public education presentations and programs, and media activities. The website connects individuals with a state SHIP and a local SHIP counselor.

Website: <https://www.shiphelp.org/>

The Center for Benefits Access

The **Center for Benefits Access** is a free service provided by the **National Council on Aging**, a nonprofit service and advocacy organization in Washington, D.C. The Center helps organizations enroll seniors and younger adults with disabilities with limited means into the benefits programs for which they are eligible. Website: <https://www.ncoa.org/professionals/benefits/center-for-benefits-access>

National Committee to Preserve Social Security and Medicare

The **National Committee to Preserve Social Security and Medicare** (NCPSSM) is a membership organization that works to protect, preserve, promote, and ensure the financial security, health, and the well-being of current and future generations of maturing Americans. NCPSSM acts in the best interests of its members through advocacy, education, services, grassroots efforts, and the leadership of the Board of Directors and professional staff. Website: <http://ncpssm.org>

Disabled American Veterans

Disabled American Veterans represents veterans and their dependents with claims for benefits from the Department of Veterans Affairs and Department of Defense. Website: <http://www.dav.org>

American Veterans

American Veterans (AMVETS) has a network of trained National Service Officers (NSOs) accredited by the Department of Veterans Affairs. Funded by the AMVETS National Service Foundation, these NSOs can be found in nearly 40 states, and provide assistance with compensation claims at no charge to the veteran.

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

National Veterans Legal Services Program (NVLSP)

The **National Veterans Legal Services Program** (NVLSP) provides a range of legal services to veterans and their families. Website: <http://www.nvlsp.org>

Defense Finance and Accounting Service

The **Military Retired Pay Center** administers retirement benefits for most retired military personnel. To apply for retired pay, contact your respective service component personnel office for application procedures. For questions regarding your military pay or survivor's benefits write to or call the DFAS-Cleveland Center Website: <http://www.dfas.mil> Toll Free: (800) 321-1080

PENSION RIGHTS, CONT

U.S. Department of Veterans Affairs

The **U.S. Department of Veterans Affairs** provides information about veteran's pensions and the eligibility requirements. You can also submit a question to the VA Online, call their toll free phone number, or download an application for benefits.

Website: <https://benefits.va.gov/benefits/> Phone: (202) 273-5400

Ex-Partners of Servicemembers for Equality

EX-POSE is a national, non-profit, volunteer organization composed of former military spouses. They provide information for spouses regarding separation and divorce from active duty, reserve or retired military service members.

Website: <http://ex-pose.org> Phone: (703) 941-5844

Private-Sector Pensions

U.S. Department of Labor, Employee Benefits Security Administration

The **U.S. Department of Labor** is the federal agency responsible for administering a variety of federal labor laws. The Employee Benefits Security Administration (EBSA) focuses on laws regulating disclosure of pension and retirement savings plan information, and the responsible management of plans and their assets. **EBSA's Office of Participant Assistance** responds to inquiries from plan participants about their legal rights, and about obtaining benefits that may have been denied.

Website: http://www.dol.gov/ebsa/aboutebsa/org_chart.html#section13 Toll Free: (866) 444-EBSA (3272)

Pension Benefit Guaranty Corporation

The **Pension Benefit Guaranty Corporation** (PBGC) protects the retirement incomes of more than 44 million American workers in more than 27,500 private sector defined benefit pension plans. PBGC was created by the Employee Retirement Income Security Act of 1974 to encourage the continuation and maintenance of private sector defined benefit pension plans, provide timely and uninterrupted payment of pension benefits, and keep pension insurance premiums at a minimum. Website: <http://www.pbgc.gov> Toll Free: (800) 400-7242

Internal Revenue Service

The **Internal Revenue Service** (IRS) is responsible for ensuring that pension plans comply with federal pension and tax laws. Contact the IRS if you have questions about the interpretation of specific provisions of the Internal Revenue Code as they relate to employee benefit plans. If you describe your situation, the IRS will explain the relevant sections of the law but will not interpret the provisions of your pension

plan. Website: <http://www.irs.gov/Retirement-Plans/Employee-Plans-Customer-Account-Services>
Employee Plans Hotline - Toll Free: (877) 829-5500 E-mail address: RetirementPlanQuestions@irs.gov

Federal Civil Service Pensions

Office of Personnel Management, Office of Retirement Information

The **Office of Personnel Management's Office of Retirement Information** provides general benefit information

to federal employees about Civil Service Retirement and Federal Employees Retirement System pensions. Information relating to a specific problem must be requested in writing. Include your civil service claim number in all correspondence. If you are currently working for the federal government, contact your division's human resources department. **Website: <http://www.opm.gov/retire> Toll Free: (888) 767-6738**

Federal Retirement Thrift Investment Board

The **Federal Retirement Thrift Investment Board** administers the federal Thrift Savings Plan, a retirement savings plan for federal civil service employees with service after March 1987, and active duty and Ready Reserve members with service after October 8, 2001.

