Are You Prepared for Winter? by Kathy Bennett, Director

As the days get shorter and colder weather sets in, you hear many people ask if you are ready for winter, and suggest you do certain things like ensuring your car battery is fully charged, getting out the snow shovel, and checking your furnace.

In this edition of the Bucks County Area Agency on Aging newsletter, we are also asking if you are prepared for winter by offering you information about weatherization programs, LIHEAP and safe driving information. I hope this information is helpful!

But there is more you can do to prepare for winter. Many people report feeling more depressed during the winter. The winter blues, also referred to as Seasonal Affective Disorder (SAD), is a type of depression that cycles with the seasons, usually affecting people during the winter months. Shorter days, reduced sunlight, and fewer outings can worsen depression. The effects of SAD are often greater among seniors. Freezing temperatures, snow, and heavy rain can make it difficult for older adults to leave the house or spend time with loved ones. Fortunately, there are steps seniors can take to help alleviate the winter blues, such as:

1) Daylight exposure: Sunlight is one of the most effective remedies for winter depression. It has been shown to improve the body’s circadian rhythm and boost serotonin levels. Many seniors can benefit from spending just a few hours a day outside. Those who can’t make it out can open the blinds in their home and sit near a window.

2) Light therapy: Light therapy, also referred to as phototherapy, is a common treatment for SAD. During light therapy, seniors sit by a light box when they wake up. The light box mimics natural light, stimulating the part of the brain that controls circadian rhythm. By sitting near the light, the body knows it’s daytime, and it stops producing melatonin.

3) Exercise: Exercise can be a useful tool for managing symptoms of SAD. Research shows it can be just as effective as many antidepressants. Exercise reduces stress hormones and increases feel-good hormones like endorphins and serotonin. By working out daily, seniors can heighten their mood, increase their energy levels, and reduce their risk of falling.

4) Get out of the house: On days when the weather is fine, it’s helpful to get out and take a walk, visit a friend, or go to a senior center. Socialization is an important deterrent to SAD so it’s important to keep up some kind of regular activities and interactions.

5) Seek professional help: If depression becomes overwhelming, it would be helpful to reach out to your doctor for assistance, or seek the support of a clinical counselor.

Never fear! Spring will come again! But in the meantime, hopefully these suggestions will help you survive the winter in the best way possible.
Cold Weather Alert!

The Bucks County Area Agency on Aging advises older adults to use caution during extreme cold weather conditions, and would like to alert seniors and their families about a number of measures that can be taken:

- General safety precautions include keeping a 3-day supply of food and bottled water and to make sure your heat source is in good running order. It is also a good idea to have a plentiful supply of any medications you take.

- The AAA has applications for the Low Income Home Energy Assistance Program (LIHEAP) that may provide assistance with heating bills for low-income persons.

- The public can help decrease the risk to seniors by checking on their older relatives, neighbors and friends. Persons who live alone may be especially at risk. A face-to-face visit is ideal, but if you cannot visit, a telephone call will help.

- The AAA offers a variety of programs to help older adults remain independent at home. These services may be available for those who qualify.

For more information, contact the Bucks County Area Agency on Aging at 267-880-5700, and ask for the Information and Referral Department.
In Pennsylvania, mobile home park residents are provided rights and protections under the Manufactured Home Community Rights Act. This law protects residents of manufactured home parks, that is, people who are buying or who already own their manufactured home and who rent space in a manufactured home park containing at least three manufactured homes. This law does not cover people who are renting a home in a manufactured home park.

A resident of a manufactured home park can only be evicted for the following reasons: nonpayment of rent, two or more violations of park rules within a six-month period, or the park is closed or the park is changed to a different use. Self-help evictions, such as shutting off utilities or padlocking a door are not legal in Pennsylvania. A park owner must get a court order to evict you. In order to be evicted for non-payment of rent, the park owner must notify a resident by certified or registered mail that an eviction may be started in court if the unpaid rent is not paid within 20 days of the notice – or 30 days if the notice is given on or after September 1 through March 31. Unfortunately, it is not true that a mobile home park resident cannot be evicted during the winter months.

