



# **17 BENEFITS FOR OLDER NEW YORKERS**

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## INTRODUCTION

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As a New Yorker, age 60 or older, you may be missing out on dollar benefits and community services that could be yours. In this pamphlet, you'll find important facts about how finances and age affect eligibility, and little-known rules regarding eligibility.

Each county in New York State, outside of New York City, has an Office for Aging that can also provide more information about these programs.

If you are unable to contact your local Office for Aging, you should contact the State Office for Aging at (800) 342-9871. The New York City Human Resources Administration information and referral number is (877) 472-8411.

This pamphlet introduces seventeen major benefit programs:

1. Social Security
2. Medicare
3. Medicare Buy-In
4. Medicaid
5. Supplemental Security Income (SSI)
6. Temporary Assistance
7. Veterans Benefits
8. Elder Pharmaceutical Insurance Coverage (EPIC)
9. Food Stamps
10. Home Energy Assistance Program (HEAP)
11. Weatherization Referral and Packaging Program (WRAP)
12. Senior Citizen Rent Increase (SCRIE)

13. Senior Citizen Homeowners Exemption (SCHE)
14. Real Property Tax Credit
15. Reduced Fare
16. New York State School Tax Relief Program (STAR)
17. Life Line Telephone Service

In addition, there is brief discussion of non-cash programs which benefit seniors.

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## **General Eligibility Rules**

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Because financial requirements may vary, check with the individual program. Refer to the following as a broad guideline.

*Resources: Defined as assets, or property that you own. Resources that usually affect eligibility are cash, bank accounts, investments and valuables. Resources that generally do not count are a home, car, income-producing property and personal effects. There are usually special rules for separated or non-eligible spouses and for “spending down” resources.*

*Before transferring resources, including your home, consult an Elder Law Attorney.*

*Income: Both earned and unearned usually count. Earned income is wages for work performed. Unearned income includes social security, supplemental security income, pensions, interest, valuable gifts. In-kind income—when others pay for services—may or may not be counted. Check with each program. Because eligibility is often based on net income, look for deductions that may make you eligible.*

*Apply: Even when you are not sure that you qualify, apply. You may apply by mail,*

phone, in person, through an authorized representative or, if homebound, by requesting an in-home interview.

The income and resource numbers in this pamphlet are the 2013 figures. The income and resource levels may increase annually. Please check with the appropriate agency if you are using this pamphlet after 2013.

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## **1. SOCIAL SECURITY – Income for insured workers, certain spouses, divorced spouses, children, grandchildren and surviving parents.**

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*Age:* Eligible at any age if disabled worker, a spouse caring for a retired, disabled or deceased worker 's minor child or adult disabled child; at 50, a worker 's surviving disabled spouse; at 60, a worker 's surviving spouse; at 62, a retired worker, retired spouse, a worker 's surviving dependent parents; divorced spouses can receive benefits if married for ten years. Ask about benefits for minor children.

*Resources:* No limit.

*Income:* No limit.

**Retirement Earnings Test:** Beneficiaries who have reached full retirement age (65 to 67, depending on year of birth) may receive full Social Security benefits even if they continue to work. If you work and are under full retirement age, your Social Security benefits will be reduced based upon earned income.

*Apply:* Contact the Social Security Administration . Call (800) 772-1213 to find your local office, or visit the website: [www.ssa.gov](http://www.ssa.gov)

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## 2. MEDICARE – Helps pay certain health care costs.

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*Age:* 65 or older. TO AVOID PENALTIES, APPLY WHEN FIRST ELIGIBLE (that is, 3 months before your 65th birthday), EVEN IF NOT APPLYING FOR SOCIAL SECURITY BENEFITS. Disabled individuals under age 65 are eligible for Medicare after receiving Social Security disability benefits for 24 months. Special rules also apply for dialysis patients and individuals who have Amyotrophic Lateral Sclerosis (ALS) or end stage renal disease.

