

February 2022 GFB Newsletter



Skating at Mill Pond Hours:

Weather Permitting

Monday-Friday

3:00-7:00PM

Saturday & Sunday



Please check signs located at Mill Pond stating if safe to skate.



Get free at-home

COVID-19 tests

Free at home COVID tests are available by signing up at <https://special.usps.com/>

HOMEOWNERS TAX RELIEF PROGRAM

Applications taken at Guilford Assessor's office.

February 1st to May 15th.

Seniors, disabled individuals & Veterans .

Call 203-453-8010 for an appointment.



Looking for a Job?

Call Guilford Social Service at (203)453-8009 to be put on the job employment list.

Local postings updated on a weekly basis.

Five Helpful Job Search Websites:

1. CareerBuilder
2. Indeed
3. Monster
4. LinkedIn
5. Glassdoor



OPERATION FUEL UTILITY PROGRAM

Applicants may qualify for up to a one time grant of \$500 if household has income below 75% state median income & has not received an Operation Fuel grant during the previous 12 months. Call 203-453-8009 with questions or to schedule an appointment. Must apply for LIHEAP if potential eligibility.

Medicare Savings Program (MSP)



Save the cost of your Medicare B premiums.

QMB provides medical coverage equivalent to Medi-gap and pays your Medicare A&B co-pays and deductibles, and pays your Medicare Part B premium. Monthly income cannot exceed Individual's \$2265 couples \$3,064

SLMB pays your Medicare Part B premium, Monthly income may not exceed Individual's \$2480; Couples \$3,354.

AMLB pays your Medicare Part B premium, but is subject to available program funding. Monthly income limit may not exceed Individual's \$2,641;Couples \$3,572.

Eligibility for any MSP automatically qualifies you for Extra Help on you Med D (RX) program. No asset limits on any MSP levels.



SHIP
State Health Insurance
Assistance Program

UNDERSTAND YOUR MEDICARE COSTS IN 2022.

PART A: HOSPITAL INSURANCE

<p>Part A premium \$0 if you've worked 10 years or more \$274/month if you've worked 7.5 to 10 years \$499/month if you've worked fewer than 7.5 years</p> <p>Part A hospital deductible \$1,556 each benefit period</p>	<p>Part A hospital coinsurance \$0 for the first 60 days of inpatient care each benefit period. \$389 per day for days. 61-90 each benefit period. \$778 per lifetime reserve day after day 90 in a benefit period (You have 60 lifetime reserve days that can only be used once. They're not renewable.)</p> <p>Skilled nursing facility insurance \$0 for the first 20 days of inpatient care each benefit pd. \$194.50 per day for days 21-100 each benefit period</p>
--	---

PART B: MEDICAL INSURANCE

<p>Part B premium (for those with incomes below \$88,000) \$170.10 is the standard premium</p> <p>Part B deductible \$233 per year</p>	<p>Part B coinsurance 20% on most services Part B covers</p>
--	---

PART D: PRESCRIPTION DRUG COVERAGE

<p>National average Part D premium \$33.37 per month</p> <p>Part D maximum deductible \$480 per year</p>	<p>Coverage gap begins \$4,430</p> <p>Catastrophic coverage begins \$7,050</p>
--	--

This document was supported, in part, by grant numbers 90SATC0002 and 90MPRC0002 from the Administration for Community Living (ACL), Department of Health and Human Services, Washington, D.C. 20201. Grantees undertaking projects under government sponsorship are encouraged to express freely their findings and conclusions. Points of view or opinions do not, therefore, necessarily represent official Administration for Community Living policy.



GUILFORD RESIDENTS HEATING ASSISTANCE

Guilford residents may apply for 2021/2022 State Heating Assistance (LIHEAP) Program and for the Operation Fuel Program, by appointment only at the Guilford Social Services Department, 263 Church St. in Guilford. All types of heating sources are considered: oil, gas, electric, propane, kerosene and wood. Annual household income limits are based on last 4 weeks of income and size of household: 1/ \$39,027; 2/\$51,035; 3/\$63,044; 4/\$75,052; 5/\$87,060; 6/\$99,069; 7/\$101,320; 8/\$103,572.

THERE IS NO ASSETS TEST IN DETERMINING ELIGIBILITY AND INCREASED BENEFITS FOR THE 2021/2022 CEAP YEAR.

Guilford residents should schedule an appointment by calling 203-453-8009.

