

**Definitions of Services Used By the Senior Help Line
Hawkeye Valley Area Agency on Aging**

Abuse and Neglect: Organizations to whom you can report suspected cases of abuse. Also, organizations who provide services designed to protect older persons from neglect, exploitation (including financial exploitation), or abuse. Neglect, exploitation and abuse are defined as: “The willful infliction of injury, unreasonable confinement, intimidation, or cruel punishment resulting in physical harm, pain, or mental anguish, or deprivation by a person, including a caregiver, of goods or services that are necessary to avoid physical harm, mental anguish, or mental illness.”

Adult Day Care: Care for dependent adults, provided in a supervised, protective, group setting during some portion of a twenty-four hour day, not to exceed 16 hours. Health, social, and related support services are offered in a group setting of two or more individuals with a functional impairment on a scheduled, contractual basis. Examples of the health, social and related support services that may be offered in an adult day care setting include, but are not limited to the following: social and recreational activities, meals, rehabilitation, help with taking medications, help with personal care, family caregiver support groups, etc. The services offered by adult day care centers vary, with some providing more hands-on care than others. Adult Day Care Centers are required to be certified by the Iowa Department of Inspections and Appeals

Adult Day Treatment: Intense counseling services provided in a partial-hospitalization setting.

Adult Education: Providing formal or informal opportunities for individuals to acquire knowledge, experiences, or skills. Education can be offered in a conference setting, University or community college, public library, health fair, hospital, an individual’s home or other formal or informal setting. Topics must be relevant to people age 60 and older or caregivers of people age 60 and over.

Adult Protective Services: Services where professionals investigate allegations of suspected dependent adult abuse. Currently, in Iowa, the Department of Human Services (DHS) handles allegations of suspected dependent adult abuse in the community setting and the Department of Inspections and Appeals (DIA) handles allegations of suspected dependent adult abuse in Long Term Care (LTC) facilities and hospitals.

Advocacy: Receiving, researching, or working to resolve complaints or problems on behalf of an older person in regards to securing rights and/or benefits. Advocacy does not include services provided by an attorney or work under the supervision of an attorney. Another type of advocacy is pro-active in nature, such as when professionals or citizens groups work with legislators or public officials to ensure that the rights and needs of older persons are considered when developing laws and public programs.

Aging Referrals: Providing information and assistance to individuals age 60 and over or their caregivers about current opportunities and services available to them within their community. In addition to providing information, these service providers can assess the problems and capacities of individuals, link them to available opportunities and services, and conduct follow-up to ensure that the individual received the services

needed. The methods for providing this information and assistance vary widely from distributing pre-printed lists of providers in the community to conducting sophisticated electronic searches for a wide-range of services that account for an individual's personal constraints, be they fiscal, functional, social or geographic. Contact with the public is provided by telephone, e-mail, on-site, or during a home visit.

Alternative Therapies: An organization providing information about available alternative and complementary therapies or a provider of actual alternative and complementary therapy services. Examples include, but are not limited to: massage therapy, reflexology, reiki, healing touch, acupuncture, etc.

Apartments: Apartments designed for people age 60 and over to live independently. They do not provide assistance with the activities of daily living and may or may not be subsidized.

Arbitration and Mediation: – Intervention between parties to help them reconcile differences, find compromises, or reach mutually satisfactory agreements.

Area Agencies on Aging: – Agencies who plan, coordinate and offer information about human services for older people and their caregivers, as directed by the Older Americans Act. Area Agencies on Aging (AAAs) help older adults remain in their home – if that is their preference – aided by services such as home delivered meals, home health care and whatever else it may take to make independent living a viable option. AAAs serve as portals to care, assessing needs, determining eligibility for assistance, purchasing home health and other services for income eligible seniors, and developing programs to respond to new needs as they arise. Many Area Agencies on Aging provide direct services such as senior centers and meal programs.

Assisted Living: An Assisted Living program provides housing with services to three or more individuals in a homelike setting. Services may include but are not limited to health-related care, personal care (bathing, hygiene, grooming, etc.), and assistance with instrumental activities of daily living. Examples of instrumental activities of daily living would be housekeeping, chores, shopping, transportation within the community, etc. Assisted Living programs also encourage family involvement, tenant self-direction, and tenant participation in decisions that emphasize choice, dignity, privacy, individuality, shared-risk, and independence. Assisted Living facilities are not available to people who need more than intermittent or part-time health care. Assisted Living facilities are required by Iowa law to be certified through the Iowa Department of Inspections and Appeals.