*Resources:* No limit. (See below)

*Income:* No limit. (See below)

### *Part A- Hospital Insurance*

Anyone 65 or over who is eligible to receive Social Security or Railroad Retirement benefits is automatically eligible and pays no premium. Others may purchase this insurance for a monthly premium. Co-insurance and deductible payments are adjusted annually. In 2013, Part A covers all in-patient hospitalization costs in any benefit period, except for a deductible of \$1,184 and a co-pay of \$296 per day for days 61 through 90, and \$592 per day for days 91 through 150.

Skilled Care in a Nursing Facility is covered for up to 100 days following at least a three-day hospitalization in any benefit period with a co-insurance of \$148 per day for days 21 through 100.

*Home Health Care and Hospice Services* are also available.

### *Part B - Medical Insurance*

Medicare Part B beneficiaries will pay the minimum monthly premium of \$104.90 (in

2013). Individuals with annual income over \$85,000 (\$170,000 for married couples) will pay a higher monthly premium based on a sliding scale of income. Medicare pays 80% of the approved charge and the beneficiary is responsible for both the 20% co-pay and an annual deductible of \$147.

*Note: There is a cap on fees doctors may charge—in New York, the cap is 5% above the Medicare approved limit. (This limit does not apply to home or office visits.)*

Free assistance is available from the Medicare Rights Center: (800) 333-4114; (212) 890-3850; and from the Health Insurance Counseling and Assistance Program (HIICAP): (800) 701-0501. NYC residents may also call the NYC HIICAP help line: (212) 333-5511.

*Apply:* Contact Social Security Administration/Medicare: (800) 772-1213 or visit [www.medicare.gov](http://www.medicare.gov).

### *Part C - Medicare Advantage*

Medicare Advantage Plans cover all Part A and Part B services. Care is provided by private companies as an alternative to traditional Medicare Parts A and B. Premiums and co-payments may be lower than traditional Medicare, but all care must be provided or approved by the Managed Care Plan. Many plans include prescription drug coverage. For information and assistance, call Medicare: (800) 633-4227, or go to [www.medicare.gov](http://www.medicare.gov).

### *Part D - Prescription Drug Coverage*

Medicare Part D prescription coverage is provided by a variety of private plans. Unlike Parts A and B, people must take action to enroll in Part D. Premiums and the extent of coverage for the many private plans vary widely. The basic Part D benefit

requires a minimum deductible of \$320 (same as in 2012) and then the plan pays its share until what they have paid (plus the deductible) reaches \$2,930. There is then a coverage gap until the Medicare Part D beneficiary has paid \$4,700 out-of-pocket for the year. Once the consumer has paid \$4,700 out of pocket for the year, the plan should pay the majority of prescription expenses (less a small co-pay for each drug) for the rest of the year. See internet website at: [www.medicare.gov](http://www.medicare.gov) (The website allows consumers to search for a local plan. However, consumers should check with local providers before enrolling in a plan to make sure the information provided online is accurate.

*Resources:* No limit for basic.

*Income:* No limit for basic.

*Help paying for drug costs:* Extra Help is a Medicare program that helps pay the costs for drug coverage for those who are income eligible: \$17,235 in annual income for individual (\$23,265 for a married couple); and up to \$13,300 in resources (\$26,580 for a married couple).

*Apply/Enroll:* By calling (800) MEDICARE; (800) 633-4227, or go to [www.medicare.gov](http://www.medicare.gov).

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**3. MEDICARE SAVINGS PROGRAM – Limited income, Medicare - eligible individuals may be able to have Medicaid cover their Medicare monthly premiums, deductibles and co-insurance.**

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*Age:* Any person eligible for Medicare.

*Resources:* No limit.

*Income:* For individuals with income below \$951 per month; (\$1,281 per month for married couples, Medicaid will pay all Part A,

Part B premiums, and all deductibles and co-insurance.

For individuals with income between \$951 to \$1,137 per month (\$1,281 to \$1,533 for married couples), Medicaid will pay the full Medicare Part B premium; For individuals with income between \$1,137 and \$1,277 per month (\$1,533 to \$1,723 for married couples), Medicaid will pay some part of the Medicare Part B premium.

Please note that these income figures are usually adjusted on an annual basis. Health insurance premiums are an allowable deduction in determining income. This program is not retroactive; the sooner you apply, the sooner you receive benefits.

