

PROGRAM TITLE	BENEFITS	ELIGIBILITY	INCOME LIMITS	RESOURCE LIMIT	GOVERNMENT AGENCY																					
					INSIDE NYC	OUTSIDE NYC																				
<p><b>Medicare — Part A</b> Hospital Insurance Program</p> <p><b>Medicare</b> is a federal health insurance program that began in 1966 under the Social Security Administration (SSA) and is now administered by the Centers for Medicare and Medicaid Services (CMS).</p>	<p>Medicare Part A provides federal coverage for acute hospital care; limited coverage for skilled nursing home, hospice and home care.</p> <p><b>Deductible:</b> \$1,408 per benefit period  <b>Inpatient Hospital Copayments:</b> \$352/day for hospital days 61-90; \$704/day for hospital day 91 and beyond (up to a max of 60 "lifetime reserve days") and all costs beyond "lifetime reserve days" per benefit period.  <b>Skilled Nursing Home Copayments:</b> \$176/day for days 21-100.  <b>Hospice and Home Care Service Copayments:</b> \$0. Hospice days unlimited.  <b>Home Health Care duration:</b> must be doctor-ordered, 7 days/week for up to 8 hours/day, for 60 days per medically necessary incident, renewable with doctor recertification.</p> <p>The sign-up period for Medicare is a 7-month enrollment window centered on an individual's 65th birthday month. The sign-up period begins 3 months before an individual turns 65, and ends 3 months after the month in which an individual turns 65. There are penalties for missing the initial enrollment window: individuals can sign up during Medicare's general enrollment period, Jan 1 through Mar 31 each year, but they risk paying a 10% higher Part A premium for two years, and higher Part B premiums for life.</p> <p>For Part D, Medicare calculates the late penalty by multiplying 1% of the "national base beneficiary premium" (\$32.74 in 2020) multiplied by the full number of uncovered months when the individual didn't have Part D coverage after that person's 65th birthday.</p>	<p>People 65+, eligible for Social Security or Railroad Retirement benefits, OR those 65+ who wish to purchase coverage (\$437/month). Also, people who have been disabled and enrolled in Social Security Disability Insurance (SSDI) for at least 24 months, and those with End Stage Renal Disease (ESRD), or "Lou Gehrig's Disease" (ALS).</p> <p>Generally, people are eligible for Medicare if they are a U.S. citizen or if they have been a legal permanent resident for at least 5 years AND they are 65+ AND they are eligible for Social Security. (See Social Security, Benefits Checklist, page 5.)</p> <p><b>COVID-19 Update: SSA offices are not open for in-person visits due to the pandemic. SSA can be reached by phone: 800-772-1213 (TTY: 800-325-0778), and to enroll online, please see: <a href="https://www.medicare.gov/sign-up-change-plans/how-do-i-get-parts-a-b">https://www.medicare.gov/sign-up-change-plans/how-do-i-get-parts-a-b</a></b></p>	None.	None.	<p><b>Medicare</b> is a federal program managed by the Centers for Medicare and Medicaid Services (CMS) for older adults (65+) and people with disabilities.</p> <p><b>Medicaid</b> is a state-administered federal program for low-income residents.</p> <p>The Social Security Administration (SSA) works with CMS to enroll those eligible in Medicare. Medicare applicants must call the Social Security Administration directly, at <b>800-772-1213</b>, TTY users: <b>800-325-0778</b>.</p> <p>Or visit: <a href="http://www.socialsecurity.gov">www.socialsecurity.gov</a>, or <a href="http://www.ssa.gov">www.ssa.gov</a>, or apply in person at a local Social Security office. To find a local SSA office online, go to <a href="http://www.ssa.gov/locator">www.ssa.gov/locator</a>. To find a local SSA office online by zip code, go to <a href="https://secure.ssa.gov/ICON/main.jsp">https://secure.ssa.gov/ICON/main.jsp</a>.</p> <p><b>New York City residents</b> seeking Medicare counseling and help with disputes can call the Health Insurance Information, Counseling &amp; Assistance Program (HIICAP), a division of the NYC Department for the Aging (DFTA), at <b>212-602-4180</b>, where callers will be instructed to leave their name and a call-back phone number to receive a follow-up call.</p> <p><b>New York State residents</b> seeking Medicare counseling and help with disputes can call the New York State Health Insurance Information, Counseling &amp; Assistance line at <b>800-701-0501</b>.</p> <p>Or visit: <a href="http://aging.ny.gov/HealthBenefits/LocalHIICAPOffices.cfm">aging.ny.gov/HealthBenefits/LocalHIICAPOffices.cfm</a> for a list of local county HIICAP offices.</p>																					
<p><b>Medicare — Part B</b> Medical Insurance Physician and Outpatient</p>	<p>Medicare Part B is coverage for physicians, outpatient services, diagnostic tests and durable medical equipment</p> <p><b>Annual Deductible:</b> \$198 per year  <b>Standard Monthly Premium:</b> \$144.60 *  <b>Copayment:</b> 20% of the Medicare-approved amount for:</p> <ul style="list-style-type: none"> <li>• Most doctors' services (including doctors' services for hospital inpatients)</li> <li>• Outpatient therapy</li> <li>• Durable medical equipment</li> </ul> <p>Some Medicare Part B recipients won't pay the full \$144.60 premium due to a "hold harmless" provision that prevents Part B premiums from rising above the Social Security cost-of-living adjustments (COLA).</p> <p>For 2020, the Social Security COLA is 1.6%. Costs are determined by the applicant's tax return of two years previously; for 2020, an applicant's 2018 tax return is the basis for determining the annual premium.</p>	<p>Same as above.</p> <p>Applicants must elect Part B Medicare coverage and pay a monthly premium of \$144.60 or higher, depending on their income. Standard Part B is income-dependent. Part B premiums are deducted from federal pension benefits. If an enrollee doesn't receive federal pension benefits, Medicare will bill the recipient directly.</p> <p><b>COVID-19 Update: SSA offices are not open for in-person visits due to the pandemic. SSA can be reached by phone: 800-772-1213 (TTY: 800-325-0778), and to enroll online, please see: <a href="https://www.medicare.gov/sign-up-change-plans/how-do-i-get-parts-a-b">https://www.medicare.gov/sign-up-change-plans/how-do-i-get-parts-a-b</a></b></p>	<p style="text-align: center;"><b>Part B Means-Tested Premium</b></p> <p>Based on a beneficiary's modified adjusted gross income as reported on their 2018 tax return:</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;">Ind. Tax Return</th> <th style="text-align: left;">Joint Tax Return</th> <th style="text-align: left;">Part B Premium</th> </tr> </thead> <tbody> <tr> <td>\$87,000 or below</td> <td>\$174,000 or below</td> <td>\$ 144.60</td> </tr> <tr> <td>\$87,000 - 109,000</td> <td>\$174,000 - \$218,000</td> <td>\$ 202.40</td> </tr> <tr> <td>\$109,000 - \$136,000</td> <td>\$218,000 - \$272,000</td> <td>\$ 289.20</td> </tr> <tr> <td>\$136,000 - \$163,000</td> <td>\$272,000 - \$326,000</td> <td>\$ 376.00</td> </tr> <tr> <td>\$163,000 - \$500,000</td> <td>\$326,000 - \$750,000</td> <td>\$ 462.70</td> </tr> <tr> <td>Greater than \$500,000</td> <td>\$750,000</td> <td>\$ 491.60</td> </tr> </tbody> </table> <p>Note: Unless covered by an employer plan, an individual will be charged a higher premium if they don't elect Part B coverage when they are first eligible, during the 7-month Initial Enrollment Period (IEP).</p>	Ind. Tax Return	Joint Tax Return	Part B Premium	\$87,000 or below	\$174,000 or below	\$ 144.60	\$87,000 - 109,000	\$174,000 - \$218,000	\$ 202.40	\$109,000 - \$136,000	\$218,000 - \$272,000	\$ 289.20	\$136,000 - \$163,000	\$272,000 - \$326,000	\$ 376.00	\$163,000 - \$500,000	\$326,000 - \$750,000	\$ 462.70	Greater than \$500,000	\$750,000	\$ 491.60	<p><b>Medicare Rights Center National Helpline: 800-333-4114</b>, press 1 if calling on behalf of yourself/friend/family member. Hours M-F, 10 am—3 pm, EST.</p> <p>Professionals, please email: <a href="mailto:professional@medicarerights.org">professional@medicarerights.org</a>.</p> <p>Online information is also available at <a href="http://www.medicareinteractive.org">www.medicareinteractive.org</a>.</p>	
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<p><b>Medicare — Part C</b> Also referred to as "Managed Medicare" and "Medicare Advantage Plan"</p> <p>Medicare Part C is NOT Supplemental Health Insurance</p>	<p>Under Medicare Part C, approved, private, third-party insurance companies, offer Medicare recipients both Part A (Hospital Insurance) and Part B (Medical Insurance) coverage for people who use their designated network of providers (as with other managed care health insurance plans).</p> <p><b>Note:</b> Not all Medicare Part C plans are the same. The federal government sets some rules, but plans differ. Some Part C plans offer additional benefits that are not included under Medicare Parts A and B, e.g. eye care.</p> <p>Most Part C plans also include Medicare Part D (Drug Coverage). Some Part C plans charge a monthly premium in addition to the standard Part B premium.</p> <p><b>Annual Open Enrollment Period</b> or OEP (aka Annual Election Period or Annual Coordinated Election Period) runs from Oct 15—Dec 7. (The Open Enrollment Period for 2020 coverage has ended).</p> <p>During the OEP, a Medicare recipient can change plans, including changing from or to a Part C plan. As of 2019, the Medicare Advantage Open Enrollment Period is Jan 1—Mar 31. Open enrollment will begin again on Oct 15, 2020, for coverage changes effective Jan 2021.</p>	<p>People 65+ who are eligible for and already enrolled in Medicare Parts A and B.</p> <p>Those seeking to enroll in Medicare Part C must give their Medicare number and the date on which their Medicare Part A and/or Part B coverage started.</p>	None.	None.	<p><b>Medicare Part C</b> enrollment: <b>800-MEDICARE</b> or <b>800-633-4227</b>.</p> <p>Or online, visit: <a href="http://www.medicare.gov">www.medicare.gov</a>, or <a href="http://www.socialsecurity.gov">www.socialsecurity.gov</a>, or <a href="http://www.ssa.gov">www.ssa.gov</a>.</p> <p><b>Medicare Rights Center National Helpline: 800-333-4114</b>, press 1 if calling on behalf of yourself/friend/family member. Hours M—F, 10 am—3 pm, EST.</p> <p>Professional advocates, please email: <a href="mailto:professional@medicarerights.org">professional@medicarerights.org</a>.</p> <p>Online Info also at <a href="http://www.medicareinteractive.org">www.medicareinteractive.org</a>.</p> <p><b>Note:</b> Part C plans are marketed aggressively to eligible people. When searching online for CMS/federal information about Medicare, private insurance companies' proprietary information often appears first. A variety of nonprofit organizations create annual comparison charts to show the benefits offered by different plans. Applicants should take the time to compare Part C plans to find the one that best suits their needs, and make an informed choice.</p>																					

## 2020 BENEFITS CHECKLIST FOR OLDER ADULTS NEW YORK CITY & STATE

Updated as of  
July 15, 2020