Website: <http://www.frtib.gov> Phone: (504) 255-8777

Private-Sector Pensions

U.S. Department of Labor, Employee Benefits Security Administration

The **U.S. Department of Labor** is the federal agency responsible for administering a variety of federal labor laws. The Employee Benefits Security Administration (EBSA) focuses on laws regulating disclosure of pension and retirement savings plan information, and the responsible management of plans and their assets. **EBSA's Office of Participant Assistance** responds to inquiries from plan participants about their legal rights, and about obtaining benefits that may have been denied.

Website: http://www.dol.gov/ebsa/aboutebsa/org_chart.html#section13 Toll Free: (866) 444-EBSA (3272)

Pension Benefit Guaranty Corporation

The **Pension Benefit Guaranty Corporation** (PBGC) protects the retirement incomes of more than 44 million American workers in more than 27,500 private sector defined benefit pension plans. PBGC was created by the Employee Retirement Income Security Act of 1974 to encourage the continuation and maintenance of private sector defined benefit pension plans, provide timely and uninterrupted payment of pension benefits, and keep pension insurance premiums at a minimum. **Website: <http://www.pbgc.gov> Toll Free: (800) 400-7242**

Internal Revenue Service

The **Internal Revenue Service** (IRS) is responsible for ensuring that pension plans comply with federal pension and tax laws. Contact the IRS if you have questions about the interpretation of specific provisions of the Internal Revenue Code as they relate to

employee benefit plans. If you describe your situation, the IRS will explain the relevant sections of the law but will not interpret the provisions of your pension plan.

Website: <http://www.irs.gov/Retirement-Plans/Employee-Plans-Customer-Account-Services>

Employee Plans Hotline - Toll Free: (877) 829-5500 E-mail address: RetirementPlanQuestions@irs.gov

Railroad Retirement Pensions

U.S. Railroad Retirement Board

The **U.S. Railroad Retirement Board** provides retirement and disability benefits to qualified railroad employees covered under the Railroad Retirement Act, as well as spousal and survivor benefits for family members of qualified railroaders. Website: <https://www.rrb.gov> Toll Free: (800) 808-0772

Federal Civil Service Pensions

Office of Personnel Management, Office of Retirement Information

The **Office of Personnel Management's Office of Retirement Information** provides general benefit information to federal employees about Civil Service Retirement and Federal Employees Retirement System pensions. Information relating to a specific problem must be requested in writing. Include your civil service claim number in all correspondence. If you are currently working for the federal government, contact your division's human resources department.

Website: <http://www.opm.gov/retire> Toll Free: (888) 767-6738

Federal Retirement Thrift Investment Board

The **Federal Retirement Thrift Investment Board** administers the federal Thrift Savings Plan, a retirement savings plan for federal civil service employees with service after March 1987, and active duty and Ready Reserve members with service after October 8, 2001. Website: <http://www.frtib.gov> Phone: (504) 255-8777

National Pension Lawyers Network

Administered by the Pension Rights Center, the National Pension Lawyers Network is a no-cost referral service that connects workers and retirees with attorneys who can help them understand and enforce their pension rights. Learn more at <http://www.pensionrights.org/help/npln>.

Pension Assistance List

A service provided by the American Academy of Actuaries; the Pension Assistance List helps individuals who need help calculating their pension benefits by connecting them with an actuary who can perform the calculation. Request a referral at <http://www.actuary.org/content/pension-assistance-list-pal>.

Seniors and Aging

U.S. Administration on Aging

The **U.S. Administration on Aging** provides home and community-based services to millions of older persons through the programs funded under the Older Americans Act. Programs funded by the U.S. Administration include home-delivered meals programs and nutrition services in congregate settings, transportation, adult day care, legal assistance or health promotion programs. PensionHelp America and the **Pension Counseling and Information Program** are also funded by the U.S. Administration on Aging. Website: <http://www.aoa.gov>

Pension Rights Center

Founded in 1976, the **Pension Rights Center** is a consumer organization committed exclusively to protecting and promoting the retirement security of American workers, retirees, and their families. PensionHelp America is a Pension Rights Center website. The Center provides technical assistance to the U.S. Administration on Aging's **Pension Counseling and Information Program**.

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

Area Agencies on Aging

The **Area Agencies on Aging** are state-wide agencies that provide services to individuals in all 50 states and the

District of Columbia. Use the link provided below to locate an Area Agency on Aging in your area.