*Apply:* To your local Department of Social Services or CMS at (800) 633-4227. New York City residents, call (877) 472-8411.

For more information search for “Medicare Savings Program” through the NYS DOH website: <http://www.health.state.ny.us/>. You can also search through: [www.medicare.gov](http://www.medicare.gov).

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#### **4. MEDICAID – Full range of health care services, including many not provided by Medicare (home care, unlimited nursing home care, prescription drugs, dentistry, eyeglasses, hearing aids, etc.).**

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*Age:* Any age. Persons receiving SSI or temporary assistance are automatically eligible. If under 65 and not receiving SSI or temporary assistance, must be determined to be disabled or blind.

*Resources:* \$14,400 individual, \$21,150 couple (2013).

*Exemptions from Resources:*

—\$1,500 burial fund per person, or irrevoc-



cable prepaid funeral agreement (any amount);

—cash value of life insurance with face value of more than \$1,500 is counted toward the \$1,500 burial fund, the remaining balance is a resource.

A home (if it is your primary residence) with a value up to \$786,000, personal effects, and a car are not counted as resources.

**NOTE:** *There are complex rules for transfer of assets by persons applying for Medicaid. See below.*

*Income:* \$800 per month for an individual; \$1,175 per month for a couple.

*Surplus Income/Spend-down:* Even if income exceeds the limit noted above, individuals may qualify for community Medicaid (including home health care) if they incur or pay medical charges equal to their excess countable income. There is no penalty for transfer of assets when applying for community Medicaid (community Medicaid includes some home care services, some adult day care programs, prescription drug coverage, etc., but does not include institutionalization in a skilled nursing facility). Disabled individuals may deposit their surplus income to a supplemental needs trust.

**Transfer of Resources and Income Rules:** If one spouse is institutionalized, the spouse in the community may keep at least \$2,898 per month of the couple's combined income after deducting health insurance premiums. The resource allowance for the community spouse is between \$74,820 and \$115,920. The community spouse (well spouse) may request a hearing or go to court to obtain higher income or resource allowances. **DO NOT TRANSFER OWNERSHIP OF A**

## **HOME OR RESOURCES WITHOUT CONSULTING AN ELDER LAW ATTORNEY.**

*Apply:* Contact local Department of Social Services. Call (866) 881-2809 for local numbers; NYC residents, call Human Resources Administration (877) 472-8411). See websites: [www.hcfa.gov/medicaid](http://www.hcfa.gov/medicaid); and [www.health.state.ny.us](http://www.health.state.ny.us).

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### **5. SUPPLEMENTAL SECURITY INCOME (SSI) – Monthly payments to limited-income aged, blind and disabled persons, in addition to other income they may be receiving, including Social Security.**

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*Age:* 65 or older. (Any age if disabled or blind.)

*Resources:* \$2,000 per month individual, \$3,000 for couple, plus burial fund of \$1,500 per person. Resources may be spent down, or resources of persons under 65 may be transferred to a Supplemental Needs Trust without incurring a period of ineligibility. **CONSULT AN ELDER LAW ATTORNEY BEFORE TRANSFERRING RESOURCES.**

*Income:* Generally, the more income you have, the lower the SSI payment. Applicants living with others may receive a reduced benefit. Loans do not count as income. For advice regarding benefit reductions due to living arrangements or receipt of loan repayments, consult a private or legal services attorney. In 2013, the maximum monthly benefit is \$797 per an individual/\$1,170 couple. Wages of more than \$1,000 per month generally cause benefits for disabled individuals to be discontinued. However, in some instances, a working individual may earn more than the limit and remain eligible for SSI.

*Apply:* Contact the Social Security Administration (800) 772-1213 or visit [www.ssa.gov](http://www.ssa.gov).

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## **6. TEMPORARY ASSISTANCE – Cash benefits for limited-income persons for essential food, clothing and shelter, one-shot deals.**

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*Age:* Any age. Individuals who are over age 60 or disabled may be exempt from work requirements.

*Resources:* Maximum of \$2,000 for an individual (\$3,000 if any household member is 60 or over); exempt resources include a home that is your primary residence, personal effects, burial plot up to \$1,500, and a car (depending on its fair market value).