GET FREE HELP WITH YOUR TAX RETURN

Certified counselors working through AARP Tax-Aide will be available to provide free income tax preparation assistance for low and moderate income taxpayers, especially those 60 and older. Taxes will be prepared by at the Guilford Community Center, 32 Church Street.

Appointments can be scheduled by calling the Guilford Community Center at 203-453-8086.

Lawyer Time at Women and Family Life



Spend 30 minutes with a volunteer attorney to talk about your legal questions. Discuss general legal information regarding a host of issues, including family law, divorce, domestic violence, real estate, and other legal matters. Open to women and men. No fee, though an appointment is required. Appointments are done virtually.

Call Women and Family Life Center at 203-458-6699 to schedule your appointment.



Customer Assistance Program Overview

Water Rate Assistance Program (WRAP)



- Connecticut Water now offers a Water Rate Assistance Program (WRAP) for income-eligible customers. It is the first program of its kind offered by a water utility in Connecticut.
- WRAP offers income-eligible customers a 15% reduction on their water bill, excluding Linebacker service.

COVID-19 Extended Payment Plans



- Available for any Connecticut Water customer, regardless of income
- Can be spread out for up to 24 months
- Interest-free
- No down payment required

COVID-19 Payment Plans are available until Governor Ned Lamont's COVID-19 Pandemic Emergency Order is lifted.

H₂O - Help 2 Our Customers Assistance Program for Connecticut Water Customers



- Provides financial assistance for income-eligible Connecticut Water customers with matching payments on deferred payment arrangements
- One-time Hardship Assistance Credits available with forgiveness of balances due for customers experiencing unexpected financial hardship or a life-changing event
- Both assistance options require new bills be kept current.

More information on the WRAP program, COVID-19 Extended Payment Plans and the H₂O Customer Assistance Program are available by calling Connecticut Water at 1-800-286-5700 or visiting our website at ctwater.com

Additional Program Offerings:

Connecticut Water Participates in Connecticut's Low-Income Household Water Assistance Program

- This program is offered by the state of CT to income-eligible customers (at or below 60% state median income) and can help with up to \$1,000 towards past due water service and wastewater bills
- The Connecticut Department of Social Services (DSS) will be making payments directly to water service providers on behalf of registered customers who qualify for the program.
- Customers can apply for help directly online at www.ct.gov/dss/WaterAssistance or through their local Community Action Agency

Connecticut Water is an Operation Fuel Partner

Our partnership with Operation Fuel, a private, non-profit organization which offers support programs for utility customers across Connecticut, allows customers to apply for assistance with their Connecticut Water bills while also applying for assistance with their other utility bills (ie: electric, oil, gas etc.) The partnership allows Operation Fuel to administer Connecticut Water's WRAP and H₂O programs. More information on Operation Fuel can be found at OperationFuel.org.

**You are facing the loss of your home or housing subsidy.
We are here to help.**



The State of Connecticut created a **Right to Counsel** program (CT-RTC) to provide **free legal representation** to income eligible tenants facing eviction or loss of housing subsidy. The program will begin in a few communities on January 31, 2022 and grow over time.

To find out if **FREE LEGAL REPRESENTATION** is available where you live and if you qualify call **1-800-559-1565** or visit **www.EvictionHelpCT.org**

ONLINE LEGAL HELP

Go to www.ctlawhelp.org/eviction to learn about the eviction process and how to respond to eviction notices.

RENTAL ASSISTANCE

Apply by going to www.bit.ly/UniteCT or call 1-844-864-8328 for a referral to a community agency that can help you apply.

2-1-1 HELPLINE

Call 211 for information and referrals for housing, utility, and food assistance or go to www.211ct.org.

Cut Down on Sodium

Eating too much sodium (salt) can raise your risk of high blood pressure, heart attack, and stroke. The good news is that cutting down on sodium can help lower your blood pressure and keep your heart healthy. Most people eat too much sodium and need to eat less.

Learn how to cut down on sodium – and still enjoy the foods you love.



What is sodium?

Sodium is a mineral that's found in salt. Whenever you add salt to your food, you're adding sodium. But most of the sodium we eat doesn't come from our salt shakers! Sodium is in almost all processed and prepared foods we buy, like ready-to-eat meals and restaurant meals.