Website: https://eldercare.acl.gov/Public/About/Aging_Network/AAA.aspx

National Resource Center on Native American Aging

The mission of the **National Resource Center on Native American Aging's** is to identify and increase awareness of evolving Native elder health and social issues.

Website: <http://ruralhealth.und.edu/projects/nrcnaa/>

The Social Security Administration website allows you to apply for benefits, appeal a decision, receive an estimate of future benefits, find out if you qualify for benefits, and more.

The Social Security Administration website also provides **Social Security Earnings Information** statements and, for a small fee, provides earnings details on your past employers that paid Social Security taxes. A free earnings history (with less detail) can be obtained by requesting a **Social Security Statement**.

Website: <http://www.ssa.gov>

Medicare and Medicaid

Medicare.Gov

The **Medicare website** allows individuals to find out if they are eligible for benefits, send an application, choose/change their coverage, and more. Website: <http://www.medicare.gov>

Medicare Rights Center

The **Medicare Rights Center** is a national, nonprofit consumer service organization that provides counseling and advocacy for older adults and people with disabilities. The Center also offers educational programs.

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

The National SHIP Resource Center

The **State Health Insurance Assistance Program**, or SHIP, is a national program that offers counseling and assistance to people with Medicare and their families. SHIPs provide free counseling and assistance via telephone and face-to-face interactive sessions, public education presentations and programs, and media

activities. The website connects individuals with a state SHIP and a local SHIP counselor.

Website: <https://www.shiphelp.org/>

The Center for Benefits Access

The **Center for Benefits Access** is a free service provided by the **National Council on Aging**, a nonprofit service and advocacy organization in Washington, D.C. The Center helps organizations enroll seniors and younger adults with disabilities with limited means into the benefits programs for which they are eligible.

Website: <https://www.ncoa.org/professionals/benefits/center-for-benefits-access>

[Return to Table of Content](#)

PHONES

LIFELINE FREE PHONES AND CELLULAR SERVICE

You may qualify for Oregon Lifeline if you are at least 18 years old and you, or a member of your household, receives one of the following benefits:

No Documentation Required with Application:

Supplemental Nutrition Assistance Program (SNAP) Medicaid\ Supplemental Security Income are qualifiers.

Documentation Required with Application:

- Federal Public Housing Assistance
- Veterans or Survivors Pension Benefit
- Bureau of Indian Affairs General Assistance
- Tribal Temporary Assistance for Needy Families
- Food Distribution Program on Indian Reservations
- Tribal Head Start (only households that meet the same qualifying standard)

Total household income is at or below 135 percent of federal poverty Guidelines

Household Size	Annual Income	
1	\$19,683	\$19,6

2	\$26,622
3	\$33,561
4	\$40,500

Access Wireless: Free phone/ 500 free minutes/ unlimited texts/ 3 GB

Mail: Access Wireless One Levee Way Newport, KY 41071

FAX: 888-594-4473 Online at: www.accesswireless.com/lifeline

Assurance Wireless:

Free phone and wireless service/ 750 free minutes/ unlimited text/ 3 GB

Mail: Assurance Wireless PO Box 5040 Charleston, IL 61920-9907

Fax: 877-732-3018 Online: www.assurancewireless.com Tel # 888-898-4888

Entouch Wireless NO PHONE/ 1,000 free minutes/ unlimited texts/ 100 MB.

ENTOUCH WIRELESS 955 Kacena Rd Ste A Hiawatha, IA 52233

Web: www.entouchwireless.com Tel 844-891-1800

Phone Discount Service Providers

Asotin	Monroe
Beacon Broadband	Nehalem
Beaver Creek	North State
CenturyLink	Oregon Tel. Corp
Clear Creek	Peak Internet
Colton	PTC
DirectLink	Pine Telephone
Douglas Fast Net	Pioneer
E4 Connect	Reliance Connects
Eagle	Roome Tel. Com.
Gervais/DataVision	Scio Mutual
Helix	St. Paul
Home	SCTC
Hood River Electric & Internet Co-op	Warm Springs
HYAK	ZiPLY Fiber
MINET/WVF	US Cellular

[Return to Table of Content](#)