Assistive Products: Assistive products are devices, items and/or technology that aid persons with activities of daily living so they can be more independent.

Caregiver Education: Providing formal or informal opportunities for caregivers to acquire knowledge, experience, or skills. Education can be offered in a conference setting, university or community college, public library, health fair, hospital, an individual's home, other formal or informal setting, or through the internet. Topics must be relevant to caregivers of people age 60 and over or to grandparents who are raising grandchildren.

Caregiver Support Groups: Group support programs to enhance the health, happiness, knowledge and comfort of caregivers (family members or friends) who are helping or caring for someone age 60 or over. Support group meetings may or may not be facilitated by a professional.

Case Management: On-going support is provided to a frail elder and his or her family, which is initiated through a home visit by a nurse or social worker called a “Case Manager.” At this home visit, the Case Manager conducts an assessment of the individual’s health challenges, resulting in a “plan of care” for home-based services. Eligibility for financial assistance for services is also determined. This service is appropriate when an older person is experiencing diminished functioning capacities or other conditions which require the provision of services by formal service providers in the frail elder’s own home. After the initial home visit, the Case Manager arranges for services, coordinates and oversees the plan of care, follows-up with the frail elder and conducts periodic re-assessments.

Chore Services: Providing assistance to persons having difficulty with heavy housework, yard work, or sidewalk maintenance. (i.e. shoveling snow, lawn mowing, lawn raking, etc.)

Companion Services: Going to see a homebound elder in order to comfort or help. Companions provide friendship and may also provide assistance to seniors who have difficulty with daily living tasks.

Congregate Meals: Provision of a noon meal which complies with the Dietary Guidelines for Americans at a senior center or other group setting (restaurant, senior housing, etc.). Each meal must meet 1/3 of the current recommended dietary allowances and must be offered on a contribution basis rather than a set fee.

Consumer Protection Services: Services designed to protect older individuals, groups, and organizations from any type of fraudulent, deceitful, or unfair transaction or trade practice. (i.e. mail solicitation, phone solicitation, identity theft, etc.) Consumer Protection Services can also be those designed to educate the public about the dangers of fraud, phone solicitation, identity theft, etc.

Continuing Care Retirement Communities: Retirement Communities planned and operated to provide a continuum of care from independent living through skilled nursing. The facilities allow individuals to live within the same community as their needs progress through the spectrum of care (stages may include Apartments, Assisted Living, Skilled Nursing, etc.).

Counseling: To advise and to enable an older person or their family, via discussion or lending a sympathetic ear, to resolve problems (concrete or emotional) or to relieve temporary stresses encountered. Includes individual, family, and group counseling. Note: If a counseling service is a Community Mental Health Center, they are required to be licensed by the Iowa Department of Inspections and Appeals.

Crisis Intervention: Counseling and/or intervention used to help individuals in crisis. Promotes effective coping that can lead to positive growth and change.

Disability Referrals: Information and Assistance provided for people with disabilities (i.e. physical, cognitive, etc.) and their caregivers regardless of age or type of disability.

Durable Medical Equipment: Medical products designed to promote independence with daily living (i.e. wheelchairs, walkers, hospital beds, grab bars, canes, commodes, transfer devices, and other medical equipment.)

Elder Group Homes: Owner-occupied homes or non-profit establishments with a resident manager that provide room, board, and personal care assistance in a single family residence. Elder Group Homes must serve from three to five elders who are not related to the person providing the service. Personal care assistance may include assistance with bathing, hygiene, dressing, grooming, and the supervision of self-administered medications. The actual administration of medications, if needed, will be conducted by a nurse. Elder Group Homes are required by Iowa law to be certified through the Iowa Department of Inspections and Appeals.

Emergency Financial Assistance: Short-term financial assistance in a crisis situation. Can include paying past-due bills, responding to rent eviction notices, responding to utilities disconnect notices, etc.

Emergency Food: Provision of food during a crisis situation.

Emergency Response Systems: The emergency response system allows a person experiencing a medical emergency at home to activate electronic components that transmit a coded signal via digital equipment over telephone lines to a central monitoring station. Most are connected to the telephone, but they may be connected to a smoke alarm, medication reminders, etc. Commonly known as “Lifeline” services.

Employment Services: Job training and job placement services designed specifically for older workers. Age eligibility varies from program to program.