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<p><b>Medicare — Part D</b> Prescription Drug Coverage</p> <p>Medicare Part D, the prescription drug benefit, is optional federal prescription and drug insurance that helps Medicare beneficiaries pay for self-administered prescription drugs.</p> <p>(In New York State, EPIC supplements Medicare Part D coverage. Please see EPIC, Benefits Checklist, page 5.)</p>	<p><b>Part D Prescription Drug Coverage</b> is offered through private companies as a stand-alone plan for those enrolled in Original Medicare, or as a set of benefits included with Medicare Advantage. 48 states including NY and D.C. have a common benefits table.</p> <p><b>Part D Low Income Subsidy—LIS / “Extra Help”</b> is a federal program that helps pay for out-of-pocket, self-administered Medicare prescription drug costs for low income individuals and married couples. Individuals who qualify for LIS or who are also enrolled in Medicaid do not have a coverage gap.</p> <p><b>Prescription drug coverage basics:</b></p> <ul style="list-style-type: none"> <li>• <b>Annual Deductible:</b> Maximum of \$435</li> <li>• <b>Premium:</b> The New York State Benchmark Premium for 2020 is \$36.55, but higher-income individuals will pay more.</li> <li>• <b>Coverage Gap/Donut Hole:</b> begins once the Medicare Part D plan’s initial coverage limit—\$4,020 in 2020—is reached, and ends when a beneficiary spends a total of \$6,350 out-of-pocket. Beneficiaries pay 25% of the price for both brand name and generic drugs. The ACA is phasing out the Coverage Gap, which will be eliminated in 2020.</li> <li>• <b>Catastrophic Coverage:</b> begins once a beneficiary incurs more than \$6,350 in out-of-pocket drug expenses.</li> <li>• In most cases Part D plans can be changed during the Fall Open Enrollment, (Oct 15—Dec 7); beneficiaries with Medicare Part C/Medicare Advantage Plans can change their Part D coverage during the Medicare Advantage Open Enrollment Period (MA OEP), Jan 1—Mar 31.</li> <li>• <b>Note:</b> There are many different Part D plans, each with their own formulary covering different drugs at different prices. Individuals should look for a Part D Plan that best suits their specific needs.</li> </ul> <p>For NYS and NYC residents, EPIC, the Elderly Pharmaceutical Insurance Coverage program administered by the NYS Department of Health, provides seniors with co-payment assistance for Medicare Part D covered prescription drugs after any Part D deductible is met.</p> <p>To learn more about how EPIC and it complements Medicare Part D, see EPIC, Benefits Checklist, page 5.</p>	<p>Eligibility for Medicare Part D is the same as for other Medicare programs: applicants should be 65+ AND eligible for Social Security.</p> <p>“Medicare Part D is a prescription drug benefit available to everyone with Medicare. It has special importance to people with Medicare <i>and</i> New York State Medicaid because Medicare Part D replaces Medicaid in paying for most of your prescription drugs.</p> <p>Under the Medicare Part D prescription benefit almost all of your drugs costs will be paid for by Medicare <i>instead of</i> Medicaid. You will get prescription drug coverage from Medicare and pay a small Medicare copayment for each prescription. If you currently receive NYS Medicaid and you do not join a Medicare prescription drug plan, you may lose all your NYS Medicaid benefits.”</p> <p><a href="http://www.health.ny.gov/health_care/medicaid/program/medicaid_transition/">www.health.ny.gov/health_care/medicaid/program/medicaid_transition/</a></p> <p><b>Medicare Part D Late Enrollment Penalty:</b> Medicare calculates the late penalty by multiplying 1% of the “national base beneficiary premium” (\$32.74 in 2020) times the number of full, uncovered months the individual didn’t have Part D coverage. Individuals who qualify for LIS / “Extra Help” have no penalty for enrolling late.</p>	<p><a href="http://www.cms.gov/Medicare/Health-Plans/MedicareAdvgtgSpecRateStats/Downloads/PartDIRMAA2020.pdf">www.cms.gov/Medicare/Health-Plans/MedicareAdvgtgSpecRateStats/Downloads/PartDIRMAA2020.pdf</a></p> <p>Income-related monthly adjustment amounts to be paid by beneficiaries who file individual tax returns (including those who are single, heads of households, qualifying widows or widowers with dependent children, or married individuals filing separately who lived apart from their spouses for the entire taxable year), or who file joint tax returns:</p> <table border="1" style="width: 100%; border-collapse: collapse; margin-top: 10px;"> <thead> <tr> <th>Individual</th> <th>Joint</th> <th>%</th> <th>You pay (in 2020)</th> </tr> </thead> <tbody> <tr> <td>\$87,000 or less</td> <td>\$174,000 or less</td> <td>N/A</td> <td>Your plan premium</td> </tr> <tr> <td>above \$87,000 up to \$109,000</td> <td>above \$174,000 up to \$218,000</td> <td>35%</td> <td>\$12.20 + your plan premium</td> </tr> <tr> <td>above \$109,000 up to \$136,000</td> <td>above \$218,000 up to \$272,000</td> <td>50%</td> <td>\$31.50 + your plan premium</td> </tr> <tr> <td>above \$136,000 up to \$163,000</td> <td>above \$272,000 up to \$326,000</td> <td>65%</td> <td>\$50.70 + your plan premium</td> </tr> <tr> <td>above \$163,000 up to \$500,000</td> <td>above \$326,000 up to \$750,000</td> <td>80%</td> <td>\$70. + your plan premium</td> </tr> <tr> <td>above \$500,000</td> <td>above \$750,000</td> <td>85%</td> <td>\$76.40 + your plan premium</td> </tr> </tbody> </table>	Individual	Joint	%	You pay (in 2020)	\$87,000 or less	\$174,000 or less	N/A	Your plan premium	above \$87,000 up to \$109,000	above \$174,000 up to \$218,000	35%	\$12.20 + your plan premium	above \$109,000 up to \$136,000	above \$218,000 up to \$272,000	50%	\$31.50 + your plan premium	above \$136,000 up to \$163,000	above \$272,000 up to \$326,000	65%	\$50.70 + your plan premium	above \$163,000 up to \$500,000	above \$326,000 up to \$750,000	80%	\$70. + your plan premium	above \$500,000	above \$750,000	85%	\$76.40 + your plan premium	<p><b>Part D Low Income Subsidy—LIS / “Extra Help”</b> is a federal program that helps pay for some-to-most of the out-of-pocket costs of Medicare prescription drug coverage for low income individuals and married couples.</p> <p>“<b>Extra Help</b>” is available if the following income and asset limits apply:</p> <p><b>Income:</b> \$ 18,735 for an individual \$ 25,365 for a married couple</p> <p><b>Resource:</b> \$ 14,390 for an individual \$ 28,720 for a married couple</p> <p>See: <a href="http://www.ssa.gov/pubs/EN-05-10508.pdf">www.ssa.gov/pubs/EN-05-10508.pdf</a></p>	<p><b>NYC Department for the Aging’s Health Insurance Information Counseling and Assistance Program</b> (HIICAP) counseling line: <b>212-602-4180</b>, identify yourself as an advocate or an applicant, leave a message and your call will be returned.</p> <p><b>HIICAP</b> helps advocates and applicants to:</p> <ul style="list-style-type: none"> <li>• Choose between original Medicare and Medicare Advantage plans including HMOs, PPOs, Private Fee for Service (PFFS), Special Needs Plans, and Medical Savings Accounts</li> <li>• Understand Medicare rules and an individual’s medical bills</li> <li>• Understand the Medicare prescription drug benefit (Medicare Part D) and how to select the best plan</li> <li>• Understand low-income subsidy programs, including “Extra Help” and Medicare Savings Programs (MSPs)</li> <li>• Find available options that may help pay for prescription drugs or medical equipment</li> <li>• Understand and apply for Elderly Pharmaceutical Insurance Coverage (EPIC)</li> <li>• Appeal Medicare decisions or those made by a managed care provider, or other health insurance company</li> <li>• Explore ways to fill in Medicare’s gaps</li> </ul> <p><b>Physical address:</b> HIICAP Unit, 2 Lafayette Street, 9th Floor, between Duane and Reade Streets, New York City, 10007</p> <p>Email: <a href="mailto:HIICAP@aging.nyc.gov">HIICAP@aging.nyc.gov</a></p>	<p>Medicare Part D Enrollment: <b>(800) 633-4227</b> and <b>1-800-MEDICARE</b></p> <p>Or visit: <a href="http://www.medicare.gov">www.medicare.gov</a> <a href="http://www.ssa.gov">www.ssa.gov</a></p> <p>Health Insurance information, Counseling &amp; Assistance Program is a federally funded (Centers for Medicare &amp; Medicaid Services—CMS) program administered by the NYS Office for the Aging.</p> <p><b>Medicare Rights Center National Helpline: 800-333-4114</b>, press 1 if calling on behalf of yourself/friend/family member.</p> <p>Hours M—F, 10 am—3 pm, EST.</p> <p><b>Professionals</b>, please email: <a href="mailto:professional@medicarerights.org">professional@medicarerights.org</a>.</p> <p>Online information is also available at <a href="http://www.medicareinteractive.org">www.medicareinteractive.org</a>.</p>
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<p><b>Medigap Plans</b> Medicare Supplemental Health Insurance</p> <p>Medigap is supplemental insurance purchased directly from private companies to pay costs not covered by Medicare Parts A and B.</p>	<p>Medigap policies are supplemental health insurance plans sold by third party/private insurance companies to cover all or a portion of costs that aren’t covered by Medicare Parts A and B, including copayments, coinsurance, and deductibles. While there have previously been more than 10 standardized Medigap plans to choose from, for those eligible for Medicare on or after Jan 1 2020, 8 plans will be available.</p> <p>Some policies cover services that are not covered by Medicare, such as medical care during travel outside the U.S.</p> <p>Medigap policies cover individuals, not couples, and have monthly premiums that recipients pay directly to the company that issues the policy.</p>	<p>New York State is a guaranteed issue right Medigap policy state; under certain circumstances, an insurance company must sell an individual a Medigap policy that covers their pre-existing conditions.</p> <p>The 6-month, one-time, open enrollment Medigap period starts the first day of the month that an individual turns 65 AND is also enrolled in Medicare Part B.</p> <p>Policies MAY contain a 6-month waiting period; insurers are required to reduce the waiting period when an individual enrolls within 63 days of losing coverage.</p>	<p>None.</p>	<p>None.</p>	<p>For NYC residents, please see HIICAP information directly above.</p> <p>NYC Department for the Aging’s <b>Health Insurance Information Counseling and Assistance Program</b> (HIICAP) counseling line: <b>212-602-4180</b>, identify yourself as an advocate or an applicant, leave a message and your phone number, and your call will be returned.</p>	<p>New York State Office for the Aging Health Insurance Information, Counseling and Assistance (HIICAP): <b>800-701-0501</b>, and online at <a href="https://aging.ny.gov/HealthBenefits/">https://aging.ny.gov/HealthBenefits/</a></p> <p>New York State Department of Financial Services: <b>212-480-6400</b> and <b>800-342-3736</b>.</p> <p><a href="https://www.dfs.ny.gov/consumers/health_insurance/infor-mation_for_medicare_beneficiaries">https://www.dfs.ny.gov/consumers/health_insurance/infor-mation_for_medicare_beneficiaries</a></p>																												

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<b>Medicare Savings Programs (for people 65+)</b>	Medicare Savings Programs (MSPs) are federally-funded programs administered by each state to assist eligible Medicare recipients with costs of Medicare within the Medicaid program. To qualify, a person must have or be eligible for Medicare Part A, and have income below specific levels. Further information, see: <a href="http://medicareinteractive.org">medicareinteractive.org</a> , an online resource of the Medicare Rights Center.		Info source: <a href="https://secure.ssa.gov/poms.nsf/lnx/0600815023">https://secure.ssa.gov/poms.nsf/lnx/0600815023</a>	<a href="https://www.medicarerights.org/filers/Medicare-Savings-Programs/MSP-Info-Sheet-(NY).pdf?nrd=1">https://www.medicarerights.org/filers/Medicare-Savings-Programs/MSP-Info-Sheet-(NY).pdf?nrd=1</a>	Aka: Social Security Medicare Savings Programs. See: <a href="https://www.medicare.gov/your-medicare-costs/get-help-paying-costs/medicare-savings-programs">medicare.gov/your-medicare-costs/get-help-paying-costs/medicare-savings-programs</a> .  IN NYS, MEDICAID operates MEDICARE SAVINGS PROGRAMS (MSPs).	