PROPERTY TAX DEFERRAL

The **Oregon Property Tax Deferral for Disabled and Senior Homeowners Program** is a program that allows disabled or senior homeowners to borrow from the State of Oregon to pay their property taxes to the county. If you qualify for the program, the Oregon Department of Revenue will pay your county property taxes on November 15 of each year. To participate, you must file an application with the county assessor either by April 15, or file late from April 16 to December 1 and pay a fee. A lien will be placed on your property and the Department of Revenue will become a security interest holder. The household income limit for 2024 is \$58,000. Household income includes all taxable and non-taxable income of the applicant(s) and their spouse(s) that reside in the home for the prior (2023) calendar year. Real market value (RMV) minimum cap amount for 2024 is \$284,500. The deferral accounts accrue 6 percent interest yearly. Interest accrues on the tax amount that is paid by the Department of Revenue and is not compounded. [If you entered into a reverse mortgage on or after July 1, 2011 and before January 1, 2017 and have equity in your home of at least 40 percent as of the date of your deferral application, you may qualify for deferral](#) Phone: 503-945-8348 or 800-356-4222

[Return to Table of Content](#)

REVERSE MORTGAGES

David Kammerer 541-543-3509 (Based in Eugene)

Jim McIntosh 503-730-5702 (Lives in the Estates)

SOLAR ENERGY PROGRAMS

OREGON ENERGY TRUST Join the more than 25,000 Oregonians already making their own solar power. You can reduce your home's impact on the environment and take control of your energy costs with clean, renewable energy from the sun.

For even greater control and peace of mind, consider solar + storage (you can also add storage to existing solar systems). Battery storage makes your home energy resilient by providing emergency backup power. Stored solar power can keep lighting, refrigeration, medical equipment, well pumps or other essentials operating during an outage.

Energy Trust incentives, Oregon rebates and federal tax credits can reduce solar or solar + storage costs by about one-third. We also offer increased incentives for income-qualified homes. We can connect you with a qualified solar trade ally contractor to get your project started.

Steps Details Resources Financing

Establish your eligibility. 2. Get proposals from Energy Trust solar trade ally contractors. The systems must be installed by an approved Energy Trust solar trade ally contractor. 3. Compare two or more bids to make the best choice for your home. 4. Select your contractor.

Your trade ally contractor will handle all the paperwork for your system, prior to installation. Your Energy Trust cash incentive will be paid directly to your contractor, who will deduct the incentive amount from your invoice, reducing the upfront cost of your solar installation. Your trade ally can also help you apply for any other incentives you may be eligible for, like the Oregon Solar + Storage Rebate.

Allow the professionals to install and verify your system. Energy Trust helps protect your investment by reviewing the plans for your system before construction. Once it's complete, we also verify that it meets our rigorous technical standards. In many cases, we will stop by in person to verify your system was installed properly.

Claim your tax credits when you file your taxes.

877.777.4018 or send us an email at solar@energytrust.org

Your Energy Trust cash incentive amount depends on your household income and your electric utility. Incentive offers are subject to funding availability and may change at any time. Check with your contractor. In addition to the eligibility requirements listed in the Steps tab, to participate you must own and live in a single-family home, manufactured home, floating home, or multifamily residence that is either an attached side-by-side unit or a duplex, triplex or fourplex. You must also meet Energy Trust’s income qualifications listed below.

# persons	Annual Income	# persons	Annual Income
1 person	\$62,530	3 people	\$101,010
2 people	\$81,770	4 people	\$120,252

FEDERAL SOLAR TAX CREDITS

- The federal residential solar tax credit covers 30% of the out-of-pocket cost of a solar or solar storage system installed by Dec. 31, 2032. It is a dollar-for-dollar reduction of the income tax you owe. You must pay taxes to claim the credit.

OREGON COMMUNITY SOLAR PROGRAM:

You may not have had access to solar because you live in an apartment complex, rent a house, or can’t afford the upfront costs of installing a solar array. Community solar is different.

- don’t need to own your home.
- don’t need a sunny roof suitable for solar.
- can take your subscription with you if you move, and
- aren’t responsible for repairs and maintenance of the solar array.

The Oregon Community Solar Program is designed to expand solar access for low-income utility customers. 10% of the program’s capacity has been reserved for low-income customers. If you qualify you’ll get special benefits and protections as a subscriber.

You'll have:

- no upfront costs
- no termination fees
- discounts on subscription, and
- guaranteed savings on your energy bill

Income Guidelines:

Household Unit Size	Annual Income	Monthly Income
1	\$44,569	\$3,714.11
2	\$58,283	\$4,856.89
3	\$71,996	\$5,999.67
4	\$85,709	\$7,142.44

Consult your tax professional to learn how tax credits and rules may apply to you. This information does not constitute tax advice and cannot be used to avoid tax penalties.

20,252

- **Oregon Solar + Storage Rebate Program**
- Oregon offers rebates to homeowners who install solar electric systems or paired solar + storage systems. Homeowners with low or moderate incomes qualify for higher rebates. The rebates are issued to approved contractors, who pass the savings on to their customers.
- Home solar financing: weighing your solar financing options.
- There are several financing options available to help make installing solar electric systems more affordable.