End of Life: Information and Assistance provided about funeral planning, memorial planning, wills and other issues that arise at or near the end of life.

Enrichment Classes: Classes provided to the general public for fun, enjoyment, and/or personal growth.

Exercise: Settings that provide equipment or activities to promote mobility, health and flexibility.

Financial Management Counseling: Service offering advice and assistance to resolve financial problems or to relieve temporary financial stresses. Examples of such services includes: financial counseling, checkbook balancing, check writing, etc.

Food Assistance: Programs that provide food subsidies, free food, or low-cost food to eligible individuals. Examples of such programs include, but are not limited to: the food assistance program administered by DHS (formerly called “food stamps”), the Farmer’s Market coupon program, food banks, the SHARE program, etc.

Friendly Visiting: Visiting an older person to offer comfort, help and friendship. The service may be provided by volunteers or paid providers. Friendly visiting does not include help with the activities of daily living.

Frozen Meals: Frozen meals delivered to homebound people age 60 and over who are unable to cook for themselves.

General Hospitals: hospitals available to the general public. Hospitals are required to be licensed through the Department of Inspections and Appeals.

General Referrals: Provision of Information and Assistance services for needs other than those having to do with aging or a disability. (for example – child care referral services or 211 services).

Grocery Delivery: Grocery shopping and/or grocery delivery services. May be available to the general public for a fee or provided only to individuals who qualify because they are physically unable to shop for their own groceries.

Hair Care: Barber or beautician services that are provided to an individual in their own home or other place of residence.

Health Care Costs: Sources of help for the payment of health care costs that are not covered by insurance.

Health Clinics: Preventative health services for older adults. Examples include well-elderly clinics or other programs that conduct health assessments, provide immunizations, perform simple procedures such as foot care, and teach people ways to maintain, restore, and improve their health as older adults. Services are often provided at a reduced rate and are provided in settings convenient for people age 60 and over, such as in a senior center, a community health center, senior housing facility, etc.

Health Conditions -Alzheimer's Disease: An organization providing information about Alzheimer's Disease to the general public. Also included are organizations that provide information and assistance, education, or other services specifically targeted to Alzheimer's Disease sufferers and their families.

Health Conditions - Arthritis: An organization providing information about Arthritis to the general public. Also included are organizations that provide information and assistance, education, or other services specifically targeted to Arthritis sufferers and their families.

Health Conditions - Cancer: An organization providing information about Cancer to the general public. Also included are organizations that provide information and assistance, education, or other services specifically targeted to people who have Cancer and their families.

Health Condition - Depression: An organization providing information about depression to the general public. Also included are organizations that provide information and assistance, education, or other services specifically targeted to people who have depression and/or their families.

Health Condition - Diabetes: An organization providing information about Diabetes to the general public. Also included are organizations that provide information and assistance, education, or other services specifically targeted to people who have Diabetes and their families.

Health Conditions - Head Injuries: An organization providing information about head injuries to the general public. Also included are organizations that provide information and assistance, education, or other services specifically targeted to people who have head injuries and their families.

Health Conditions - Hearing Impaired: An organization providing information about hearing impairments to the general public. Also included are organizations that provide information and assistance, education, or other services specifically targeted to people who have a hearing impairment and their families.

Health Conditions - Heart Disease: An organization providing information about heart disease to the general public. Also included are organizations that provide information and assistance, education, or other services specifically targeted to people who have heart disease and their families.

Health Conditions - Multiple Sclerosis: An organization providing information about Multiple Sclerosis to the general public. Also included are organizations that provide information and assistance, education, or other services specifically targeted to people with Multiple Sclerosis and their families.

Health Conditions - Osteoporosis: An organization providing information about Osteoporosis to the general public. Also included are organizations that provide information and assistance, education, or other services specifically targeted to people with Osteoporosis and their families.

Health Conditions - Other: Organizations providing information about other specific health conditions to the general public. Also included are organizations that provide services to people with other specific health conditions and/or their families.

Health Conditions - Parkinson's Disease: An organization providing information about Parkinson's Disease to the general public. Also included are organizations that provide information and assistance, education, or other services specifically targeted to people with Parkinson's Disease and their families.

Health Conditions - Respiratory Disease: An organization providing information, assistance, and/or education about Respiratory Diseases to the general public. Also included are organizations that provide direct services to people with Respiratory Disease and/or their families.

Health Conditions - Stroke: An organization providing information, assistance, and/or education about Strokes to the general public. Also included are organizations that provide direct services to people who have suffered from a Stroke and/or their families.