Employed individuals may be entitled to disregard some of their earnings and still be eligible for benefits. Allowances are also provided for certain work-related expenses and/or special needs (travel, child care, restaurant meals, etc.).

*There is a 60-month limit that prohibits adults from receiving cash assistance after they have received it for 60 months in their lifetime. However, other types of public assistance may be available once the 60-month limit is met.*

*Emergency Assistance:* Assistance to pay rent arrears, heat/utility arrears and repairs, moving costs, storage deposits, furniture to set up a household, Domestic Violence shelter costs, and other emergency expenses. Emergency Food Stamps and Medicaid may also be available for those who meet certain requirements. Applicants who are not otherwise eligible for temporary assistance may qualify for emergency assistance if they demonstrate a financial emergency and that they have spent all of their cash resources.

*Apply:* Contact your local Department of Social Services. Your local office's contact information is available at: (800) 342-3009. In NYC, residents can call HRA (877) 472-8411 for information and an application.

See also [www.otda.ny.gov/programs/temporary-assistance](http://www.otda.ny.gov/programs/temporary-assistance).

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## **7. VETERANS BENEFITS – Pensions for limited-income and disabled veterans; health care and prescription drugs; vocational rehabilitation; education; home loans; disability compensation; survivor benefits; life insurance; burial and other benefits.**

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*Age:* Veterans of any age may be eligible for a range of services. Their dependents and survivors may also be eligible for certain benefits. Disability is determined by the U. S. Department of Veterans Affairs.

*Resources:* Subject to review based on benefits requested.

*Income:* Available benefits vary based on income and number of dependents. Medical benefits may include care at VA Hospitals, out-patient services, skilled nursing facilities, allowances for home care, etc.

*Apply:* NYS Division of Veterans Affairs at (888) 838-7697; U. S. Department of Veterans Affairs (800) 827-1000.

*Website(s):* [www.va.gov](http://www.va.gov) and [www.veterans.ny.gov](http://www.veterans.ny.gov).

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**8. ELDER PHARMACEUTICAL INSURANCE COVERAGE PROGRAM (EPIC) – Pays more than one-half the cost of most prescription drugs after income-eligible beneficiary pays Medicare Part D premium or deductible.**

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*Age:* NY State residents 65 years of age or older.

*Resources:* No limit.

*Income:* Annual income below \$35,000 (individual), \$50,000 (couple), including Social Security. Each person's premium or deductible is determined by income and marital status. Co-payments vary with prescription costs. Pharmacies must be EPIC participants. Approved drugs include insulin and syringes. EPIC is not available for people who are receiving full Medicaid benefits. For more information, please call: (800) 332-3742/(518) 862-9936, or go to the website: [www.health.ny.gov/health\\_care/epic](http://www.health.ny.gov/health_care/epic).

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**9. FOOD STAMPS – For buying food in stores, home-delivered meals, meals in senior centers, some restaurants and select farmers markets.**

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*Age:* Any Age.

*Resources and income:* There is no limit on resources. As of October 1, 2012, households with an elderly or disabled member, monthly income cannot exceed \$1,862 for a household of one, or \$2,522 for a household of two. For households without an elderly or disabled member, monthly income cannot exceed \$1,211 for a household of one, or \$1,640 for a household of two.

Seniors are encouraged to apply because allowable earned and unearned income is

calculated individually based upon living expenses, household size, and other factors. There are special deductions for health-related expenses and shelter costs. Those living with others, but not sharing expenses, can be budgeted separately.

*Apply:* To local Department of Social Services/Human Resources Administration, or call (800) 342-3009. New York City residents, call (877) 472-8411.

*Website:* [www.otda.ny.gov/programs/snap](http://www.otda.ny.gov/programs/snap).

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## **10. HOME ENERGY ASSISTANCE PROGRAM (HEAP) – Cash or credit for heating costs for low-income homeowners and renters; heat-related emergency grants.**

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*Age:* Any Age.

*Resources:* No limit.