-
- **Cash and loans.**
- If you have the savings available, paying for your solar installation with cash will typically provide the highest return on investment and the quickest payback. A solar contractor can provide you with a proposal with specific figures.
- Many homeowners use a loan to pay for some or all of their solar projects. The loan could come from your existing bank, a financial institution that offers solar-specific loans, your solar contractor or even from the equipment manufacturer. Some lenders will allow you to pay down your loan principal when you receive your tax credit. With a loan, you benefit from significantly reduced utility costs and own the system outright at the end of the loan term.
- We recommend exploring multiple financing options to find the solution that best fits your needs and budget.
- **Leases and Power Purchase Agreements**
- With a lease or power purchase agreement (PPA), you pay little or nothing upfront and the system is installed, owned and maintained by a solar service provider. You make lease payments or purchase the electricity produced by the system on a monthly basis.

The rate you pay for solar electricity may or may not be less than your current electricity rate. When your agreement ends, usually after 20 years, you have the option to remove the system, renew the agreement or purchase the system. If you move, there are:

- usually, options for buying out the system or transferring the agreement to the new homebuyer.
- If you choose a lease or PPA, Energy Trust will pay the incentive to your solar service provider, and you'll receive a more affordable lease or power purchase price.
- The solar service provider owns the Renewable Energy Certificates produced by your solar electric system.

In addition to the eligibility requirements listed in the Steps tab, to participate you must own and live in a single-family home, manufactured home, floating home, or multifamily residence that is either an attached side-by-side unit or a duplex, triplex or fourplex. You must also meet Energy Trust's income qualifications listed below.

Household size	Gross annual income maximum*
1 people	\$62,530
2 people	\$81,770
3 people	\$101,010
4 people	\$120,252

Your Energy Trust cash incentive amount depends on the size of your system and your electric utility.

Solar Incentive: \$0.90 watt, \$5,400 maximum per home
\$10,000 maximum per home

Battery Incentive: \$750/kWh,

The Oregon Community Solar Program offers subscription options if you rent, live in a condo or your roof doesn't have enough sun exposure. WWW.OREGONCSP.ORG

[Return to Table of Content](#)

TAX (INCOME) ASSISTANCE

The IRS's **Volunteer Income Tax Assistance (VITA) and Tax Counseling for the Elderly (TCE)** programs offer free basic tax return preparation to qualified individuals.

The VITA program has operated for over 50 years. VITA sites offer free tax help to people who need assistance in preparing their own tax returns, including:

- People who generally make \$60,000 or less
- Persons with disabilities; and
- Limited English-speaking taxpayers

In addition to VITA, the TCE program offers free tax help, particularly for those who are 60 years of age and older, specializing in questions about pensions and retirement-related issues unique to seniors.

While the IRS manages the VITA and TCE programs, the VITA/TCE sites are operated by IRS partners and staffed by volunteers who want to make a difference in their communities. The IRS-certified volunteers who provide tax counseling are often retired individuals associated with non-profit organizations that receive grants from the IRS.

VITA/TCE services are not only free, but they are also a reliable and trusted source for preparing tax returns. All VITA/TCE volunteers who prepare returns must take and pass tax law training that meets or exceeds IRS standards. This training includes maintaining the privacy and confidentiality of all taxpayer information. In addition to requiring volunteers to certify their knowledge of the tax laws, the IRS requires a quality review check for every return prepared at a VITA/TCE site prior to filing. Each filing season, tens of thousands of dedicated VITA/TCE volunteers prepare millions of

federal and state returns. They also assist taxpayers with the preparation of thousands of Facilitated Self-Assistance returns

Before your visit-Before going to a VITA or TCE site, see Publication 3676-BPDF for services provided and check out What to Bring to ensure you have all the required documents and information our volunteers will need to help you.

Note: Available services can vary at each site due to the availability of volunteers certified with the tax law expertise required for your return.

Find a VITA or TCE Site Near You- Use the VITA Locator Tool or call 800-906-9887.

To locate the nearest AARP TCE Tax-Aide site between January and April use the AARP Site Locator Tool or call 888-227-7669.

At select tax sites, taxpayers also have an option to prepare their own basic federal and state tax return for free using web-based tax preparation software with an IRS-certified volunteer to help guide you through the process. This option is only available at locations that list “Self-Prep” in the site listing.