<b>1) Qualifying Individuals (QI)</b>	QI pays for Medicare Part B premium only. Applicants must reapply each year for QI benefits, granted on a first-come, first-served basis, with priority given to those who have previously received the benefit. Since April 1, 2008, there are no resource limits for New York residents. Info source: <a href="http://www.wnylc.com/health/entry/99/#1_asset_limit">http://www.wnylc.com/health/entry/99/#1_asset_limit</a>	Same as above	<b>If you earn under the amount below and have or are eligible for Medicare Part A, you qualify for QI:</b>  Individual..... \$1,426/month Married couple ..... \$1,923/month	None.  Since April 1, 2008, there are no resource limits for New York residents applying for Medicare Savings Programs. Many Medicare beneficiaries who might not qualify for Medicaid because of excess resources can qualify for an MSP.	In NYC: call the HRA General Infoline, <b>718-557-1399</b> , or the HRA Medicaid Helpline, <b>888-692-6116</b> .  To reach an enroller, please call the New York City Department of Health Office of Insurance Services, <b>347-396-4637</b> .  In NYS: New York State of Health Contact Center at <b>800-541-2831</b> refers callers to their Local Department of Social Services (LDSS) offices.  NYS county LDSS office info online at: <a href="https://www.health.ny.gov/health_care/medicaid/ldss.htm">https://www.health.ny.gov/health_care/medicaid/ldss.htm</a>	
<b>2) Specified Low Income Beneficiary Program (SLMB)</b>	SLMB pays for Medicare Part B premium and prescription drugs.	Same as above	<b>If you earn under the amount below and have or are eligible for Medicare Part A, you qualify for SLMB:</b>  Individual..... \$1,269/month Married couple ..... \$1,711/month	Info source: <a href="http://www.wnylc.com/health/entry/99/#1_asset_limit">http://www.wnylc.com/health/entry/99/#1_asset_limit</a>  <a href="#">Medicare Savings Program Application - DOH-4328</a> (PDF) and <a href="#">Instructions</a> (PDF).		
<b>3) Qualified Medicare Beneficiary Program (QMB)</b>	QMB pays for Medicare Parts A and B premiums, coinsurance, deductibles, copayments, and prescription drug benefits.	Persons age 65+ or blind or disabled who have low income and low resources must have at least Medicare Part A, receive SSD benefits, have certain disabilities or permanent kidney failure, and meet income/resource limits to apply.	<b>If you earn under this amount and have or are eligible for Medicare Part A, you qualify for QMB:</b>  Individual..... \$1,061/month Married couple ..... \$1,430/month	<a href="#">Solicitud para el Programa de Ahorros de Medicare - DOH-4328ES</a> (PDF) <a href="#">Instrucciones</a> (PDF)		
<b>QDWI</b>	<i>For disabled and working people, under 65.</i>		Info source: <a href="https://www.medicare.gov/your-medicare-costs/get-help-paying-costs/medicare-savings-programs">https://www.medicare.gov/your-medicare-costs/get-help-paying-costs/medicare-savings-programs</a>			
<b>Qualified Disabled &amp; Working Individuals (QDWI)</b>	People 65+ are NOT eligible for QDWI.  QDWI helps pay for Part A premiums—only—for people who are working and Medicare eligible due to disability.	For people who are disabled and working, under age 65; for people who lost their premium-free Medicare Part A after returning to work—if they meet income/resource limits required by the state.	<b>QDWI Income Threshold:</b>  Individual..... \$4,249/month Married couple ..... \$5,722/month	<b>QDWI Resource Limit:</b>  Individual resource limit: \$4,000 Married couple resource limit: \$6,000		

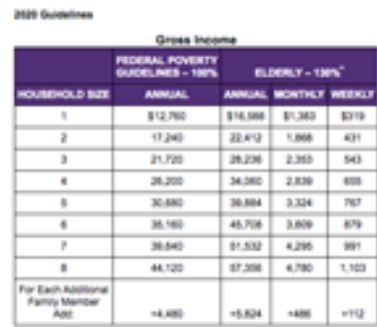
PROGRAM TITLE	BENEFITS	ELIGIBILITY	INCOME LIMITS	RESOURCE LIMIT	GOVERNMENT AGENCY		
					INSIDE NYC	OUTSIDE NYC	
<p><b>Medicaid</b></p> <p>Medicaid is a means-tested, needs-based federal/state program covering a wide range of medical services including hospital and long term care (nursing home care), home care, physicians and pharmacy services.</p>	<p>Different states have varying eligibility requirements and benefits with federal minimums. Federal law prohibits coverage for immigrants during their first 5 years in the U.S.</p> <p>New York State offers emergency Medicaid for immigrants.</p> <p>Emergency Medicaid for undocumented and immigrant New Yorkers: <a href="https://www1.nyc.gov/assets/ochia/downloads/pdf/fly-957-emergency-medicaid-english.pdf">https://www1.nyc.gov/assets/ochia/downloads/pdf/fly-957-emergency-medicaid-english.pdf</a></p> <p><b>Medicaid covers three groups of older adults:</b></p> <ul style="list-style-type: none"> <li>Older adults income-eligible for Medicaid who are ineligible for Medicare. For this group, Medicaid is their main health coverage.</li> <li>Older adults eligible for Medicare AND income-eligible for Medicaid. This group are dual-eligible, and can access programs including Programs of All-inclusive Care for the Elderly (PACE), and other Special Needs Plans.</li> <li>Income-eligible long-term care recipients (nursing home, home care, and personal care services). Many people “spend down” their resources, becoming income-eligible for Medicaid.</li> </ul>	<p>For people of any age, with the exception of recent immigrants, who are below income eligibility and resource guidelines.</p> <p><b>COVID-19 Enrollment Update:</b> during the pandemic, applicants can apply by fax to 917-639-0732, or by mailing paper applications to: HRA—HCSP Central Medicaid Unit 785 Atlantic Avenue, 7th Floor Brooklyn, NY 11238 Phone: 929-221-0849</p>	<p><b>Medicaid Income Levels</b></p> <p>Individual..... \$ 875/month Two Person Household...\$ 1,284/month</p> <p>Since 1998, the NYS “community” spouse of a “managed long term care” (MLTC) spouse on Medicaid can keep a reasonable level of income to live on. Income is defined broadly and includes earned and unearned income as well as most government benefits. In 2019, the Minimum Monthly Maintenance Needs Allowance (MMNA) for the “community” spouse is \$3,216.00; this limit is expected to increase in 2020.</p> <p><b>Info source:</b> <a href="https://www.health.ny.gov/health_care/medicaid/#truts">https://www.health.ny.gov/health_care/medicaid/#truts</a></p> <p><b>Info source:</b> <a href="http://www.wnyc.com/health/entry/15/">http://www.wnyc.com/health/entry/15/</a></p> <p><b>Special Income Standard for Housing Expenses</b> for individuals discharged from nursing homes and who remain enrolled in an Medicaid Long Term Care (MLTC) plan*:</p> <ul style="list-style-type: none"> <li>New York City: \$1,451</li> <li>Long Island: \$1,361</li> <li>Northern Metropolitan: \$1,032</li> <li>Northeastern: \$483</li> <li>Central: \$436</li> <li>Rochester: \$444</li> <li>Western: \$386</li> </ul> <p>* Standards become effective the month of nursing home discharge.</p> <p><b>See:</b> <a href="https://www.health.ny.gov/health_care/medicaid/publications/docs/gis/19ma12.pdf">https://www.health.ny.gov/health_care/medicaid/publications/docs/gis/19ma12.pdf</a></p>	<p><b>Medicaid Resource Levels</b></p> <p>Individual.....\$ 15,750 Two Person Household.....\$ 23,100</p> <p><b>Maximum Community Spouse Resource Allowance:</b> \$128,640</p> <p>Since 1998, the NYS “community” spouse of a “managed long term care” (MLTC) spouse on Medicaid can keep a reasonable level of resources to live on. The spouse of an applicant seeking nursing home care is allowed between \$74,820 and \$128,640 in resources.</p> <p><b>Assets/resources that count against Medicaid eligibility include:</b> vacation homes; savings and checking accounts; stocks, bonds, and investments; retirement accounts.</p> <p><b>The Personal Needs Allowance</b> is \$409 for certain waiver participants subject to spousal impoverishment budgeting.</p> <p><b>Exempt Assets/Resources:</b> home (home equity limit up to \$893,000 for Medicaid coverage of long-term care, subject to certain exceptions); one car; other personal property including \$1,500 per person for burial fund or any amount in irrevocable pre-need funeral agreements; health insurance premiums, life insurance with face value under \$1,500).</p>	<p>New applications are handled through Medical Assistance Program (MAP) neighborhood borough - based sites</p> <p><b>Information Citywide:</b> HRA Infoline: 718-557-1399</p> <p>Or online visit: <a href="http://www1.nyc.gov/nyc-resources/service/3944/medicaid">www1.nyc.gov/nyc-resources/service/3944/medicaid</a> and <a href="https://www1.nyc.gov/site/hra/locations/medicaid-locations.page">https://www1.nyc.gov/site/hra/locations/medicaid-locations.page</a></p> <p>For people 65+ who need help enrolling in Medicaid, emergency or not, call <b>347-396-4705</b>.</p> <p>(For people under 65 applying for Emergency Medicaid, please call: <b>855-355-5777</b> and follow the prompts to apply for Medicaid.)</p>	INSIDE NYC	OUTSIDE NYC
<p><b>Medicaid Spend-Down Program</b></p> <p>Medicaid spend-down is a federal/state program that enables beneficiaries to deduct certain medical expenses so that an otherwise income-ineligible person can qualify for Medicaid.</p>	<p>Medicaid Spend-Down allows applicants with income and/or assets over the Medicaid limit to access Medicaid benefits by offsetting their excess with eligible medical expenses, such as bills from doctors’ visits, prescription drugs, over-the-counter medications, or insurance premiums.</p> <p>Once an eligible person or married couple has “spent down” their “surplus income,” they are eligible for community, hospital, or nursing home Medicaid coverage.</p>	<p>For people of any age, with the exception of recent immigrants, who have incurred medical expenses equal to or greater than their “surplus income” amount or who have pre-paid their surplus income by enrolling in the Medicaid Pay-In Program (Form MAP-931-A), that entitles a participant to contribute one of three ways:</p> <ul style="list-style-type: none"> <li>Paying excess income on a month-to-month basis (the participant receives Outpatient Community Care only).</li> <li>Paying excess income in three-month amounts (the participant receives Outpatient Community Care only).</li> <li>Paying excess income in six-month amounts (the participant receives Inpatient and Outpatient coverage).</li> </ul> <p><b>COVID-19 Update:</b> Medicaid spend-down recertification is now automatic; the recertification process has been suspended during the pandemic.</p>	<p>No maximum, provided that medical expenses reduce net income to Medicaid-eligibility levels (see information above) or that individuals pre-pay their surplus income amount.</p> <p><b>See:</b> Form MAP-931B (E-S) ‘Agreement to Participate in the Medicaid Pay-In Program.</p>	<p>Same as Medicaid.</p> <p><b>Countable assets/resources</b> that must be “spent down” so that an individual qualifies for Medicaid include: savings, checking accounts; investments (stocks, bonds, mutual funds); retirement accounts (401(k)s, IRAs); and a second/vacation home.</p>	<p>Same as Medicaid.</p> <p>For an explanation of benefits, see: <a href="https://www.medicarerights.org/fliers/Medicaid/Medicaid-Spend-Down-(NY).pdf?nrd=1">https://www.medicarerights.org/fliers/Medicaid/Medicaid-Spend-Down-(NY).pdf?nrd=1</a> and: <a href="http://mobilizationforjustice.org/wp-content/uploads/Medicaid-Spend-Down-Final-2016-Clean.pdf">http://mobilizationforjustice.org/wp-content/uploads/Medicaid-Spend-Down-Final-2016-Clean.pdf</a></p>	INSIDE NYC	OUTSIDE NYC

PROGRAM TITLE	BENEFITS	ELIGIBILITY	INCOME LIMITS	RESOURCE LIMIT	GOVERNMENT AGENCY	
					INSIDE NYC	OUTSIDE NYC