There's often a lot of sodium in popular foods like:



Sandwiches,
burgers, and tacos



Rice, pasta, and
other grain dishes



Pizza



Soup

And a lot of the sodium in those foods comes from ingredients like:

- Processed meats, like deli meats (including turkey), sausages, and pepperoni
- Sauces and dressings
- Instant flavored foods, like flavored rice and noodles



Watch out for hidden sodium

Foods that don't taste very salty can still add a lot of sodium to your plate. For example, the sodium in bread, tortillas, cheese, and condiments can really add up.

How much sodium is too much?

We only need a small amount of sodium to stay healthy, but most people get too much. Try to stay under these limits each day:

- **Adults and teens ages 14 and older:** Aim for no more than 2,300 milligrams (mg) of sodium a day
- **Children ages 9 to 13:** Aim for no more than 1,800 mg of sodium a day
- **Children ages 4 to 8:** Aim for no more than 1,500 mg of sodium a day
- **Children ages 1 to 3:** Aim for no more than 1,200 mg of sodium a day

If you have high blood pressure, you may need to limit sodium even more. Ask your doctor what amount is right for you.

And remember, **sodium adds up fast!** There's over 1,200 mg of sodium in the average club sandwich – and that's over half the daily limit for adults.



How can I cut down on sodium?

You don't have to give up all your favorite foods – just try these tips to cut down on sodium.

Cook more meals at home

Remember, most foods prepared outside of the home are high in sodium, including prepared or packaged foods you buy at the store and foods from restaurants. Cooking your own meals puts you in control! Just remember to choose ingredients that are low in sodium.

- Too busy to cook every night? Start by making dinner just 1 night a week – or make a big batch so you'll have leftovers to enjoy the next day.
- Looking for new, healthy recipes to try? Check out the MyPlate Kitchen tool at [MyPlate.gov/MyPlate-Kitchen](https://www.myplate.gov/MyPlate-Kitchen) – and select "Reduced sodium" under Nutrition Focus.

Check the label

Check the Nutrition Facts label to see if foods are **low** or **high** in sodium. Look at the % Daily Value (DV):

- **5% DV or less** is a **low** source of sodium
- **20% DV or more** is a **high** source of sodium

More often, choose foods that are lower in sodium.

Nutrition Facts

4 servings per container
Serving size 1 cup (227g)

Amount per serving
Calories 280

% Daily Value*

Total Fat 9g 12%

Saturated Fat 4.5g **23%**

Trans Fat 0g

Cholesterol 35mg 12%

Sodium 850mg 37%

Total Carbohydrate 34g 12%

Dietary Fiber 4g **14%**

Total Sugars 6g

Includes 0g Added Sugars **0%**

Protein 15g

Vitamin D 0mcg **0%**

Calcium 320mg **25%**

Iron 1.6mg **8%**

Potassium 510mg **10%**

* The % Daily Value (DV) tells you how much a nutrient in a serving of food contributes to a daily diet. 2,000 calories a day is used for general nutrition advice.

Disclaimer: The information contained in this newsletter is provided by Guilford Social Services as a service. Although we try to provide quality information, we do not guarantee any results obtained from the use of this information. In addition, we do not assume liability to any party for damage by errors, omissions or any other inconsistency herein.

Inclusion in this booklet does not imply endorsement or recommendation of any agency, organization or business.

Try these healthy lower-sodium swaps

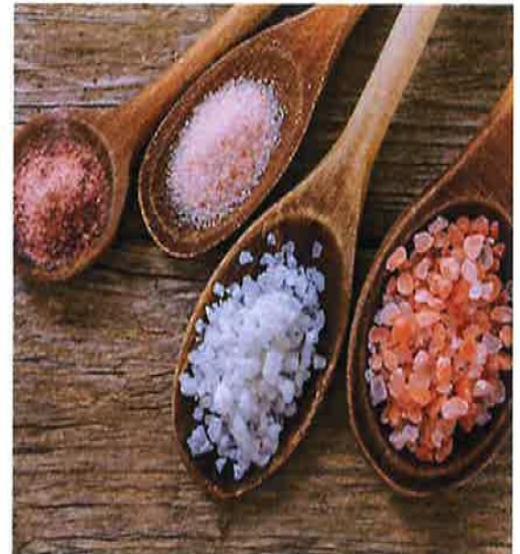
- Add flavor with herbs and spices instead of salt
- Snack on crunchy veggies or unsalted nuts instead of salted chips or pretzels
- Choose fresh chicken and turkey, lean meats, or seafood instead of deli meats or sausages

Look for lower-sodium options when you eat out

- At restaurants, ask for nutrition information and choose dishes that are lower in sodium
- Get dressings and sauces on the side – and only use what you need
- Eat a smaller portion or split a meal with a friend

Remember, small changes make a big difference! So **start simple** – begin cutting down on sodium today.