[Return to Table of Content](#)

TRANSPORTATION

TAXIS

AAA Taxi LLC - 503-951-0123

Rivera Taxi - 503-309-6565

ABC Taxicab LLC - 971-338-0590

Chavez Taxi Inc. - 503-989-8741

La Yaquesita - 503-989-1787

Servicio de Taxi Legaria - 503-980-8178

El Pepe LLC - 971-808-8904

Medina's Taxi - 971-370-0901

Taxi 24 Horas LLC - 503-989-5329

Taxi City - 503-421-6464

DIAL-A RIDE

The Dial-A-Ride program provides transportation for people with **disabilities, as well as the elderly, living within Woodburn who are not able to utilize the fixed route bus**. This door-to-door service operates seven days a week and will take you anywhere within Woodburn, including shopping, dining, hair appointments, church, and medical appointments.

Hours of Operation: Mon- Fri 8am - 6pm, Sat 9am - 5pm, Sun 9am - 3pm

Dial-A-Ride Fares: (Resuming July 1, 2022) One Way - Free until further notice. Round Trip - Free until further notice.

Requests for service must be made one day in advance by calling (503) 982-7433. The Dial-A-Ride program also arranges for volunteer drivers to take elderly Woodburn residents and those with disabilities to medical appointments in **all areas between Portland and Salem.** Requests for service must be made at least one day in advance (preferably longer) by calling **(503) 982-7433.** Appointments can be scheduled during the hours of 7:00 AM - 7:00 PM, Monday - Friday. **Donations are accepted for this service.**

[Return to Table of Content](#)

TREES

FREE TREES FOR YOUR YARD!



SEE PROGRAM DESCRIPTION AND APPLICATION IN APPENDIX [Return to Table of Content](#)



UNCLAIMED PROPERTY

<https://unclaimed.oregon.gov/app/claim-search>

Enter your last name or the name of your business to begin your search. You may refine your results by also entering your first name or narrow your search by entering your city or zip code. If you know the Property ID, you may also enter that number.

Exact name matches will be shown first in your search results. Results for individuals with similar names will be shown below exact name matches.

This free and secure service to search for and claim lost funds is provided by the State of Oregon's Unclaimed Property Program.

To search for property held by other states, visit MissingMoney.com.

VOLUNTEER OPPORTUNITIES

Can I volunteer to deliver meals? Yes! Volunteers are the heart of **Meals on Wheels**. More than just delivering meals to homebound seniors, volunteers provide the seniors with companionship and a warm, friendly smile. <https://marionpolkfoodshare.org/programs/meals-on-wheels/driver/>. All volunteers are subject to a background check.

LOCAL VOLUNTEER COORDINATORS [Oregon.gov](https://www.oregon.gov)

Volunteers are an integral part of the Oregon Department of Human Services (ODHS). There is a broad range of volunteer opportunities that help serve ODHS clients and staff. Volunteers are recruited and placed in jobs that help to meet community and customer needs. Volunteers provide personalized ways to help clients, staff, offices and communities in a wide variety of ways.

About the Volunteer Services Program

The ODHS volunteer program is unique; we have one of the only statewide and state-operated volunteer programs in the nation. We've been serving Oregon's citizens since the late 1960s.

Every effort is made to place ODHS volunteers in opportunities that best meet their abilities and interests. As a volunteer you do not replace paid staff but donate your time and skills to supplement staff services.

We offer a broad range of volunteer opportunities, including:

- Transporting clients
- Locating resources
- Support and training for clients
- Family advocacy.
- Tutoring and interpreting
- Supporting the independence of elderly or disabled
- Seasonal programs
- Mentoring
- Office assistance.
- Activities for clients
- Childcare, education and recreation for children

Prospective volunteers must complete an application and contact the local Volunteer Coordinator. This can be done in two ways: 1 **Complete a Volunteer Application or Intern Application**. When you have finished, this it will be sent to a local Volunteer Coordinator who will contact you for an interview. 2 **Contact the Volunteer Coordinator in your area** to set up an appointment to complete the application and schedule an interview.

The online application must be completed, and an interview held prior to placement. The online application collects basic demographic information, preferences for placement and personal reference contact information.

High school students and ODHS clients are not required to supply references; however, they must have been referred to Volunteer Services by a teacher, professor, ODHS caseworker or supervisor as part of their case plan. While references are not required for high school students and ODHS clients, individual districts can make that requirement if the requirement is consistent for all students and clients within the district.

Volunteer Services will conduct reference checks on all prospective volunteers to ensure that they have not engaged in behavior that makes them incompatible with the Department's mission, a danger to the people we serve, or otherwise unfit to perform the functions of a position. These checks include obtaining criminal background information.