<p><b>Elderly Pharmaceutical Insurance Coverage (EPIC)</b></p> <p>New York State assists eligible seniors with prescription drug payments through EPIC.</p>	<p>In New York State, <b>Medicare Part D</b> provides primary drug coverage for <b>EPIC</b> recipients. EPIC beneficiaries are required to first be enrolled in a Medicare Part D drug plan or a Medicare Advantage (HMO) health plan with Part D that has no exceptions.</p> <p><u>As a State Pharmaceutical Assistance Program, EPIC provides:</u></p> <ul style="list-style-type: none"> <li>• A Medicare Special Enrollment Period (SEP) so that new members can enroll in a Part D drug plan at any time during the year.</li> <li>• Medicare one-time plan change per calendar year for existing members.</li> <li>• Medicare Part D drug plan premium assistance.</li> <li>• Co-payment assistance after a Medicare Part D deductible is met, if the member has one. EPIC also covers approved Part D-excluded drugs once a member is enrolled in a Part D drug plan.</li> </ul>	<p>NYC and NYS residents age 65+ enrolled in a Medicare Part D program, with an annual income below \$75K if single, or below \$100K, if married, who do not also receive full Medicaid benefits are eligible for EPIC.</p> <p>Only seniors who also have Medicare Part D may enroll in EPIC, which pays Part D premiums up to \$39.33/month in 2019. After Medicare Part D deductibles are met, EPIC provides secondary coverage for prescription drugs.</p> <p>Seniors can apply for EPIC at any time of the year.</p> <p>After any Medicare Part D deductible is met or approved Part D-excluded drugs, EPIC covers:</p> <ul style="list-style-type: none"> <li>• new prescriptions and refills</li> <li>• insulin, insulin syringes and needles</li> <li>• brand name and generic prescription drugs</li> <li>• quantities up to a member’s specified Part D plan limits</li> </ul>	<p><b>EPIC Fee Plan:</b> Individuals up to \$20K Married couples up to \$26K</p> <p>With the <b>EPIC Fee Plan</b>, members pay an annual fee (\$8 - \$300, based on prior year’s income), paid in quarterly installments or annually. EPIC pays the Medicare Part D plan premiums up to \$36.55 per month in 2020 for Fee Plan members. See: <a href="https://www.health.ny.gov/health_care/epic/fee_plan.htm">https://www.health.ny.gov/health_care/epic/fee_plan.htm</a></p> <p><b>EPIC Deductible Plan:</b> Individuals - \$ 20,001 - \$ 75K Married couples - \$ 26,001 - \$ 100K</p> <p>With the <b>EPIC Deductible Plan</b>, EPIC pays the Medicare Part D drug plan premiums up to \$36.55 in 2020 for members with incomes ranging from \$20,001 to \$23,000 if single or \$26,001 to \$29,000 if married.</p> <p>Deductible Plan members with income between \$23,001 to \$75,000 if single or \$29,001 to \$100,000 if married are required to pay their Medicare Part D plan premium each month.</p> <p>To provide Part D premium assistance, the EPIC deductible shown on the <a href="#">Deductible Plan schedule</a> is reduced by approximately \$439 per year, the annual cost of a basic benchmark Part D drug plan. See: <a href="https://www.health.ny.gov/health_care/epic/deductible_plan.htm">https://www.health.ny.gov/health_care/epic/deductible_plan.htm</a></p>	<p>No restrictions.</p> <p>EPIC seniors who are income-eligible for <b>LIS / “Extra Help”</b> are required to complete a Request for Additional Information (RAI): <a href="http://www.health.ny.gov/forms/doh-4392.pdf">www.health.ny.gov/forms/doh-4392.pdf</a> to enable EPIC to apply for this federal benefit on their behalf.</p> <p>The application will also be submitted to the New York State Medicaid program for eligibility in a Medicare Savings Program that provides additional benefits as well as <b>LIS / “Extra Help”</b> for approved members.</p>	<p>New York State Dept. of Health New York State Office for the Aging</p> <p>The <b>NYS EPIC Helpline</b> is available from 8:30 am to 5:00 pm, M – F: <b>800-332-3742</b> and TTY <b>800-290-9138</b>.</p> <p><b>Mailing Address:</b> EPIC P.O. Box 15018 Albany, NY 12212-5018</p> <p><b>Email:</b> <a href="mailto:nysdohepic@magellanhealth.com">nysdohepic@magellanhealth.com</a>.</p> <p><b>For further 2020 EPIC information</b>, see: <a href="https://www.health.ny.gov/health_care/epic/member_info/program_highlights_2020.htm">https://www.health.ny.gov/health_care/epic/member_info/program_highlights_2020.htm</a></p>	
<p><b>Social Security</b> Officially known as: Old Age, Survivors and Disability Insurance (OASDI)</p> <p>The federal Social Security Administration runs Social Security, a benefits program providing income to retirees and others to partially replace income lost due to old age, the death of a spouse or a qualifying ex-spouse, or wages lost due to disability.</p>	<p>The Social Security Administration (SSA), a federal agency, administers monthly cash benefits from two Social Security Trust Funds (Old-Age and Survivors insurance or OASI, and Disability Insurance or DI) to retired workers, and surviving spouses and dependents of Social Security beneficiaries, as well as disabled workers.</p> <p>Together, Social Security/OASI tax (12.4% since 1990) and Medicare taxes (2.9% as of 2020) are referred to as FICA, Federal Insurance Contributions Act tax or “withholding tax,” a credit against annual income tax payments. Monies collected under FICA fund Social Security and Medicare programs.</p> <p>Employees and employers each contribute half of the monthly Social Security or OASI tax (6.2%) and half of the monthly Medicare tax (1.45%) on a worker’s gross compensation through “payroll withholding.”</p> <p>Self-employed workers pay the entire 15.3% (12.4% SS/OASI rate and 2.9% Medicare tax) themselves under the Self-Employed Contributions Act (SECA).</p> <p>OASDI is the Old-Age and Survivors Insurance (OASI) Social Security Trust Fund.</p>	<p>Social Security retirement benefits are based on an individual’s lifetime average earnings accrued over their working career. For a person to be social security benefits-eligible requires 10 years (“40 quarters”) of earning “covered wages”—federally taxable earnings that contribute toward the calculation of Social Security retirement benefits—earned either as an employee or as a self-employed person. While full retirement age has historically been 65, the full retirement age currently is 66, and it will gradually rise one month per year to 67 for those born in 1960 or later.</p> <p>Retirement benefits vary according to each person’s lifetime “covered earnings” and when that person starts claiming benefits. While Social Security benefits can be claimed as early as age 62, recipients receive a reduced monthly benefit. Maximum benefits are earned if a person can delay their retirement claims until age 70, at an increased rate. After 70, the monthly benefit ceases to increase even if a person delays taking benefits.</p>	<p>If benefits are taken before full retirement age AND a person earns income over the ‘annual earnings limit,’ benefits will be reduced. The 1983 Amendments phased in a gradual increase in the age for collecting full Social Security retirement benefits. The retirement age is increasing from 65 to 67 over a 22-year period, with an 11-year hiatus during which the retirement age will remain at 66.</p> <p>Age 62 to full retirement age (66 for those born in 1943 to 1954): \$17,640; benefits will be reduced by \$1 for every \$2 earned over limit.</p> <p>Year of full retirement age (in months prior to full retirement age): \$46,920; benefits will be reduced \$1 for every \$3 earned over the limit.</p> <p>Full retirement age and older: no limit.</p>	<p>None.</p>	<p>Social Security Administration: <b>800-772-1213</b></p> <p>Or visit online: <a href="http://www.ssa.gov">www.ssa.gov</a></p> <p>Find a Social Security Office by zip code: <a href="https://secure.ssa.gov/ICON/main.jsp">https://secure.ssa.gov/ICON/main.jsp</a></p>	

**2020 BENEFITS CHECKLIST FOR OLDER ADULTS**  
NEW YORK CITY & STATE

Updated as of  
July 15, 2020

PROGRAM TITLE	BENEFITS	ELIGIBILITY	INCOME LIMITS	RESOURCE LIMIT	GOVERNMENT AGENCY	
					INSIDE NYC	OUTSIDE NYC
<p><b>Supplemental Security Income (SSI) and Social Security Disability Insurance (SSDI)</b></p> <p>The federal Social Security Administration oversees the Federal Disability Programs, SSI and SSDI.</p>	<p><b>Supplemental Security Income (SSI)</b> is strictly need-based, means-tested federal program for adults and children who meet the definition of disabled, with limited income and resources. SSI is for aged, blind, or disabled people with little or no income, providing cash to meet basic needs for food, clothing, and shelter, including those who are institutionalized or residing in a public shelter. Family members may also receive benefits if a former worker is no longer able to work due to a medical condition.</p> <p><b>Social Security Disability Insurance (SSDI)</b> is a federal disability income program for workers who are disabled before reaching retirement age and who are unable to work. An SSDI benefit is based on "work credits." SSDI is funded through payroll taxes. SSDI is also known as "worker's disability." People who are age 55 and older and who have become disabled have a higher chance of being awarded SSDI than those below age 55 as the SSA takes into account the difficulty older, disabled workers face in transitioning to a new career.</p>	<p><u>SSI pays benefits based on financial need.</u></p> <ul style="list-style-type: none"> <li>SSI benefits also are payable to people 65 and older OR blind OR disabled, who also meet the financial limits.</li> <li>SSI monthly benefits are based on a person's income and resources.</li> <li>SSI benefits may be paid from the month of application.</li> <li>SSI monthly benefits are deposited directly into the recipient's bank account or transferred onto a SSA Direct Express Card.</li> </ul> <p><u>SSDI pays benefits to workers who have paid Social Security taxes.</u></p> <ul style="list-style-type: none"> <li>SSDI monthly benefits are based the worker's lifetime average earnings covered by Social Security.</li> <li>SSDI benefits are paid starting six months from the onset date of the disability, but no more than 12 months prior to application.</li> <li>monthly SSDI benefits are deposited directly into the recipient's bank account or transferred onto a SSA Direct Express Card.</li> </ul>	<p>SSI assists people with low or no income and covered disabilities. Income that does not count as income includes: the first \$20 of most monthly income*; the first \$65 of monthly earnings.</p> <p><b>Maximum Monthly Benefit:</b></p> <ul style="list-style-type: none"> <li>Living alone (i.e. in one's own apartment) Individual .....\$771 (Fed) + \$87 (NYS) = \$858 + \$20* (countable income) Married couple ...\$1,157 (Fed) + \$104 (NYS) = \$1,261 + \$20*</li> <li>Living With Others (i.e. sharing another's apartment) Individual .....\$771 (Fed) + \$23 (NYS) = \$794 + \$20* Married couple ....\$1,157 (Fed) + \$46 (NYS) = \$1,203 + \$20*</li> <li>Living in the Household of Another Individual ..... \$514 (Fed) + \$23 (NYS) = \$537 + \$20* Married couple..\$771.34 (Fed) + \$46 (NYS) = \$817.34 + \$20*</li> </ul> <p>SSDI offers benefits to those who cannot work a full time job, or work considered a <u>substantial gainful activity</u> (\$1,220 per month, \$2,040 for those who are blind). Most SSDI recipients receive benefits in place of working.</p>	<p><b>SSI recipients:</b> Individual: less than \$2,000 Married couple: less than \$3,000</p> <p><b>Exemptions:</b> \$1,500 per person for burial fund or any amount in irrevocable pre-need funeral agreements; burial plots or spaces for oneself or immediate family; life insurance policies owned with a face value of \$1,500 or less per person; house the person lives in; one vehicle, if is used for transportation for oneself or a member of their household; household goods and personal effects; property used in a trade or business; if disabled or blind, money or property set aside under a Plan to Achieve Self-Support (PASS).</p> <p><b>SSDI recipients:</b> SSDI has no assets, cash, or resources limits, or limits to income earned by the recipient or their spouse. An applicant who earns what the SSA considers the equivalent of "substantial gainful activity," will be disqualified. Income from unearned sources, interest/ investments and from a spouse's work can be taxed.</p>	<p><b>NYS Office of Temporary &amp; Disability Assistance (OTDA)</b> General OTDA number: <b>800-423-1090</b>.</p> <p>See: <a href="http://otda.ny.gov/programs/ssp/2019-Maximum-Monthly-Benefit-Amounts.pdf">http://otda.ny.gov/programs/ssp/2019-Maximum-Monthly-Benefit-Amounts.pdf</a></p> <p>See: <a href="http://www.nyconnects.ny.gov/">www.nyconnects.ny.gov/</a></p> <p>To find out how to qualify for SSI, please use the benefits screening tool available at <a href="http://www.ssa.gov">www.ssa.gov</a>.</p> <p>Social Security Administration: <b>800-772-1213</b>, M-F, 7:00 am—7:00 pm. TTY <b>800-325-0778</b>.</p> <p>Information for applying online: <a href="https://www.ssa.gov/disability/disability.html">https://www.ssa.gov/disability/disability.html</a></p>	