To be evicted for breaking park rules or part of a lease agreement, the park owner must notify a resident by certified or registered mail. The owner can only file an eviction case in court if the owner alleges a resident has broken park rules, or the lease, two times within a six-month period. Park rules must be fair and reasonable and the park owner must give a resident a written copy of the rules with the lease or before accepting your deposit or first rent payment. The rules must be posted in a place in the park where all the residents can read them and must be applied to all residents.

Among other things, under the Manufactured Home Community Rights Act, a park owner cannot prevent you from selling your mobile home, but the owner may reserve the right to approve the buyer as a resident of the park. A park owner cannot charge any rent, fees or service charges that a resident was not informed about in writing at the beginning of the lease term, however, the owner can increase rent and service charges at the end of your lease term by giving written notice and posting a notice of the increase 30 days in advance.

If you feel that your rights under the Act have been violated, you may sue the park owner in court. You also can make a complaint to the Pennsylvania Office of the Attorney General’s Bureau of Consumer Protection. Complaint forms are available on the Bureau of Consumer Protection’s website, or you may call the Attorney General’s Consumer Protection Hotline at 1.800.441.2555.
The Low-Income Home Energy Assistance Program (LIHEAP) helps low-income families pay their heating bills. LIHEAP is a grant. You do not have to repay it.

To receive help...
- Apply between Nov. 1, 2019 and Apr. 6, 2020.
- You don’t have to be on public assistance.
- You don’t need to have an unpaid heating bill.
- You can either rent or own your home.

How does LIHEAP work?
LIHEAP offers both cash and crisis grants. Families may apply for:
a.) Cash Grants - Cash grants help families pay their heating bills. The one-time payment is sent directly to your utility company or fuel provider, and it will be credited on your bill. (In some cases, the check may be mailed to you directly.) Cash grants range from $200-$1000 and are based on household size, income, and fuel type.
b.) Crisis Grants - Crisis grants may be available if you have an emergency situation and are in jeopardy of losing your heat. You can receive more than one Crisis grant, as necessary, during the season until the maximum benefit of $500 is reached.

Crisis situations include:
- Broken heating equipment or leaking lines that must be fixed or replaced.
- Lack of fuel.
- Termination of utility service.
- Danger of being without fuel (less than a 15-day supply) or of having utility service terminated (received a notice that service will be shut off within the next 60 days).
- If you have a heating emergency please call your local County Assistance Office (CAO).

How do I apply?
- Apply online at: www.compass.state.pa.us.
- Request an application by calling the Statewide LIHEAP Hotline at 1-866-857-7095 or call PA Relay at 711 for the hearing impaired.
- Applications are available at your local County Assistance Office or Area Agency on Aging.

To apply, you will need:
- Names of people in your household.
- Dates of birth for all household members.
- Social Security Numbers for all household members.
- Proof of income for all household members.
- A recent heating bill.

Who is eligible?
You may qualify for a LIHEAP grant if your household income meets the following income guidelines: 2019-2020 Income Guidelines:

<table>
<thead>
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<th>Household Size</th>
<th>Maximum Annual Income</th>
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<tr>
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<tr>
<td>6</td>
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<tr>
<td>7</td>
<td>$58,515</td>
</tr>
<tr>
<td>8</td>
<td>$65,145</td>
</tr>
<tr>
<td>Each additional person</td>
<td>$6,630</td>
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After your application is processed, you will receive a written notice that will tell you if you qualify. If eligible, it will tell you the amount of your grant.
Bucks County Crimes Against Older Adults Task Force wishes you a safe and pleasant holiday season!
The holiday season is one of the busiest times of year for scammers. Here are the top three scams to watch out for:

**ONLINE SHOPPING – FAKE WEBSITES**
*What it is:* Scammers launch a copycat website of a well-known retailer – or, create a website offering popular, sometimes previously “sold out” merchandise at crazy discounts.

*How it works:* A classic phishing scam – often by email but increasingly through links on social media sites – the email appears to come from a legitimate company, and the link sends you to a phony website where you’re asked to enter personal information.