LOVE, INC OF NORTH MARION COUNTY is looking for volunteers for:

Reception, donation sorting, helping clients with free clothing, household items, water, electric and natural gas help, referrals to all local resources, delivering items around town, special event support, grant-writing services, and other services. Application on: <https://lovveincnmc.org> or apply at 970 N Cascade Dr #100 Woodburn, OR 97071. Tel # 971-983-5683

VOLUNTEER PROGRAMS- NWSDS

HOPE PERSONAL EMPOWERMENT SENIOR PEER MENTOR PROGRAM

There are times when life challenges become too overwhelming! Perhaps you just need someone else to listen, share insights, and offer suggestions so you gain more effective coping skills and strategies. The HOPE Senior Peer Mentor Program is designed to help manage your mild to moderate depression and/or anxiety. You, or someone who cares about you, can request a HOPE senior peer mentor. However, the choice to work with a senior peer mentor is yours alone. This program uses an evidence-based workbook model to assist individuals with their depression and/or anxiety. HOPE senior peer mentors have served thousands of older adults since 1989. The service is free and is available to any older adult aged 60 and older (exceptions are made for referrals younger than 60). Visits are by appointment in the privacy of where you live. You can also arrange to meet somewhere else. Each visit is approximately one hour per week. Typically, you and your peer mentor will meet for 8-10 visits. Your senior peer mentor will be your guide and coach. You will work together utilizing the workbook model to identify steps to tackle your depression and/or anxiety. After the initial visit, you are not obligated to continue and you can end visits at any time. For more information, please contact: **Chad Cox, LCSW 503-304-3414 Email: chad.cox@nwsds.org To refer someone, please call (503) 304-3420 or 1-866-206-4799.**

OREGON MONEY MANAGEMENT PROGRAM

The Oregon Money Management Program A little help can make a big difference... Financial security is more than simply having money to live on; it's also being able to understand and pay bills on time, manage credit, organize financial papers, file taxes, and other financial tasks. Approximately 2% of adults need help managing personal finances due to mental or physical impairments. The Program offers support to people over age 59 and adults with a disability, who need help with personal money management tasks. Services are provided by trained and supervised volunteers who support the program in the following ways: • Bill-Pay volunteers provide one-on-one assistance to individuals who remain in control of their finances but need ongoing assistance to keep on track. Budgeting, organizing financial papers, paying bills, banking, and help filling out forms are examples of how Bill Payer volunteers help their clients. • Payee volunteers provide one-on-one assistance to individuals who do not have the capacity to manage their federal benefits such as Social Security, SSA Disability, Veteran's, and Railroad

Retirement. Volunteers work as the liaison between the program office and the client to assist the program office in

the management of these federal benefits on behalf of the individual, ensuring that basic needs are met, and funds are protected. Program Safeguards • Program volunteers are screened to ensure suitability to work with vulnerable individuals • Volunteers receive specialized training with ongoing support and supervision • Personal and financial information is kept secure and in strict confidence • Operating procedures are in place to protect program participants from loss and volunteers and program sponsors from liability • NorthWest Senior & Disability Services protects client's funds from loss due to mistake or misuse by program staff or volunteers Flexible In-home

Service Program staff matches volunteers to clients based on the preferences of each. Volunteers spend 2-4 hours per month helping their clients. Volunteers and clients agree on the dates, times, and frequency of their meetings. **Salem: Northwest Senior & Disability Services Julie Sobel (503) 304-3407 julie.sobel@nwsds.org**
3410 Cherry Ave. NE Salem, OR 97309

GOVERNMENT WEBSITES WITH VOLUNTEER OPPORTUNITIES

cityofsalem.net › ... › volunteer get involved

stateparks.oregon.gov

co.marion.or.us › HR › VOL

co.marion.or.us › SO › jointheteam

WEATHERIZATION- FREE OR LOW-COST

Energy Audit: This is an assessment that will be performed to determine the weatherization needs of your home.

Insulation: Depending on the existing R-values and accessibility, insulation may be added to attics, floors, walls and duct systems to improve the overall energy efficiency of your home.

Air Sealing: Minimizes excessive drafts by caulking interior molding/trim, sealing around plumbing/drainpipes protruding through floors/walls and weather-stripping doors.

Ventilation: Adding proper ventilation can help create a healthier living environment and reduce moisture levels in a home. Furnaces with ducts and all gas appliances need proper ventilation in a home to work more efficiently.

Base-load Analysis & Reduction: LED light bulbs may be installed to minimize lighting costs. Watt usage tests may be performed on refrigerators to determine if replacement is possible, according to set guidelines.

Limitations: In some cases, we may not be able to provide some services because of structural deficiencies.

Eligibility To be eligible for weatherization assistance, a household's income must be at or below 200% of Federal Poverty Level. See the table below. The program bases these income levels on household income and household size.

200% of Federal Poverty Level by Household Size 2024

Persons	Income Limit	Persons	Income Limit
1	\$29,160	3	\$49,720

2

\$39,440

4

\$60,000

Priority is given to seniors (60 years of age and older), people with disabilities, households with children under the age of six, high residential energy users, and households with a high energy burden.