<p><b>Supplemental Nutrition Assistance Program (SNAP)</b></p> <p>The U.S. Department of Agriculture administers the Supplemental Nutrition Assistance Program (SNAP, formerly known as the 'Food Stamps Program') through New York State's Office of Temporary and Disability Assistance (OTDA), county Departments of Social Services, and in New York City, the Human Resources Administration.</p>	<p>SNAP provides recipients with a monthly allotment of benefits through an EBT electronic debit card system to buy approved food items. The dollar value depends on household income, number of household members, including children. Elderly/disabled may receive additional SNAP food benefits commensurate with their health/condition. SNAP benefits can be used to buy food, including snacks and soda, and seeds and plants to grow food.</p> <p>SNAP benefits cannot be used to buy pet food, hot prepared food, foods prepared for in-store consumption, supplements, energy drinks labelled supplements, alcohol, cigarettes, soaps, paper products, cleaning supplies, household supplies, vitamins, and medicine.</p> <p><b>Maximum SNAP Benefit Allowance effective Oct 1, 2019:</b></p> <ul style="list-style-type: none"> <li>Household Size: 1, Maximum Allotment: \$ 194</li> <li>Household Size: 2, Maximum Allotment: \$ 355</li> <li>Household Size: 3, Maximum Allotment: \$ 509</li> </ul> <p>See: <a href="https://otda.ny.gov/programs/snap/">https://otda.ny.gov/programs/snap/</a></p>	<p><b>Emergency Allotment (EA) benefits ended May 2020.</b></p> <p><b>SNAP offices are now closed due to COVID-19. Applicants can apply for SNAP online at <a href="https://a069-access.nyc.gov/accesshra/">https://a069-access.nyc.gov/accesshra/</a>. An interview may not be required; if HRA needs additional information, they will contact you. You can apply using a smart phone and the ACCESS HRA Mobile app, which also accepts documents.</b></p> <p>To qualify as "elderly" for the purposes of SNAP, a person must be 60 years or older.</p> <p>Low income NYC households with an annual household income of less than \$32K qualify for SNAP.</p> <p>On determination of eligibility, benefits will be back-dated to the date of application submission. For Income Guidelines for Households with an Elderly or Disabled Member and Households with Dependent Care Expenses,' see: <a href="https://otda.ny.gov/programs/snap/#eligibility">https://otda.ny.gov/programs/snap/#eligibility</a></p> <p><b>A client's SNAP case will remain open even if the client does not 1) complete their in-person eligibility interview (if one was scheduled); 2) submit their 6-month report (which can be sent via the ACCESS HRA App's mobile document upload feature); or 3) meet the Able Bodied Adults Without Dependents (ABAWD) work requirements.</b></p> <p><a href="https://www1.nyc.gov/site/hra/important-information-about-covid-19-and-your-hra-benefits.page">https://www1.nyc.gov/site/hra/important-information-about-covid-19-and-your-hra-benefits.page</a></p>	<p><b>Monthly Gross Income Limits for Households with an Elderly or Disabled Member or with Dependent Care Expenses: *</b></p> <p>Individual: \$ 2,082 monthly/\$ 24,984 annual Household of two: \$ 2,818 monthly/\$ 33,816 annual Household of three: \$ 3,555 monthly/\$ 42,660 annual</p> <p>* SNAP standards effective as of Oct 1, 2019: <a href="https://otda.ny.gov/programs/snap/">https://otda.ny.gov/programs/snap/</a></p> <p>A household gross income below these amounts does not ensure eligibility. SNAP budgets can only be calculated with the completion of a SNAP application.</p>	<p>SNAP income and resource limits are updated annually. Most SNAP eligibility rules apply to all households, but there are some special rules for households with elderly or disabled members.</p> <p>There is no resource test for households with elderly/ disabled members whose income falls at or below the amount listed to the left, unless a household member has been sanctioned/disqualified from SNAP participation.</p> <p>Most households applying for SNAP no longer have to pass a savings/resource test to get benefits; stocks/ savings/retirement are not considered when determining eligibility.</p>	<p>For NYC SNAP information, call the <b>NYC Human Resources Administration</b> (HRA) Infoline: <b>718-557-1399</b>, M—F, 8 am—5 pm, to have an application mailed to you, to check the status of your SNAP application, and to recertify.</p> <p>Also see: <a href="https://www1.nyc.gov/site/hra/help/snap-benefits-food-program.page">https://www1.nyc.gov/site/hra/help/snap-benefits-food-program.page</a></p> <p>Apply online using ACCESS HRA: <a href="https://a069-access.nyc.gov/accesshra/#/">https://a069-access.nyc.gov/accesshra/#/</a></p> <p>SNAP applications can be picked up in person at a SNAP center, locations: <a href="https://www1.nyc.gov/site/hra/locations/snap-locations.page">https://www1.nyc.gov/site/hra/locations/snap-locations.page</a></p> <p>Link to printable applications in 7 languages, that can be dropped off at a SNAP center: <a href="https://access.nyc.gov/applications-forms/">https://access.nyc.gov/applications-forms/</a></p>	<p>To find your <b>Local Department of Social Services (LDSS)</b> office in New York State: <a href="https://ocfs.ny.gov/main/localdss.asp">https://ocfs.ny.gov/main/localdss.asp</a></p> <p><b>NYS Office of Temporary and Disability Assistance (OTDA):</b> 800-342-3009</p> <p>For <b>NYS SNAP</b> program and application information: <a href="https://www.ny.gov/services/apply-snap">https://www.ny.gov/services/apply-snap</a></p> <p>OTDA SNAP Application/Recertification Form: <a href="https://ocfs.ny.gov/main/localdss.asp">https://ocfs.ny.gov/main/localdss.asp</a></p>

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<p><b>New COVID-19 Food and Meals Programs for Older Adults, 1 – 3:</b></p> <p><b>1) GetFoodNYC—</b> Emergency Home Food Delivery Program</p> <p>(In May 2020, GetFoodNYC replaced DFTA’s congregate ‘Direct Meals’ program)</p>	<p><b>GetFoodNYC</b> Emergency Home Food Delivery program online: <a href="https://cv19engagementportal.cityofnewyork.us/#/display/5e7555117ad6750216160409">https://cv19engagementportal.cityofnewyork.us/#/display/5e7555117ad6750216160409</a></p> <p>Local NYC senior centers funded by DFTA are now closed due to the COVID-19 pandemic; on-site congregate meals and other senior center programs are currently operating remotely. <b>GetFoodNYC</b> is a temporary, ongoing response to the COVID-19 emergency intended for older individuals who, while they might be physically capable of shopping for themselves should not be needlessly exposing themselves to coronavirus by venturing outside. GetFoodNYC orders are limited to a maximum of two eligible people per household. Orders can be placed for three days of food at a time (e.g. one single delivery consisting. Deliveries per person consist of nine meals).</p> <p>Food orders are delivered within two to three days from the day on which the food order was placed. Some NYC senior center staff are certified ‘trusted enrollers’ and can enroll eligible older adults for 4 weeks of food delivery.</p>	<p>Eligibility is restricted to people who do not receive food support through other programs such as SNAP or local food pantries.</p> <p>Clients must meet all of the following eligibility criteria:</p> <ul style="list-style-type: none"> <li>- No household members are able to leave the home to get food due to increased medical risk or because they are homebound</li> <li>- No family members or neighbors are available to shop for the household</li> <li>- No one in the household receives meals assistance from any other providers</li> <li>- The household members are unable to afford meals deliveries or grocery deliveries.</li> </ul>	N/A	N/A	<p>Call 311 and request: ‘GetFoodNYC Emergency Home Food Delivery Assistance’</p> <p><a href="https://cv19engagementportal.cityofnewyork.us/#/display/5e7555117ad6750216160409">https://cv19engagementportal.cityofnewyork.us/#/display/5e7555117ad6750216160409</a></p>	N/A																																
<p><b>2) ‘Home Delivered Meals’ through DFTA’s Aging Connect hotline</b></p>	<p>DFTA’s <b>Aging Connect</b> is a hotline for older adults and caregivers that assesses and matches seniors for a variety of programs including ongoing meals deliveries through DFTA’s ‘Home Delivered Meals’ program.</p> <p>DFTA’s current congregate meals clients are now receiving direct deliveries of meals, consisting of a five-meal package delivered to each older adult enrolled in the program through vendors.</p> <p><a href="https://www1.nyc.gov/site/dfta/services/find-help.page">https://www1.nyc.gov/site/dfta/services/find-help.page</a></p>	<p>Case managers/social workers perform phone assessments and follow-up with home visits to coordinate services, including but not limited to ‘Home Delivered Meals.’</p>	N/A	N/A	<p>‘Aging specialists’ can be reached at DFTA’s Aging Connect Hotline, 212-244-6469 (212-AGING-NYC), M–F, 8:30AM to 5:30PM. For questions outside of these hours, please call 311.</p> <p>Language Access Coordinator, Sandy March, can be reached at 212-602-4100.</p>	N/A																																
<p><b>3) Department of Education (DOE) Food Hubs</b> aka DOE Food Pick-up aka Grab &amp; Go Meals</p>	<p><b>Food Hubs</b> exist more than 400 Department of Education Meal Hubs sites across the city: Meals can be picked up at all DOE Meal Hub locations between 7:30 am to 1:30 pm, Monday through Friday. Hubs operate for children and families from 7:30 am to 11:30 am, and for adults from 11:30 am to 1:30 pm</p> <ul style="list-style-type: none"> <li>- Vegetarian and halal options are available at all sites</li> <li>- No dining space is available; meals must be eaten off site</li> </ul> <p>To find a free meal location near you, please go to the link below where you will be asked to put in the client’s borough, street address, and the mile radius desired to a local Food Hub:</p> <p><a href="https://www.opt-osfns.org/schoolfoodny/meals/default.aspx">https://www.opt-osfns.org/schoolfoodny/meals/default.aspx</a></p>	<ul style="list-style-type: none"> <li>- No one will be turned away at any time</li> <li>- All adults and children can pick up multiple meals at one time</li> <li>- Parents and guardians may pick up meals for their children</li> <li>- No registration or ID required</li> </ul>	N/A	<p>Visit <a href="https://www.opt-osfns.org/schoolfoodny/meals/default.aspx">NYC.gov/getFood</a> to find the nearest food pantry, soup kitchen, or DOE Grab &amp; Go site located in your neighborhood.</p> <p>See: <a href="https://www.opt-osfns.org/schoolfoodny/meals/default.aspx">https://www.opt-osfns.org/schoolfoodny/meals/default.aspx</a></p> <p>For Halal and kosher meals: <a href="https://www.schools.nyc.gov/school-life/food/free-meals">https://www.schools.nyc.gov/school-life/food/free-meals</a></p> <p>To find a free Kosher Meals distribution site: <a href="https://www.opt-osfns.org/schoolfoodny/meals/kosher_service.aspx">https://www.opt-osfns.org/schoolfoodny/meals/kosher_service.aspx</a></p>	N/A																																	