*Income:* For the 2012-2013 heating season: Individual - \$2,138 per month maximum; Couple - \$2,796 per month maximum; receiving family assistance, safety net assistance, food stamps, or Social Security Income Code A. Ask about subtracting certain health care and rental income expenses.

*Heat Emergencies:* Only HEAP-eligible households paying directly for heat may apply for help with fuel, repair of heat-related equipment and temporary relocation.

Questions regarding the HEAP program should be directed to your Local Department of Social Services Office or the NYS HEAP Hotline at (800) 342-3009.

*Website:* [www.otda.ny.gov/programs/heap](http://www.otda.ny.gov/programs/heap)

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## **11. WEATHERIZATION ASSISTANCE PROGRAM (WAP) – assists income-eligible families and individuals by reducing their heating/cooling costs and improving the safety of their homes through energy efficiency measures.**

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*Age:* Any age.

*Resources:* The maximum amount of assistance is limited to \$6,841 per unit.

*Income:* Households with incomes at or below 60% of state median income are eligible for assistance. Program services are available to both homeowners and renters, with priority given to senior citizens, families with children and persons with disabilities. In 2012-2013, individuals with income below \$2,138 per month and an annual income not to exceed \$25,656 and couples below \$2,796 per month and an annual income not to exceed \$33,552. Additional income levels apply for larger households.

*Apply:* Funds are limited but applications by the elderly and disabled receive a priority. Contact your local Office for Aging, the New York State Division of Housing & Community Renewal or New York City HRA for more information.

*Internet Website(s):* New York State Division of Housing & Community Renewal: <http://www.dhcr.state.ny.us/programs/weatherizationassistance/>

New York City HRA: <http://www.nyc.gov/html/hra/html/directory/heap.shtml>

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## 12. SENIOR CITIZEN RENT INCREASE EXEMPTION (SCRIE) – Exempts rent-controlled/rent stabilized, Division of Housing and Community Renewal (DHCR) housing and rent-regulated hotel tenants from certain rent increases.

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*Age:* 62 or over

*Resources:* No limit.

*Income:* \$29,000 per year maximum (less certain deductions) for those within NYC. Outside NYC, SCRIE is a local option and communities that have adopted it have different income eligibility limits and exemption allowances.

Senior citizens are eligible if their incomes are below a maximum limit set by local law, rent with increase must be at least one-third of net monthly income and for tenants in rent-stabilized apartments the tenant must have a valid one or two year lease. SCRIE covers increases for renewal lease, maximum base rent increases, fuel, landlord hardship and major capital improvements. NYC senior citizen tenants may also carry this exemption from one apartment to another upon moving, and upon submission of the proper application being made to the Department of Finance (DOF).

*Apply:* NYC: Department of Finance (DOF)  
Outside NYC: New York State Division of Housing and Community Renewal (DHCR)

*Internet Website(s):* <http://www.dhcr.state.ny.us/Rent/about.htm#seniors>

*New York City Department of Finance:* [http://www.nyc.gov/html/dof/html/property/property\\_tax\\_reduc\\_drie\\_sc\\_te.shtml](http://www.nyc.gov/html/dof/html/property/property_tax_reduc_drie_sc_te.shtml)

*Additional Related Program(s):* **Mitchell-Lama Buildings** - there is a separate program for



tenants of Mitchell-Lama buildings. The same eligibility requirements apply as for the regular SCRIE program. Tenants may apply for SCRIE at the Department of Housing Preservation and Development, 100 Gold Street, Room 7M, NY, NY 10038. For applications and information, call 212-863-8494.

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### **13. SENIOR CITIZEN HOMEOWNERS EXEMPTION (SCHE) – Partial tax exemption up to 50% on real property owned by qualified senior citizens.**

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*Age:* 65 or older by December 31st of that property tax year. If spouse or siblings are co-owners, one must be at least 65 years of age. If other persons are co-owners, all must be 65 years of age.

*Resources:* No limit. However, the amount of reduction is based on the combined Federal Income Tax Return figures for all owners on the deed.

*Income:* Income limits vary by locality. In NYC, the net combined amount must be less than \$37,400. Eligible homeowners may qualify for a reduction of 5% - 50% (depending on income). Income is combined Federal income for all owners reduced by unreimbursed medical and prescription drug expenses (at local governmental option).