- Learn about the Dietary Guidelines for Americans and get more resources to help you eat healthy at [DietaryGuidelines.gov](https://www.dietaryguidelines.gov)
- Find more healthy eating tips and recipes at [MyPlate.gov](https://www.myplate.gov)
- Learn about the DASH eating plan that can help lower your blood pressure at [nhlbi.nih.gov/Health-Topics/DASH-Eating-Plan](https://www.nhlbi.nih.gov/Health-Topics/DASH-Eating-Plan)



Did you know?

All types of salt have sodium, including:

- Table salt
- Kosher salt
- Sea salt
- Himalayan salt



Heart Healthy Recipes

Chicken “Nachos” Skillet

makes about 4-5 servings

Ingredients:

- 1.5 lbs. chicken tenders
- 1 Tbsp smoked paprika
- 1 tsp chili powder
- 1 tsp ground cumin seed
- sea salt and fresh ground black pepper, to your taste
- 1 red bell pepper, diced
- 1 Tbsp olive oil

Topping ideas:

- 6 slices of nitrate-free bacon, crispy cooked and crumbled
- 8 ounces vine tomatoes, diced
- 1 cup frozen organic corn, thawed
- 15 oz black beans, rinsed and drained
- 1/2 cup shredded cheddar cheese
- 1- 2 jalapenos
- 4 green onions, thinly sliced

Instructions:

1. Preheat oven to 375 degrees f.
2. In a large glass bowl add chicken tenders, with the bell pepper and sprinkle with paprika, chili powder, cumin, sea salt, and pepper.
3. Mix together with your hands to get all chicken pieces well coated with the seasoning.
4. Heat oil in a large, oven-safe skillet over medium-high heat.
5. Add chicken and bell peppers mixture and cook, stirring for about 8 minutes, or until cooked through and nice golden brown on the outside.
6. Once all chicken tenders are cooked, arrange them in the skillet as shown, and sprinkle on the toppings: diced tomatoes, corn, black beans, and cheese.
7. Place entire skillet in your preheated oven and bake until cheese is melted about 4 minutes.
8. Remove from oven and garnish with green onions and crumbled bacon on top.

Mini Skillet Meatloaves



Ingredients

- 1/3 cup breadcrumbs
- 1/3 cup milk
- 1/3 cup chopped fresh parsley
- 1 large egg
- 3 tablespoons Worcestershire sauce
- 1 small onion, finely minced
- 1 teaspoon chili powder
- 2 cloves garlic, grated or finely minced
- 1 1/2 pounds ground beef
- Kosher salt and freshly ground pepper
- 1 tablespoon vegetable oil
- 1/2 cup ketchup
- 1 to 2 tablespoons packed light brown sugar

1. Mix the breadcrumbs, milk, parsley, egg, Worcestershire sauce, onion, chili powder and garlic in a large bowl. Add the meat, season with salt and pepper and mix with your hands until combined. Shape into six 3-to-4-inch oval loaves.
2. Heat the vegetable oil in a large nonstick skillet over high heat. Add the loaves and brown about 3 minutes per side.
3. Whisk the ketchup, sugar and vinegar in a bowl and brush a few tablespoonfuls over the meat. Add 1/2 cup water to the skillet, cover and simmer over low heat until cooked through, about 15 minutes.
4. Transfer the loaves to a plate. Add the remaining ketchup mixture to the skillet and cook over high heat, stirring, until thick, 3 to 5

2 INGREDIENT COOKIES (PLUS THE MIX-INS OF YOUR CHOICE!)



Ingredients:

- 2 large old bananas
- 1 cup of oats (**quick** or **regular!** if you use regular, chop them a little so everything holds together better)

Mix those two together. Old bananas are amazing for this, but you can use fresh ones too. I buy a bunch of bananas, let them get old on my counter, and then stick 'em all in the freezer. Then add in what sounds yummy to you! (or nothing!) Since all bananas are different sizes, the needed measurements can vary. If it seems too runny and the cookies would flatten out too much, add in more oatmeal. And make sure to not add in TOO many mix-ins as the cookies won't hold together very well. A teaspoon or two of cinnamon, and 1/4ish a cup of crushed walnuts. We made 16 cookies with those measurements. **COOK** them at 350 degrees for 15 minutes on a **GREASED cookie sheet**.