<p><b>4) Emergency Food Assistance Program (EFAP)</b></p>	<p>Food pantries and community kitchens exist in all five boroughs.</p> <p><a href="https://dsny.maps.arcgis.com/apps/webappviewer/index.html?id=35901167a9d84fb0a2e0672d344f176f">https://dsny.maps.arcgis.com/apps/webappviewer/index.html?id=35901167a9d84fb0a2e0672d344f176f</a></p>	<p>Everyone is eligible for emergency food assistance, regardless of immigration status or how much money they have.</p> <p>If a person needs help buying food frequently, use <a href="https://www.accessnyc.org/">ACCESS NYC</a> to see if they are eligible for SNAP (food stamps) and other benefits.</p>	N/A	N/A	<p>HRA</p> <p>For urgent food and hunger needs, call the Emergency Food Hotline at 866-888-8777 or 311. You’ll be provided with hours of operation and directions to the nearest food pantries and community kitchens.</p>	N/A																																
<p><b>5) The Commodity Supplemental Food Program (CSFP)</b></p>	<p>The Commodity Supplemental Food Program provides free food, nutrition information, and health care referrals to eligible seniors ages 60 and older.</p> <p>Participants can pick up free food from distribution sites noted at right.</p>	<p>Seniors, 60+</p> <p>To apply for CSFP, please call a CSFP local agency provider for application information. (Local CSFP agencies listed at right.)</p> <p>Once each month the client or their proxy will pick up food at a convenient food distribution site.</p>	 <p>2020 Guidelines</p> <table border="1"> <thead> <tr> <th rowspan="2">HOUSEHOLD SIZE</th> <th colspan="2">Gross Income</th> </tr> <tr> <th>FEDERAL POVERTY GUIDELINES – 100%</th> <th>ELDERLY – 130%</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>\$12,760</td> <td>\$16,588</td> </tr> <tr> <td>2</td> <td>17,240</td> <td>22,412</td> </tr> <tr> <td>3</td> <td>21,720</td> <td>28,236</td> </tr> <tr> <td>4</td> <td>26,200</td> <td>34,060</td> </tr> <tr> <td>5</td> <td>30,680</td> <td>39,884</td> </tr> <tr> <td>6</td> <td>35,160</td> <td>45,708</td> </tr> <tr> <td>7</td> <td>39,640</td> <td>51,532</td> </tr> <tr> <td>8</td> <td>44,120</td> <td>57,356</td> </tr> <tr> <td>For Each Additional Family Member Add</td> <td>+4,480</td> <td>+5,824</td> </tr> </tbody> </table>	HOUSEHOLD SIZE	Gross Income		FEDERAL POVERTY GUIDELINES – 100%	ELDERLY – 130%	1	\$12,760	\$16,588	2	17,240	22,412	3	21,720	28,236	4	26,200	34,060	5	30,680	39,884	6	35,160	45,708	7	39,640	51,532	8	44,120	57,356	For Each Additional Family Member Add	+4,480	+5,824	<p><b>Bronx County</b> New York Common Pantry 423-438 E. 138<sup>th</sup> Street Bronx, NY 10454 (917) 982-2564</p> <p><b>Kings County</b> Kings County Hospital Center 840 Alabama Avenue Brooklyn, NY 11207 (718) 498-9208</p> <p><b>New York County</b> Food Bank for New York City (212) 566-7855</p> <p><b>Queens County</b> Kings County Hospital Center 91-29 143rd Street Jamaica, NY 11435 (718) 523-2220</p>	<p>CSFP is available in New York City; call 311 for assistance.</p> <p><a href="mailto:csfp@health.ny.gov">csfp@health.ny.gov</a></p>	<p>New York State Department of Health</p> <p>CSFP is available on Long Island.</p> <p><a href="mailto:csfp@health.ny.gov">csfp@health.ny.gov</a></p>
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<p><b>Heating and Cooling Assistance (HEAP)</b></p> <p>HEAP is a state program that assists low income homeowners and renters with home-heating costs.</p> <p>New York State’s Office of Temporary and Disability Assistance (OTDA) administers HEAP (formerly known as ‘Home Energy Assistance Program’) for New York State residents.</p> <p>In New York City, the Human Resources Administration’s HEAP Field Offices conduct outreach, intake, and certification of applications.</p>	<p>The <b>New York State HEAP</b> program has historically helped low-income residents of NYC and NYS pay for home heat. The HEAP program now includes a <b>Cooling Assistance</b> program.</p> <p>The HEAP heating program has four components: <b>Regular, Emergency, Repair &amp; Replacement, and Clean &amp; Tune</b>. Cash payments/credits are paid directly to energy supplier depending on household composition, energy bills. HEAP benefits are not available year-round. The application period normally begins in early to mid-November and continues into the winter, until funding for the program runs out.</p> <p>HEAP’s <b>Regular</b> component reopened on November 12, 2019, and the <b>Emergency</b> component will reopen on January 2, 2020. Both the Regular and Emergency components are scheduled to close March 15, 2019, depending on how long funding lasts. Apply for <b>Emergency HEAP</b> benefits through local district offices: <a href="http://otda.ny.gov/programs/heap/contacts/">http://otda.ny.gov/programs/heap/contacts/</a></p> <p><b>Repair &amp; Replacement and Clean &amp; Tune</b> opened on November 4, 2019. With <b>Repair &amp; Replacement</b>, eligible homeowners can receive help repairing or replacing furnaces, boilers, and other direct heating equipment. <b>Repair &amp; Replacement</b> benefits are based on the actual cost incurred to repair or replace your furnace, boiler, and/or other essential heating equipment, \$3,000 for a repair and \$6,500 for a replacement. With <b>Clean &amp; Tune</b>, households can receive energy efficiency services, including the cleaning of primary heating equipment, as well as chimney cleaning, minor repairs, installation of carbon monoxide detectors or programmable thermostats to a maximum of \$400.</p> <p><b>HEAP’s Cooling Assistance benefit</b> opens on May 1, 2020. Cooling benefit: one a/c unit or fan under \$800 with installation, per household. Apply for the HEAP Cooling Assistance benefit at <a href="#">HEAP Local District Contact</a>.</p> <p>For an overview of the <b>HEAP</b> program, see: <a href="http://www.ny.gov/services/apply-heating-and-cooling-assistance-heap">www.ny.gov/services/apply-heating-and-cooling-assistance-heap</a></p>	<p>The HEAP application period normally begins in November and runs through the winter until funding has been fully committed.</p> <p>See: <a href="http://ny.gov/services/apply-heating-and-cooling-assistance-heap">ny.gov/services/apply-heating-and-cooling-assistance-heap</a></p> <p><b>Repair &amp; Replacement</b> benefits are based on the actual costs of repairing or replacing furnaces, boilers, and other essential heating equipment up to \$3K/repair, and \$6.5K/replacement.</p> <p>Eligible <b>Cooling Assistance</b> applicants may receive one Cooling Assistance benefit per applicant household for the purchase and installation of an air conditioner or a fan under \$800 w/installation per household. <b>Cooling Assistance Component (CAC)</b> provides an air conditioner or a fan to HEAP-eligible households that include an individual with a documented medical condition exacerbated by extreme heat.</p> <p>Please see: <a href="https://www.ny.gov/services/apply-heating-and-cooling-assistance-heap">https://www.ny.gov/services/apply-heating-and-cooling-assistance-heap</a> for information about what documents are required for a HEAP application.</p> <p><b>Form LDSS-3421 Home Energy Assistance Program</b> Application form: <a href="http://otda.ny.gov/programs/applications/3421.pdf">http://otda.ny.gov/programs/applications/3421.pdf</a></p>	<p><b>2019-2020 HEAP Monthly Gross Income Limits:</b></p> <p>Individual: \$2,494 Household of two: \$3,262 Household of three: \$4,030</p> <p>See: <a href="https://otda.ny.gov/programs/heap/">https://otda.ny.gov/programs/heap/</a></p>	<p>No resource limit for Regular HEAP benefits. For Emergency benefit: \$3,000 resource limit if any household member is 60+.</p> <p>The resource limit for Emergency HEAP benefits are: less than \$2,000 if no member of your household is age 60 or older; or less than \$3,000 if any member of your household is age 60 or older.</p> <p>NOTE: Heating equipment repair/replacement is available for low income home owners to repair/replace direct heating components.</p>	<p>For HEAP in NYC, call the Human Resources Administration (HRA) Infoline: <b>718-557-1399</b>, Press 9.</p> <p>Or visit: <a href="http://www1.nyc.gov/site/hra/help/energy-assistance.page">www1.nyc.gov/site/hra/help/energy-assistance.page</a>.</p> <p>Heat Line: <b>212-331-3150</b> for those having trouble paying their heat bills or who are home-bound and need assistance.</p> <p>Once the HEAP season opens, usually in November, New York City residents can apply for Regular HEAP benefits in person at their <a href="#">HEAP Local District Contact</a> or at their local Department of Social Services.</p> <p>New York City residents can mail their completed HEAP applications to: HRA/HEAP, PO Box 1401, Church Street Station, New York, NY 10008.</p>	<p>In NYS, questions about the HEAP program should be directed to a resident’s <a href="#">HEAP Local District Contact</a>.</p> <p>Apply in person at the <a href="#">HEAP Local District Contact</a>.</p> <p>Apply for a Regular HEAP Benefit online at: <a href="http://myBenefits.ny.gov">myBenefits.ny.gov</a></p> <p>The online application is available only for households outside New York City. Do not use this application if you are a resident of NYC.</p> <p>To contact the NYS Office of Temporary and Disability Assistance (OTDA): Email: <a href="mailto:nysheap@otda.ny.gov">nysheap@otda.ny.gov</a> Phone: <b>800-342-3009</b></p> <p>Mail: NYS residents can print and mail completed application form LDSS-3421 to the address of their <a href="#">HEAP Local District Contact</a>.</p> <p>Form LDSS-3421: <a href="http://otda.ny.gov/programs/applications/3421.pdf">http://otda.ny.gov/programs/applications/3421.pdf</a></p>																																								