Health Condition - Vision Impairment: An organization providing information about vision impairments (including blindness) to the general public. Also included are organizations that provide information and assistance, education, or other services specifically targeted to people with a vision impairment and/or their families.

Home Delivered Meals: Meals delivered to an individual's home. Some programs are government funded and require that the recipients be homebound and have limited ability to cook for themselves. Many programs are available on a contribution basis rather than for an established fee.

Home Modifications: Changes to the design or layout of one's home to improve convenience and independence should there be physical limitations brought about by age or disability (i.e. ramps, moving appliances to a main floor, changing doorways, installing showers, etc.).

Home Repair Costs: Provision of financial assistance for the cost of home repairs.

Homeless Shelters: Residential facilities for individuals and families who have no homes or whose homes are unsafe.

Homemaker Services: Providing assistance to persons having difficulty with one or more of the following activities of daily living: preparing meals, managing money, shopping for personal items, using the telephone, or doing light housework.

Hospice Care: Palliative health care and social services provided for people with a terminal illness in a home, outpatient or institutional setting. Care is under the direction of a licensed physician and is available 24 hours a day, 7 days a week if necessary. Hospice providers are required to be licensed through the Department of Inspections and Appeals.

Housing Assistance: Providers of financial assistance for housing that is provided on a continued or one-time basis such as housing authority offices where applications are processed, low-income senior apartments, section 8 housing, HUD housing, etc.

Income Tax Assistance: Income tax preparation and filing services provided by knowledgeable volunteers or for a low fee.

Insurance Counseling: Assistance with understanding insurance policies and claims, including Medicare, Medicaid, supplemental insurance and private insurance.

Legal – Assistance - Elder Law Attorneys: Attorneys or other legal professionals who specialize in the rights of the elderly.

Legal Assistance - General: Information and assistance provided about a variety of legal issues. Questions and concerns may be addressed by telephone through a legal information and assistance program or in-person. Services may be provided free or at a reduced cost.

Legal Education: Education about legal issues of concern to seniors and their family members.

Liquid Supplements: Nutritional drink provided as a dietary supplement for eligible seniors, often delivered with home delivered meals programs or by another home care service.

Long Term Care Insurance: Insurance to provide for home-based or institutional services (social, personal, and health care services) over a sustained period of time due to frailty or incapacity.

Maintenance/Repair: Source of help for seniors to improve, repair, or maintain their residence, appliances, etc.

Material Aid: Aid in the form of cash, goods or material items (i.e. clothes, food, physical products, etc.).

Medicaid: Sources of information about Medicaid services such as eligibility information, claims, or application procedures. Medicaid provides payment for hospital and medical services to low-income people.

Medical Alert Jewelry: Bracelets or necklaces that depict the wearer's medical condition or impairment, such as safe return information for Alzheimer's sufferers who wander, medication information, allergies, or other health conditions.

Medical Supplies: Programs or organizations that help pay the costs of medical supplies or who provide medical supplies at a reduced cost.

Medicare: Services that help people understand, or access Medicare, the national social health care program for all U.S. citizens aged 65 and older.

Medication System: Device that dispenses the proper dosage of medications at a specified time. Most systems use an alarm, bell or other sound to notify the recipient that it is time to take their medicine. Some systems notify recipients through their television screen or computer.

Memory Loss: An organization providing information about memory loss to the general public. Also included are organizations that provide information and assistance, education, or other services specifically targeted to people with memory loss and their families.

Nursing Homes: A facility that provides extended health care services and rehabilitation services for people whose illnesses or functional impairments make them unable to care for themselves. Nursing Homes are required to be licensed through the Department of Inspections and Appeals.

Nutrition Education: A service or program promoting better health by providing accurate and culturally sensitive nutrition information to older persons and/or their caregivers. Nutrition education must be overseen by a dietician or individual of comparable expertise if medically oriented information is provided. Nutrition education can be provided one-on-one or in a group setting.

Organizations/Associations: Groups who inform or advocate on issues important to the field of aging. Their target audience may be the general public or professionals.

Personal Care Assistance: Providing hands-on assistance, standby assistance, supervision or cues for someone who is having difficulty with activities of daily living necessary for self-care such as eating, bathing, dressing, toileting, and transferring in and out of bed. Home health agencies that provide this service are required to be licensed through the Iowa Department of Inspections and Appeals.