*What to do:*
- Search the retailer; type in “vendor name + scam” and see what comes up.
- Type URLs directly into your browser; do not click on a link from an email or social media site unless you are absolutely sure the message is from the legitimate business.
- On the payment page look for “https” at the beginning of the address (the “s” stands for “secure”).
- Shopping on a new site? Look for a return policy and contact information including a real address, a toll-free customer service number, and other ways to reach the company if you have a problem.
- Use a credit card (not a debit card) when shopping online for greater protections against possible fraud.

**GIFT CARDS**
*How it works:* Thieves hit a store gift card rack, secretly write down or electronically scan the numbers off the cards, then check online or call the toll-free number to see if someone has bought the cards and activated them. As soon as a card is active, the scammers drain the funds. By the time you try to use the same card, the money is long gone.

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Habitat for Humanity of Bucks County partners with homeowners to make minor home repairs or modifications that preserve their home, make it safe and adapt it to be accessible for everyone. Typical repairs include: repairs of doors, windows, porches, siding, installation of grab bars, handrails, ramps, railings, minor kitchen and bath modifications, roof replacement, major system repair, and more. Homeowners pay only a part of the cost of materials and subcontractors, based on their income. You can complete an inquiry form at habitatbucks.org/homerepair or contact Robin Peterson at 215-822-2812, ext 304 or r.peterson@habitatbucks.org.

Weatherization makes your home more energy efficient. It can lower your energy bills and make your home more comfortable year-round. Services are free to qualifying applicants and generally include adding insulation, caulking windows and sealing drafts. Qualifying 2019 annual income for a single-person household is $24,980 and $33,820 for a two-person household. The program is open to both homeowners and renters.

Contact Owen Beuerle at 215-345-3301 or obeuerle@bcoc.org for more information or to apply. You will complete a 10-minute intake over the phone prior to receiving an application.

Fraud Alert! ‘Tis the Season of Scams’

Bucks County Crimes Against Older Adults Task Force wishes you a safe and pleasant holiday season!

The holiday season is one of the busiest times of year for scammers. Here are the top three scams to watch out for:
What to do:
• Only purchase gift cards from reputable sources. Better yet, get them directly from the store they’re from – and preferably directly from the store cashier – and ask them to scan the card to ensure it has the correct balance.
• Carefully examine both sides of the card and look for signs of tampering such as an exposed PIN. If you find anything questionable, ask for another card and examine that one, too.
• Online gift card purchases should be made directly from the retailer’s website. Never buy them on auction sites even if it looks like a great deal; these cards may be stolen or counterfeit.
• Keep your receipt as proof of purchase until the card’s value has been exhausted.
• Do not provide your personal information: no reputable business will require you to provide your Social Security number, bank account information, or date of birth in order to purchase a gift card; you’re not applying for credit.

FAKE CHARITIES
How it works: The end of the year is a prime time for charitable donations, and scammers try to take advantage. Fake charities are among the most popular holiday scams: scammers either misuse the name of a genuine organization, or make up their own.

What to do:
• Only donate to charities you know. If a new charity piques your interest, be sure to verify it on charitynavigator.org.
• If you get a request via phone, STOP. Be suspicious. We recommend that you call the charity directly using the contact info on their website and ask if they can send you material about themselves to your mailing address.
• Do not donate cash or use a wire transfer. Verify the organization’s correct name and donate by check.
• Ask how much of your donation will go for the cause. Some charities often spend the majority of their money for internal operational costs.

OTHER SCAMS TO LOOK OUT FOR DURING THE HOLIDAYS:
• Travel deals
• ATM skimmers
• Package delivery notice
• Suspicious social media giveaways

4 TIPS TO FOLLOW IF YOU’VE BEEN VICTIMIZED:
• File a police report. Go to your local police station and file a report about the fraud or scam so you can prove to your bank and credit reporting companies you’ve been scammed.
• Tell your Credit Card Company and bank. If you are the victim of identity theft or some other financial scam, contact the fraud department at your Credit Card Company and bank. You may have to close the account, or the institution may just remove the fraudulent transactions.
• Report the fraud to the three credit reporting companies. Do this as soon as possible, especially if your personal information was used to take out a new credit line, make purchases, take out loans, or anything else that could affect your credit. Each credit reporting company has a fraud unit: Equifax: (800) 525-6285; Experian: (888) EXPERIAN or (888) 397-3742; TransUnion: (800) 680-7289.
• Gather evidence. In addition to the police report, save what you can related to the suspected fraud. Having items such as letters/emails of solicitation, prospectuses, cancelled checks, cash receipts, receipts for cashier’s checks or money orders, bank statements, investment statements, or medical statements could help you get your money back or protect yourself from further victimization.