<p><b>NEW OPTIONS for Applying Access NYC Cooling Assistance Benefit</b></p> <p>The 2019– 2020 Cooling Assistance Benefit opens on May 1, 2020. The deadline to submit an application for the Cooling Assistance Benefit is August 30, 2020.</p> <p>Entire application: <a href="https://access.nyc.gov/programs/cooling-assistance-benefit/?print=1">https://access.nyc.gov/programs/cooling-assistance-benefit/?print=1</a></p>	<p>The <b>Cooling Assistance</b> benefit offers financial help to eligible households for buying and installing an air conditioner or fan up to a cost of \$800. The benefit cannot be applied to an electric bill or issued as a cash benefit.</p> <p>Cooling Assistance Component (CAC) provides an air conditioner or a fan to HEAP-eligible households that include an individual with a documented medical condition exacerbated by extreme heat. Please see: <a href="https://www.ny.gov/services/apply-heatingand-cooling-assistance-heap">https://www.ny.gov/services/apply-heatingand-cooling-assistance-heap</a> for information about what documents are required for a HEAP application.</p> <p>1) If you received a regular HEAP benefit for \$21 or more during the 2019-2020 season fill out the <b>Short application</b>: <a href="https://access-nyc-s3-uploads.s3.amazonaws.com/uploads/2019/04/LDSS-4992-Cooling-Assistance-Benefit-Rev-5-18.pdf">https://access-nyc-s3-uploads.s3.amazonaws.com/uploads/2019/04/LDSS-4992-Cooling-Assistance-Benefit-Rev-5-18.pdf</a></p> <p>2) If you did not apply for the HEAP benefits during 2019-2020 or if you have never applied before fill out the <b>Long Application</b>: <a href="https://access-nyc-s3-uploads.s3.amazonaws.com/uploads/2017/11/HEAP_ApplInst_EN.pdf">https://access-nyc-s3-uploads.s3.amazonaws.com/uploads/2017/11/HEAP_ApplInst_EN.pdf</a></p> <p>Follow the regular HEAP procedure in the ‘APPLICATION INSTRUCTIONS’ appendix to prove the information you stated on your application.</p> <p>Both applications require a letter from a medical professional, AND any three names you choose from the <a href="#">participating Heating Ventilation and Air Conditioning (HVAC) vendors in the city</a>.</p> <p>See list here: <a href="https://access-nyc-s3-uploads.s3.amazonaws.com/uploads/2020/05/Cooling-Assistance-Participating-Vendors-List-2020.pdf">https://access-nyc-s3-uploads.s3.amazonaws.com/uploads/2020/05/Cooling-Assistance-Participating-Vendors-List-2020.pdf</a></p>	<p>Applicants are only eligible for a <b>Cooling Assistance</b> benefit once every five years.</p> <p><b>Funds are limited.</b> Air conditioners are offered on a first-come, first-served basis to eligible applicants. If eligible, a household can get only one air conditioner or one fan, and the cost can’t go above \$800 including installation fees.</p> <p>You may be eligible for a <b>Cooling Assistance</b> benefit if:</p> <ul style="list-style-type: none"> <li>- You have a medical condition that gets worse with heat, which you can verify with a letter from a medical professional</li> <li>- You and the people you live with are US citizens or have satisfactory immigration status</li> <li>- You don’t have a working air conditioner that is newer than five years</li> <li>- You do not live in subsidized housing, such as NYCHA and Section 8, where heating costs are included in the rent bill</li> <li>- You meet one of the following income requirements:</li> <li>- You receive SNAP benefits, Temporary Assistance, or Code A Supplemental Security Income.</li> </ul> <p>Both applications require a letter from a medical professional, AND any three names you choose from the <a href="#">participating Heating Ventilation and Air Conditioning (HVAC) vendors in the city</a>.</p>	<table border="1"> <thead> <tr> <th>Family Size</th> <th>Income in a year</th> <th>Income in a month</th> <th>Income in a week</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>\$29,928</td> <td>\$2,494</td> <td>\$576</td> </tr> <tr> <td>2</td> <td>\$39,144</td> <td>\$3,262</td> <td>\$753</td> </tr> <tr> <td>3</td> <td>\$48,360</td> <td>\$4,030</td> <td>\$930</td> </tr> <tr> <td>4</td> <td>\$57,564</td> <td>\$4,797</td> <td>\$1,107</td> </tr> <tr> <td>5</td> <td>\$66,780</td> <td>\$5,565</td> <td>\$1,284</td> </tr> <tr> <td>6</td> <td>\$75,984</td> <td>\$6,332</td> <td>\$1,461</td> </tr> <tr> <td>7</td> <td>\$77,712</td> <td>\$6,476</td> <td>\$1,494</td> </tr> <tr> <td>8</td> <td>\$79,440</td> <td>\$6,620</td> <td>\$1,528</td> </tr> <tr> <td>For each additional person, add:</td> <td>\$6,636</td> <td>\$553</td> <td>\$128</td> </tr> </tbody> </table> <p>Income eligibility criteria are available at <a href="http://otda.ny.gov/programs/heap">http://otda.ny.gov/programs/heap</a></p>	Family Size	Income in a year	Income in a month	Income in a week	1	\$29,928	\$2,494	\$576	2	\$39,144	\$3,262	\$753	3	\$48,360	\$4,030	\$930	4	\$57,564	\$4,797	\$1,107	5	\$66,780	\$5,565	\$1,284	6	\$75,984	\$6,332	\$1,461	7	\$77,712	\$6,476	\$1,494	8	\$79,440	\$6,620	\$1,528	For each additional person, add:	\$6,636	\$553	\$128	<p>N/A</p>	<p>Call the HEAP Conference Line at <b>212-331-3126</b> if you have questions about Cooling benefit or need help from an operator.</p> <p><b>Call 311</b> Ask for help with the Cooling Assistance benefit.</p> <p><b>To apply by mail, send your application to:</b> New York City Home Energy Assistance Program P.O. Box 1401, Church Street Station New York, NY 10008</p> <p>To apply in person, drop off application at:</p> <ul style="list-style-type: none"> <li>- Manhattan: <a href="#">Waverly Job Center</a>,</li> <li>- The Bronx: <a href="#">Rider Job Center</a>, <a href="#">Crotona Job Center</a></li> <li>- Queens: <a href="#">Queens Job Center</a>, <a href="#">Coney Island Job Center</a>,</li> <li>- Brooklyn: <a href="#">Clinton Hill Job Center</a></li> <li>- Staten Island: <a href="#">Richmond Job Center</a></li> </ul>	<p>OTDA: for more information on the Cooling Assistance benefit, see: <a href="https://otda.ny.gov/programs/heap/#cooling-assistance">https://otda.ny.gov/programs/heap/#cooling-assistance</a></p> <p>Residents outside NYC should contact their local county or district HEAP programs: <a href="https://otda.ny.gov/programs/heap/contacts/">https://otda.ny.gov/programs/heap/contacts/</a></p>
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PROGRAM TITLE	BENEFITS	ELIGIBILITY	INCOME LIMITS	RESOURCE LIMIT	GOVERNMENT AGENCY	
					INSIDE NYC	OUTSIDE NYC
<p><b>New:</b> <b>GetCool Air Conditioner Program</b></p>	<p><b>New York City's physical Cooling Centers are closed during summer 2020</b> due to the COVID-19 pandemic.</p> <p><b>GetCool is replacing NYC's Cooling Centers during summer 2020.</b></p> <p>NYC is providing 77,000 free air conditioners to low-income seniors who pre-qualify based on their enrollment in City benefits programs.</p>	<p>Eligible New Yorkers will be identified by NYCHA, DFTA, HRA and HPD, and city case managers will reach out directly to income-eligible seniors.</p> <p>City case managers will be contacting eligible clients directly.</p> <p>Clients may be eligible if they are:</p> <ul style="list-style-type: none"> <li>- Are 60 years or older, and</li> <li>- Do not already have an air conditioner, and</li> <li>- Already participate in one or more City benefit programs</li> </ul> <p><u>Unlike HEAP, NYCHA and Section 8 residents are eligible if they meet income and other guidelines.</u></p>	N/A	N/A	<p>Help is available at 311 for NYCHA, DFTA, HRA, and HPD clients with questions or complaints about the <b>GetCool Program</b> related to the installation of an air conditioner.</p> <p><b>NYCHA Seniors:</b> If you missed a call from the GetCool Air Conditioner Program you can contact the NYCHA Customer Contact Center for further assistance.</p> <ul style="list-style-type: none"> <li>- <b>Agency:</b> New York City Housing Authority</li> <li>- <b>Division:</b> Maintenance Hotline</li> <li>- <b>Phone Number:</b> (718) 707-7771</li> <li>- <b>Business Hours:</b> 24 hours, 7 days a week</li> <li>- Staff is available at all times to handle emergencies and schedule routine maintenance repairs for Mon - Fri: 6:00 AM - midnight.</li> </ul> <p>Automated assistance is available in Mandarin, Russian, and Spanish.</p>	N/A
<p><b>New:</b> <b>Con Ed 2020 Emergency Summer Cooling Credits</b></p> <p>Starting in June 2020, customers enrolled in Con Edison's Low Income Discount program will receive <b>Emergency Summer Cooling Credits</b> for four months, through September 2020.</p>	<p>Con Ed's enrolled Low Income Discount program customers will receive a first monthly credit of approximately \$34. The customer's actual monthly credit will vary based on their location and the number of customers enrolled in the program.</p> <p>Credit amounts will be posted to the customer's account on the 15th of each month.</p> <p>Customers who are removed from the Low Income Discount program will no longer be eligible to receive the Emergency Summer Cooling Credit.</p> <p>Customers are eligible for the credit through September as long they are enrolled in the Low Income Discount program as of the 10th of each month. Please email Con Ed at: <a href="mailto:lowincomerate@coned.com">lowincomerate@coned.com</a> or call 800-75-CONED; or fax: (212) 844-0110, or mail a copy of your documentation to: Con Edison PA Central, 4 Irving Place, 9 Floor Box 13, New York, NY 10003</p>	<p><b>Con Ed customers enrolled in the Low Income Discount Program.</b></p> <p><b>How to Receive a Low Income Discount</b> You will be enrolled automatically if an agency notifies us that you receive benefits from any eligible program.</p> <p>If you're not yet enrolled, please submit documentation to verify that you're receiving benefits from at least one of these programs.</p>				
<p><b>Senior Citizen Rent Increase Exemption (SCRIE)</b></p> <p>SCRIE is half of New York City's 'Rent Freeze Program,' and is administered by the NYC Department of Finance.</p> <p>(DRIE is the 'rent freeze program' for eligible disabled people.)</p>	<p>SCRIE enables eligible adults 62+ living in rent regulated apartments in NYC's five boroughs as well as in Westchester and Nassau Counties to freeze their rent. SCRIE prevents future rent guideline increases, Maximum Base Rent Increases, Major Capital Improvement, and increases based on an owner's economic hardship.</p> <p>NYC SCRIE and DRIE program overview: <a href="https://www1.nyc.gov/assets/finance/downloads/pdf/brochures/scriedriebrochure.pdf">https://www1.nyc.gov/assets/finance/downloads/pdf/brochures/scriedriebrochure.pdf</a></p> <p>Tenants living in private homes, Public Housing Authority Residences, or who receive Section 8 subsidies are not eligible for SCRIE benefits.</p> <p>(To freeze rents for people who are disabled, see: DRIE, Disability Rent Increase Exemption. Households cannot receive both SCRIE and DRIE at the same time.)</p> <p>Tenants who need additional time to submit an application due to a disability or physical or mental impairment may be eligible for a reasonable extension of time:</p> <p><a href="https://www1.nyc.gov/assets/rentfreeze/downloads/pdf/misc-forms/drie-scrie-extension-request.pdf">https://www1.nyc.gov/assets/rentfreeze/downloads/pdf/misc-forms/drie-scrie-extension-request.pdf</a></p> <p>Landlords are compensated with reduced real estate taxes. New for leases beginning on/after June 14, 2019: SCRIE participants and new applicants with preferential rents who meet all program criteria can freeze their rents at the preferential rent level.</p>	<p>Tenants 62+ who live in rent controlled or rent stabilized housing; hotel rooms; or Mitchell-Lama housing; AND who spend more than one-third of their monthly household income on rent; or older adults receiving public assistance whose rent exceeds the maximum shelter allowance.</p> <p>Effective March 16, 2020, the HPD SCRIE Unit is closed to the public. Seniors can <b>email</b> applications to HPD at <a href="mailto:scrie@hpd.nyc.gov">scrie@hpd.nyc.gov</a>, or <b>mail</b> applications to:</p> <p><b>SCRIE Unit</b> 100 Gold Street, Rm 7M-3 New York, NY 10038</p> <p>HPD will continue to process reinstatements and new applications. If the process is delayed, HPD will issue retroactive SCRIE payments on behalf of seniors who are determined to be eligible for SCRIE.</p> <p>COVID-19 will not disrupt an eligible senior's SCRIE benefit as long as the benefit has not ended. If a senior tenant's benefit has ended and the tenant has not yet submitted a renewal application, the landlord must continue to accept the monthly frozen rent amount for 6 months after the benefit end-date. See: <a href="https://www1.nyc.gov/site/rentfreeze/help/covid-19-frequently-asked-questions.page">https://www1.nyc.gov/site/rentfreeze/help/covid-19-frequently-asked-questions.page</a></p>	<p>In NYC: For SCRIE, the total annual household income must be \$50,000 or less, and applicants must pay more than one-third of the household's total monthly income for rent.</p> <p>In Nassau and Westchester Counties, the Rent Increase Exemption Program provides an release from rent increases to tenants who:</p> <ul style="list-style-type: none"> <li>• are 62+ years or older or disabled</li> <li>• live in a rent-regulated apartment</li> <li>• have a qualifying household income *</li> <li>• have rent increases that represent more than one third of the total household income.</li> <li>• 2019 Maximum Income Definition: <a href="https://hcr.ny.gov/system/files/documents/2019/11/rtp-13i.pdf">https://hcr.ny.gov/system/files/documents/2019/11/rtp-13i.pdf</a></li> </ul>	None.	<p>In New York City, the <b>Department of Finance</b> (DOF) administers SCRIE. Call or google 311 for SCRIE information. Google: portal.311.nyc.gov. At the 311 website, type into the search box: 'rent freeze for seniors' or 'SCRIE.'</p> <p><b>NYC SCRIE/DRIE Walk-In Center:</b> 66 John Street, 3rd Floor New York, NY 10038 M—F, 8:30 am—4:30 pm.</p> <p>Applicants living in HDFC / Housing Development or in Mitchell-Lama apartments must contact Housing Preservation and Development (HPD) at <b>212-863-8494</b> to apply for SCRIE.</p> <p>See: <a href="https://www1.nyc.gov/site/rentfreeze/tools/scrie-applications.page">https://www1.nyc.gov/site/rentfreeze/tools/scrie-applications.page</a></p>	<p>Outside NYC, in the counties covered by the Emergency Tenant Protection Act, SCRIE is administered by the New York State Division of Housing and Community Renewal (DHCR).</p> <p>SCRIE Application Form RTP-13A for Nassau and Westchester residents, see: <a href="https://hcr.ny.gov/system/files/documents/2019/04/rtp-13a-si-final-10-4-16.pdf">https://hcr.ny.gov/system/files/documents/2019/04/rtp-13a-si-final-10-4-16.pdf</a></p> <p>For Nassau and Westchester County residents, call <b>914-948-4434</b> to obtain an application and inquire about municipal income eligibility levels.</p> <p>Nassau and Westchester rent regulated apartment tenants can file SCRIE applications at the DHCR office below:</p> <p>DHCR District Rent Office 75 South Broadway White Plains, New York 10601</p>