The residence must be a legal primary residence, meaning you must reside in the home more than six months a year. The exemption is limited to one, two or three-family houses, a condominium or a cooperative apartment. Property must be used exclusively as legal residence. Applicant must have held title to property for at least 12 consecutive months prior to March 15 of the year when the exemption goes into effect.

*Apply:* NYC: Apply by mail to the NYC Department of Finance. Outside NYC: Contact your local assessment office for filing deadlines. Applications must be made in person. Bring deed to property, proof of income, birth and residency. The exemption is renewable every second year.

The period in which to apply is limited. Exemption applications must be filed with the local assessor's office. Exemption Applications are required to be received, generally, on or before the Taxable Status Date of the current year. March 1 is the Taxable Status Date for most municipalities; however, it varies for some cities and counties. If the Taxable Status Date falls on a Saturday, Sunday or public holiday, the deadline for filing the exemption application is extended until the next business day.

*Internet Website(s):* New York State Exemption Applications: <http://www.tax.ny.gov/pit/property/exemption/seniorexempt.htm>

NYC Tax Reductions for Exemptions and Abatements: <http://www.nyc.gov/html/dof/html/property/exemptions.shtml>

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#### **14. REAL PROPERTY TAX CREDIT (IT 214) – Provides tax credit or cash payment for part of rent or property taxes paid during previous year.**

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*Age:* Any age.

*Resources:* No limit.

*Income:* \$18,000 or less for tax year 2011 (Filing a tax return for the preceding year is not a requirement.)

Must have been a New York State resident for all of 2011 and occupied the same New York residence for six months or more. You

cannot be claimed as a dependent on another taxpayer's federal income tax return.

Homeowner's current market value of real property must be \$85,000 or less. Your residence must be not completely exempted from real property taxes. Any rent you received for nonresidential use of your residence was 20% or less of the total rent you received. Renter's average monthly rent must be \$450 or less, not including heat, gas, electricity, furnishings or board.

If all members of your household are under 65, the maximum credit is \$75. If at least one member of your household is 65 or older, the maximum is \$375. If your credit is more than the taxes you owe, a refund can be claimed.

*Apply:* By submitting Form IT-214 with tax return, or, if no return, anytime during the year. For assistance from New York State Department of Taxation and Finance call (800) 225-5829.

*Internet Website(s):* New York State Department of Taxation and Finance: [http://www.tax.ny.gov/pit/credits/real\\_property\\_tax\\_credit.htm](http://www.tax.ny.gov/pit/credits/real_property_tax_credit.htm)

New York State IT-214 Form: [http://www.tax.ny.gov/pdf/current\\_forms/it/it214\\_fill\\_in.pdf](http://www.tax.ny.gov/pdf/current_forms/it/it214_fill_in.pdf)

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## **15. REDUCED FARE – Substantial savings for various public and private transit services.**

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Age: 65 or older, or younger individual with qualifying disability:

*Resources:* No limit.

*Income:* No limit

New York City has reduced fares for subway and buses. Residents 65 and older must show their Medicare card, NYC Department of the Aging ID card, Access-A-Ride ID card, or MTA Reduced-Fare ID card to obtain a Reduced Fare Metro Card.

*Apply:* By contacting the New York State Office of Aging at (800) 342-9871 for information concerning appropriate agencies in your community or for a listing of the local offices for the aging go to the internet website at: <http://www.aging.ny.gov/NYSOFA/LocalOffices.cfm>.

*Internet Website(s):* New York State Office of the Aging: <http://www.aging.ny.gov/ResourceGuide/Transportation.cfm>

New York City Department for the Aging: <http://www.mta.info/nyct/fare/rfabout.htm>. Or Call (212) 442-1000

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**16. NEW YORK STATE SCHOOL TAX RELIEF PROGRAM (STAR) – Provides an exemption from the school portion of property taxes for owner-occupied primary residences. All New Yorkers who own their own one, two or three-family homes, condominiums, or cooperative apartments, mobile homes or farms are eligible for the STAR tax exemption.**

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### **Basic STAR Exemption:**

*Age:* Any age.