Pharmacy Delivery: Home delivery of pharmaceuticals.

Prescription Assistance: Discount cards or programs that help pay for prescriptions.

Preventative Health: Immunizations, health screenings, education and other programs aimed at early detection or prevention of illness, disability and disease.

Psychiatry: Services offered by a psychiatrist that are specifically targeted to an older population and/or their caregivers. A psychiatrist makes specific diagnoses of mental disorders, prescribes medications, and provides counseling treatments. (Psychiatry may be offered in an out-patient or in-patient setting).

Public Health: (County Health Departments) Provides education and services that maintain the health of community members. Free or reduced cost services are available based on age and income. Services include flu shots, health screening, foot clinics, etc.

Recreation: Leisure activities designed for the unique needs and interests of older people. Examples include sports, tours, performing arts, games, crafts, library-based activities (including delivery), etc.

Relaxation: Relaxation and wellness services such as therapeutic massage or yoga that are provided specifically for older adults or are provided to older adults at a discount.

Representative Payee Services: Financial management service for someone who is unable to manage their funds and federal government benefits by reason of physical or mental capacity. A representative payee is appointed by a government entity to receive those funds and benefits on the other individual's behalf.

Residential Care Facilities: Provider of a special combination of housing, personal supportive services and health care designed to respond to the individual needs of people age 18 and over who require help with activities of daily living due to mental impairment, physical impairment, developmental disability, or other disability. Services must be provided on an on-going basis (exceeding 24 consecutive hours) to at least 3 individuals who are not related to the administrator or owner. Residents of these facilities must not require the care of a licensed or registered nurse except on an emergency basis. Residential Care Facilities are required to be licensed by the Iowa Department of Inspections and Appeals.

Respite, In-Home: Provision of temporary, substitute care and/or supports for an older person in the person's own home, so that their spouse, family member or other caregivers are provided a brief period of relief or rest.

Respite, Out of Home: Provision of temporary, substitute care, supports or living arrangements for an older person in an adult day care, nursing home or other out of home setting, so that their spouse, family member or other caregivers are provided a brief period of relief or rest.

Retirement Communities: Communities that are designed for senior citizens who are relatively healthy. Communities are in apartment, town house, or condominium settings. Provides minimal or no assistance with health care. Does not increase care as needs arise. Requires a buy-in or entrance fee.

Reverse Mortgage: Service offering education about reverse mortgages, and/or providers who help individuals obtain a reverse mortgage. Obtaining a reverse mortgage is a method for homeowners age 62 and older to use ("borrow") a portion of their home equity without having to make monthly payments or sell their home. Repayment is not due until the borrower sells, moves, or dies.

Senior Centers: a gathering place where older adults can enjoy social, physical and recreational activities as well as a hot noon meal. Health screening services are often available also.

Skilled Nursing: Skilled Nursing services provide actual medical care in a person's home. Examples include medication assistance, wound care, IV therapy, etc. Home health agencies that provide this service are required to be licensed by the Iowa Department of Inspections and Appeals.

Social Security Retirement Benefits: Cash income payments provided to people who are elderly, have a disability, or are a Survivor.

Subsidized Rental Housing: Provider of rental housing where the rent is reduced based on a person's income. Examples include: housing authority offices where applications are processed, low-income senior apartments, section 8 housing, HUD housing, etc.

Substance Abuse Treatment: Counseling provided for older persons who need help due to the misuse of medications, alcohol, certain drugs, and other toxins. (Substance abuse treatment may be offered in an in-patient or out-patient setting.)

Substitute Decision Making: Providers of information about substitute decision making options; entities who can provide direct assistance with the substitute decision making arrangements, and/or; entities who can act as a substitute decision maker when the now-incapacitated person has no family or other pre-determined person available to fulfill that role. Substitute decision-making is a means of making health care and/or financial decisions on behalf of people who are incapable of making these decisions for themselves. Some examples of substitute decision making arrangements include: guardianship, conservatorship, advanced directives, living will, power of attorney, etc.

Supplemental Insurance: Insurance policies which provide coverage for services not covered by Medicare. Also, organizations that provide assistance understanding policies, medigap insurance, etc.

Supplemental Security Income: Cash income for people who are elderly, have a disability, are a refugee, or are blind.