Information obtained from http://action.aarp.org
Monthly Fraud Alerts brought to you by:
Bucks County Crimes Against Older Adults Task Force
Bucks County District Attorney’s Office: 215-348-6344
A Woman’s Place (AWP): 1-800-220-8116
Bucks County Area Agency on Aging: 267-880-5700
Bucks County Office of Consumer Protection: 215-348-6060
Bucks County Coroner’s Office: 215-348-3852
Bucks County Register of Wills: 215-348-6265
Network of Victim Assistance (NOVA): 1-800-675-6900
US Dept. of Health and Human Services/OIG: 1-800-447-8477
www.buckscounty.org/CrimesAgainstOlderAdults
24 - HOUR HOTLINE: 1-800-490-8505
Use Caution during Wintry Conditions…

With freezing temperatures roads that look wet may actually be icy, and extra caution is needed when approaching bridges and highway ramps where ice can form without warning. Motorists should leave plenty of space – six car lengths – when following a truck that is plowing or spreading winter materials.

For motorists who are traveling during times of snow or sleet, PennDOT offers this advice:

- Slow down gradually and drive at a speed that suits the conditions.
- Turn on your headlights.
- Stay in your lane.
- Increase your following distance from other vehicles.
- Stay alert, keep looking as far ahead as possible and be patient.
- Reduce in-car distractions since your full attention is required.
- Use defroster and wipers.
- Keep windows and mirrors free of snow and ice.
- During whiteouts come to a complete stop only when you can safely get as far off the road as possible or when there is a safe area to do so.
- Do not stop in the flow of traffic, since this could create a chain-reaction collision.
- Do not pass a vehicle moving slowly or speed up to get away from a vehicle that is following too closely.
- Give ample room for plow truck drivers to treat the roadways, and never pass between two trucks operating in a plow line.
- Always buckle up, and never drink and drive.

While PennDOT recommends not traveling during winter storms, motorists can check conditions on more than 40,000 roadway miles, including color-coded winter conditions on 2,900 miles, by visiting www.511PA.com. 511PA, which is free and available 24 hours a day, provides traffic delay warnings, weather forecasts, traffic speed information, and access to more than 950 traffic cameras.

511PA is also available through a smartphone application for iPhone and Android devices, by calling 5-1-1, or by following regional Twitter alerts accessible on the 511PA website.

PennDOT reminds motorists to pack an emergency kit for their vehicles. A basic kit should include non-perishable food, water, blanket, small shovel, and warm clothes. When preparing an emergency kit, motorists should take into account special needs of passengers such as baby food, pet supplies or medications and pack accordingly.

PennDOT also reminds citizens that downloadable materials, including home and car emergency kit checklists and emergency plan templates, are available at www.ReadyPA.org or by calling 1-888-9-READYPA.

BE SAFE THIS WINTER!
Bucks County Area Agency on Aging
30 East Oakland Avenue
Doylestown, PA 18901

Phone: 267-880-5700    Fax: 215-348-9253    E-mail: aging@buckscounty.org
Elder Abuse Hotline: 1-800-243-3767, available 24 hours a day
Website: www.buckscounty.org
Office Hours: 8:30 AM - 4:30 PM, Monday - Friday

The Area Agency on Aging offers more than 20 programs to help older adults and their families in Bucks County. Services include:

- Information and Assistance
- Care Management
- Assessment & Care Planning
- In-Home Services
- Volunteer Opportunities
- Community Presentations
- Adult Day Service
- Employment Assistance
- Health Insurance Counseling
- Transportation
- Caregiver Support
- Outreach
- Senior Centers
- Ombudsman Services
- Protective Services
- Nutritional Services
- Legal Services

Toll-Free Numbers (when calling from within Bucks County)
Lower and Upper Bucks 1-888-942-8257
Central Bucks 267-880-5700

Please visit our Facebook page at Bucks County Area Agency on Aging@bcaging.