*Resources:* No limit.

*Income:* Annual household income less than \$500,000. Property owners combined annual income, must not exceed the STAR income standard. The Enhanced STAR exemption for the primary residences of senior citizens exempts the first \$30,000 of the full value of

the home from school property taxes (2011-2012 school tax year).

*Apply:* By contacting local assessor's office or by accessing the necessary Application for STAR Exemption available when you go to the internet website at [http://www.tax.ny.gov/pdf/current\\_forms/orpts/rp425\\_fill\\_in.pdf](http://www.tax.ny.gov/pdf/current_forms/orpts/rp425_fill_in.pdf) /. New York City residents should call the New York City Department of Finance at 311 or (212) 504-4080 or go to the internet website at [www.nyc.gov/html/dof/html/property/exemptions.shtml](http://www.nyc.gov/html/dof/html/property/exemptions.shtml).

*Internet Website:* New York State Department of Taxation and Finance is: <http://www.orps.state.ny.us/star/index.cfm>

### **Enhanced STAR Exemption:**

*Age:* 65 or older. For property owned by a husband and wife, or by siblings, only one of them must be at least 65 years of age as of December 31 of the year in which the exemption will begin to qualify for the Enhanced exemption.

*Resources:* No limit.

*Income:* Annual household income of \$79,050 or less. Property owners combined annual income, must not exceed the STAR income standard.

The Enhanced STAR exemption for the primary residences of senior citizens exempts the first \$62,200 of the full value of the home from school property taxes (2011-2012 school tax year).

*Apply:* To your local assessor's office or contact the New York State Office of Real Property at (518) 474-2982. For a listing of your local assessors offices go to the internet website at <http://www.orps.state.ny.us/MuniPro/>.

The necessary STAR Reimbursement Application Form is available when you go to the internet website at: [www.tax.ny.gov/forms/orpts/star.htm](http://www.tax.ny.gov/forms/orpts/star.htm). .

New York City residents should call the New York City Department of Finance at 311 or (212) 504-4080 or go to the internet website at: <http://www.nyc.gov/html/dof/html/property/exemptions.shtml>.

In general, exemption applications are required to be received by the assessor's office on or before the deadline of Taxable Status Date. While Taxable Status Date is March 1 in most municipalities, it varies for some cities and in some counties. When Taxable Status Date falls on a Saturday, Sunday or public holiday, the deadline for filing exemption applications is extended until the next business day.

*Internet Website:* New York State Department of Taxation and Finance is: [www.tax.ny.gov/pit/property/star/index.htm](http://www.tax.ny.gov/pit/property/star/index.htm).

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## **17. LIFE LINE TELEPHONE SERVICE – Reduces the cost of basic telephone service and connection charges for limited-income persons.**

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*Age:* Any Age.

*Resources:* Varies.

*Income:* In 2012, individuals with income of \$15,080 or less annually and couples below \$20,426 or less annually. Additional income levels apply for larger households.

The Life Line Program is available to income-eligible telephone customers who participate in, or are eligible to participate in, any one or more of the following programs: Supplemental Security Income (SSI), Home

Energy Assistance Program (HEAP), Food Stamps, Medicaid, Veterans Disability or Surviving Spouse Pension, Family Assistance, Safety Net Assistance. The beneficiary will not be subject to a subscriber line charge and is entitled to at least \$6.50 off each monthly bill and will receive a waiver of the federal subscriber line charge, a savings of at least

\$75 annually, as well as a discount on their basic local service charge. The total discount varies depending on their local telephone service provider.

*Apply:* By contacting your local telephone company business office.

*Internet Website(s):* New York State Public Service Commission: [www.askpsc.com/](http://www.askpsc.com/). From that homepage, follow the links for Telephone to the "Life-Line Discounted Telephone Services" or call for information at (888) Ask-PSC1 (888) 275-7721.

Federal: FCC Lifeline Program for Low-Income Consumers: [www.fcc.gov/lifeline](http://www.fcc.gov/lifeline)

*\*Please visit the website for additional updates as the program is being overhauled.*



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