Support Groups - Alzheimer's Disease: Meetings open to the family members and friends of individuals suffering from Alzheimer's Disease. Support Groups may or may not be facilitated by a professional. The purpose of these meetings is to enhance the health, happiness, and comfort of caregivers (family members or friends) of elders afflicted with Alzheimer's Disease. These support groups indirectly benefit sufferers of Alzheimer's Disease by providing their caregivers with information and emotional/social support.

Support Groups - Arthritis: Group support programs for Arthritis sufferers to enhance their health, happiness, and comfort.

Support Groups - Bereavement: Meetings open to the family members and friends of a deceased loved one. The purpose of these meetings is to enhance the health, happiness, and comfort of these family members or friends.

Support Groups - Cancer: Meetings open to people who have Cancer and/or the family members and friends of people who have Cancer. The purpose of these meetings is to provide information and to enhance health, happiness, and comfort.

Support Groups - Chemical Dependency: Meetings open to people who have a Chemical Dependency and/or the family members and friends of people who have a Chemical Dependency. The purpose of these meetings is to provide information and to enhance health, happiness, and comfort.

Support Groups - Diabetes: Group support programs for people who have Diabetes to enhance their health, happiness, and comfort.

Support Groups - Gambling: Group support programs for people with gambling addictions and/or the family members and friends of people who have a gambling addiction. The purpose of these support programs is to provide information and to enhance health, happiness, and comfort.

Support Groups - Grandparenting: Meetings to help provide information and emotional/social support for grandparents who are the primary caregivers for their grandchildren.

Support Groups - Head Injury: Group support programs for people with head injuries and/or the family members and friends of people who have a head injury. The purpose of these support programs is to provide information and to enhance health, happiness, and comfort.

Support Groups - Hearing Impaired: Group support programs open to people who have a hearing impairment and/or the family members and friends of people who have a hearing impairment. The purpose of these support programs is to provide information and to enhance health, happiness, and comfort.

Support Groups - Heart Disease: Group support programs for individuals with heart disease and/or their family members and friends, to enhance their health, happiness, and comfort.

Support Groups - Lou Gehrig's Disease: Group support programs for individuals with Lou Gehrig's disease and/or their family members, to enhance their health, happiness, and comfort.

Support Groups - Multiple Sclerosis: Group support programs for individuals with Multiple Sclerosis and/or their family members, to enhance their health, happiness, and comfort.

Support Groups - Osteoporosis: Group support programs for individuals with Osteoporosis and/or their family members, to enhance their health, happiness, and comfort.

Support Groups - Other: Support groups for situations or conditions other than those already listed.

Support Groups - Parkinson's Disease: Group support programs for individuals with Parkinson's Disease and/or their family members, to enhance their health, happiness, and comfort.

Support Groups - Stroke: Group support programs for individuals recovering from a Stroke and/or their family members, to enhance their health, happiness, and comfort.

Support Groups - Veterans: Group support programs for veterans to enhance their health, happiness, and comfort.

Support Groups - Vision Impairment: Group support programs for people who are visually impaired and/or their families to enhance their health, happiness, and comfort.

Telephone Reassurance: Periodic phone calls to a homebound elder to check on their well-being or provide reassurance.

Tenant/Landlord: Provision of legal advice on rental property and rental contract issues.

Transportation - Assisted: Provision of assistance, including escort if needed, to a person who has difficulties (physical or cognitive) using regular vehicular transportation. Assisted Transportation services usually require making reservations in advance. Drivers typically provide assistance for passengers to and from their front door to the bus or van when necessary.

Transportation - Public: Transportation service that is available to the general public. Assistance with getting on and off the bus or in and out of the vehicle is not provided. Discounts may be available for senior citizens.

Transportation - Volunteer: Provision of transportation by a volunteer in their private vehicle to important health care appointments or for essential shopping.

Utility Assistance: Financial assistance programs to help pay for or reduce utility bills, such as gas and electric, water, telephone, etc. Examples include the low-income energy assistance program, weatherization program for income eligible people, etc.

Vehicle Modifications: Providers who modify vehicles to enable people with disabilities to continue driving. Also includes the installation of wheelchair lifts for transporting passengers in wheelchairs.

Veterans (Insurance): Service that provides answers to questions about veteran's insurance and other benefits provided to veterans.

Volunteer Services: Organizations that coordinate volunteers and/or provide information about agencies, programs, or events where volunteers are needed, either on a one-time or on-going basis.

Weatherization: Weatherization includes: insulation of attics, side walls, and crawlspaces; caulking; weather-stripping; sealing cracks; replacing glass; and installing other energy efficient devices.