Low Income Weatherization Assistance Program- an evaluation identifies appropriate measures to be taken based on the existing condition of the home and available funding. The local agency inspects completed work to ensure compliance with the program standards. Services Provided May Include:

- Ceiling, wall, and floor insulation; • Energy-related minor home repairs.
- Energy conservation education; • Air infiltration reduction.
- Furnace repair and replacement; and/or • Heating duct improvements

For More Information, Please Contact: Mid-Willamette Valley Community Action Agency: 503-588-9016 <https://mwvcaa.org/programs/energy-services/>

APPENDIX

NorthWest Senior and Disability Services

CONTACT: Email: Information.nwsds@nwsds.org Phone: 503-304-3420 toll-free: 866-206-4799 website: <https://one.oregon.gov/>

You can set up an account and apply for any benefits at this website.

Financial and Medical Help

- Medicare Counseling
- Medicaid/ Oregon Health Plan
- Medicare Savings Programs
- Help With Food Costs
- Employed Persons with Disabilities
- **In-Home Help** Housekeeping/ shopping/ personal care- (sliding scale/ possible OPI or Medicaid)
- **Options Counseling:** Your need and share options.

Food- SNAP / Senior Meals / Meals on Wheels/ Farmer's Market cards

Health and Wellness Programs / Senior Peer Mentoring / Family Caregiver Support

Care in the Community: Adult Foster Homes/ Assisted Living Facilities/ Residential Care/ Nursing Facilities. Screening is required. Provide licensing and monitoring information, files are open to the public.

NOTE: When applying for any program, don't think you probably won't qualify, regardless of your income. Many programs take much more than

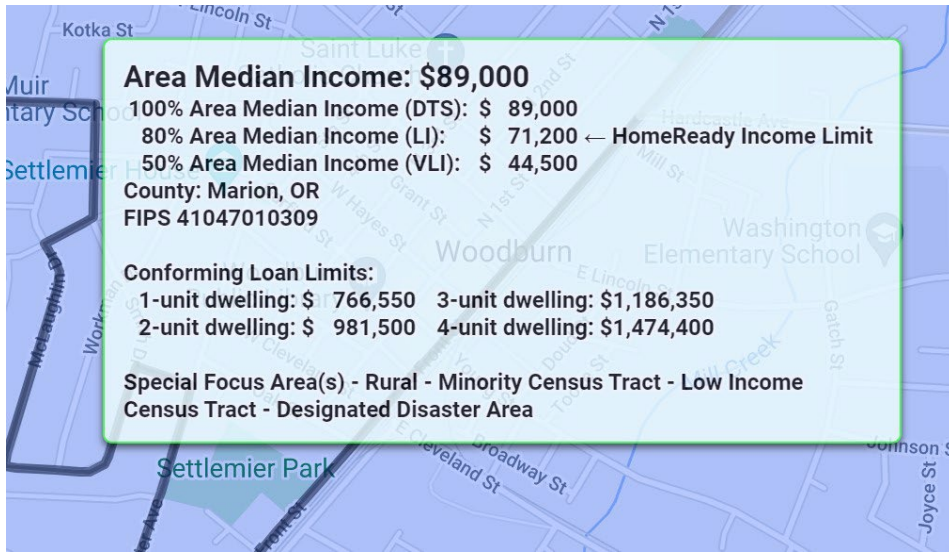
income into consideration- medical bills, heating costs, rent/ mortgage payments. **If you have a need, APPLY!!!**

REFERENCES / ELIGIBILITY GUIDELINES

POVERTY LEVELS 2024

Person in family/ household:	Poverty level:
1	\$ 14,580
2	\$ 19,720
3	\$ 24,860
4	\$ 30,000

HOME REPAIR LOANS income eligibility



The Area Median Income (AMI) Lookup Tool provides lenders and other housing professionals with a quick and easy way to look up income eligibility by area, property address, or Federal Information Processing Standards (FIPS) code.

MEDICARE SAVINGS PROGRAMS

150% of the Federal Poverty Level Income limits

1 person	21,870	3 persons	37,290
2 persons	29,580	4 persons	45,000

WEATHERIZATION ELIGIBILITY GUIDELINES

200% of Federal Poverty Level by Household Size 2024

Persons	Income Limit	Persons	Income Limit
1	\$29,160	3	\$49,720
2	\$39,440	4	\$60,000

WOODBURN HEALTH CLASSES, EVENTS, AND WELLNESS PROGRAMS

For more information about Health Classes or to be put on our interest list for future classes, please contact:

(833) 673-9355 or oregonwellnessnetwork.org