PROGRAM TITLE	BENEFITS	ELIGIBILITY	INCOME LIMITS	RESOURCE LIMIT	GOVERNMENT AGENCY	
					INSIDE NYC	OUTSIDE NYC
<p><b>New York State School Tax Relief Program (Formerly 'STAR,' now 'STAR Credit')</b></p> <p>The New York State Department of Taxation and Finance administers the Real Property Tax Law §425 for homeowners of a primary residence in New York State.</p>	<p>In NYC, property tax includes school tax. NYC STAR benefits are seen in reductions to quarterly tax bills for home/condo-owners, and reductions in monthly maintenance costs to coop owners.</p> <p>In NYS, property and school taxes are separate.</p> <p><b>STAR recipients can receive a property tax relief in one of two ways:</b></p> <ul style="list-style-type: none"> <li>The <b>STAR credit</b> program: beneficiaries receive a credit in the mail by check from the Tax Department to apply to their school tax bill.</li> <li>The <b>STAR exemption</b> program (closed to new applicants as of July 2019): beneficiaries receive a direct reduction on their school tax bill in the form of a property tax exemption. (The <b>STAR exemption</b> remains in effect ONLY for those who were enrolled by 2016.) STAR exemption beneficiaries who would like to receive the STAR credit can register to switch: <a href="https://www.tax.ny.gov/pit/property/star/default.htm">https://www.tax.ny.gov/pit/property/star/default.htm</a></li> </ul> <p>Applicants can apply retroactively for credits for up to three years prior.</p>	<p><b>Basic STAR:</b> available for owner-occupiers of any age, for their primary residences; relief is based on the first \$30,000 of a home's full value.</p> <p><b>Enhanced STAR:</b> an increased benefit for all primary residences of homeowners 65+, unless the home is owned by spouses or siblings – in which case only one owner must be 65+ and meet the income limits. Homeowners must own or live in a one-, two-, or three-family home, farm, mobile home, condo/coop apartment. Relief is based on the first \$68,700 of a home's full value.</p> <p>Senior citizens already receiving <b>Enhanced STAR</b> may also be eligible for the <b>senior citizens exemption</b> which grants a property tax reduction. (Please see information about the <b>senior citizens exemption</b> on Page 6 of the Benefits Checklist.)</p>	<p><b>Basic STAR:</b> Income must be under \$500K based on Federal adjusted gross income from 2 years prior. Income limit applies to the combined income of the owners spouse residing at the property. (The Basic STAR exemption income limit is \$250,000).</p> <p><b>Enhanced STAR:</b> the income limit for the Enhanced Star benefit is \$86,300 or less for the 2019-2020 school year.</p> <p><b>Basic STAR</b> exemption beneficiaries who received property tax relief during the 2015-16 school year may be eligible for the <b>Enhanced STAR</b> exemption. For application instructions see: <a href="#">Enhanced STAR Income Verification Program (IVP)</a></p> <p><b>STAR application deadline:</b> March 1 in most communities, check with local government tax assessors. Exceptions:</p> <ul style="list-style-type: none"> <li>the Village of Bronxville has a January 1 deadline</li> <li>Nassau County has a January 2 deadline</li> <li>Westchester towns have either May 1 or June 1 deadlines</li> </ul>	<p>There are no resource limits for either the <b>Basic</b> or <b>Enhanced STAR</b> programs.</p>	<p>New York State Department of Taxation and Finance: <b>518-457-2036</b>, Property Tax Relief.</p> <p>Or visit: <a href="http://www.tax.ny.gov/star/">www.tax.ny.gov/star/</a></p> <p>To sign up, see: <a href="#">Register for the STAR credit</a>.</p> <p><a href="https://www.tax.ny.gov/pit/property/exemption/seniorexempt.htm">https://www.tax.ny.gov/pit/property/exemption/seniorexempt.htm</a></p> <p>New applicants must apply for STAR credit: <a href="http://www.tax.ny.gov/star/">www.tax.ny.gov/star/</a>, to receive an annual check from NYS if qualified.</p> <p>If an applicant <b>did not</b> receive a STAR exemption on their property in the 2015-16 school year, they may be eligible for the Enhanced STAR credit, which is provided in the form of a check from the New York State Department of Taxation and Finance.</p> <p>When registering for the STAR credit, an application will automatically be reviewed to determine if the applicant is eligible for the Basic or Enhanced STAR benefit amount.</p> <p>Applicants do <b>not</b> need to register separately to receive the Enhanced benefit if they are already registered to receive the Basic benefit.</p>	
<p><b>Partial Tax Exemption for Real Property of Senior Citizens (Form RP-467 and Form RP-467-Rnw)</b></p> <p>The Senior Citizens' Exemption is a New York State Department of Taxation and Finance Office of Real Property Tax Services benefit program that reduces by 50% the property taxes of people 65+ who earn less than \$29,000 and who are otherwise eligible. Local governments and school districts can opt into this program.</p>	<p>The '<b>senior citizens exemption</b>' covers a portion of school and municipal taxes and is available for homeowners age 65+, with incomes between \$3,000 and \$29,000 per year, depending on the determination of taxing entities.</p> <p>In the past, older adults qualifying for the program were automatically granted Enhanced STAR. Starting in 2019, eligible homeowners must apply separately for the "senior citizen exemption."</p> <p><b>Instructions for Form RP-467:</b> <a href="http://www.tax.ny.gov/pdf/current_forms/orpts/rp467i.pdf">www.tax.ny.gov/pdf/current_forms/orpts/rp467i.pdf</a></p> <p><b>First time applicants:</b> <a href="https://www.tax.ny.gov/pdf/current_forms/orpts/rp467_fill_in.pdf">https://www.tax.ny.gov/pdf/current_forms/orpts/rp467_fill_in.pdf</a></p> <p><b>Renewal applicants:</b> <a href="https://www.tax.ny.gov/pdf/current_forms/orpts/rp467rnw_fill_in.pdf">https://www.tax.ny.gov/pdf/current_forms/orpts/rp467rnw_fill_in.pdf</a></p>	<p>For property owners 65+ who meet certain income limitations and other requirements. If you receive the '<b>senior citizens exemption</b>,' beneficiaries are still eligible to receive STAR and other property tax exemptions.</p> <p>Applicants must file in the assessor's office on or before the appropriate taxable status date, which, in most towns, is Mar 1.</p> <p>In Nassau County, the taxable status date is January 2, but that county is authorized to establish a later filing date. Contact the county to obtain that date. Westchester County towns have either a May 1 or June 1 taxable status date; contact the assessor. In cities, the date is determined from charter provisions. In NYC, the taxable status date is January 5, but applications for this exemption may be filed on or before March 15. The taxable status date for most villages that assess is January 1, but the village clerk should be consulted for variations.</p>	<p>For the 50% exemption, the law allows each county, city, town, village, or school district to set the maximum income limit at any figure between \$3,000 and \$29,000. The maximum income limit for properties in New York City is \$50,000.</p> <p>Localities have the further option of giving exemptions of less than 50% to seniors whose incomes are more than \$29,000. Under this option, called the "sliding-scale option," such owner can have a yearly income as high as \$37,399.99 and get a 5% exemption in places that are using the maximum limit.</p>	<p>None.</p>	<p>New York State Department of Taxation and Finance, Property Tax Relief: <b>518-457-2036</b>.</p> <p>General information: <a href="https://www.tax.ny.gov/pit/property/exemption/seniorexempt.htm">https://www.tax.ny.gov/pit/property/exemption/seniorexempt.htm</a></p>	

PROGRAM TITLE	BENEFITS	ELIGIBILITY	INCOME LIMITS	RESOURCE LIMIT	GOVERNMENT AGENCY	
					INSIDE NYC	OUTSIDE NYC
<p><b>Claim for Real Property Tax Credit (Form IT-214)</b></p> <p><i>(Also known as ‘Circuit breaker credits’)</i></p> <p>and</p> <p><b>Claim for New York City Enhanced Real Property Tax Credit for Homeowners and Renters (Form NYC-208)</b></p> <p>Administered by the New York State Department of Taxation and Finance.</p>	<p>Tax credit or payment of up to \$375 for homeowners and renters, if one member of the household is 65. (If entire household is under 65, credit can be up to \$75.) If an applicant files a New York State personal income tax return, claim this credit on the return by filing <b>Form IT-214</b> along with the return.</p> <p><i>The standard paper Form IT-214, Claim for Real Property Tax Credit, is not yet available for the 2019 tax year. The form should be available in January 2020 at the New York State Department of Taxation and Finance website.</i></p> <p>Even if an individual is not required to file a New York State income tax return, they may still claim this credit by filing the IT-214 Form by itself to: New York State Tax Processing, P.O. Box 15192, Albany, NY 12212-5192.</p> <p><b>For NYC homeowners and renters:</b> If a renter earns less than \$200,000 a year and has lived in the same New York City residence for six months, they may qualify for the <b>New York City Enhanced Real Property Tax Credit</b>, an “up to \$500 credit” on the renter’s New York State income taxes.</p> <p>Claim this credit by filing <b>Form NYC-208</b> with the NYS Tax Return. If you are not required to file a New York State income tax return, you may still claim this credit.</p> <p>NB: <i>The enhanced Form NYC-208, Claim for New York City Enhanced Real Property Tax Credit, is not yet available for the 2019 tax year. The form should be available in January 2020 at the New York State Department of Taxation and Finance website.</i></p>	<p><b>Applicants for the Real Property Tax Credit are eligible if:</b></p> <ul style="list-style-type: none"> <li>• They occupied the same New York residence for six months or more</li> <li>• They were a New York State resident for the entire tax year</li> <li>• They cannot be claimed as a dependent on another taxpayer’s federal income tax return</li> <li>• The residence is not completely exempted from real property taxes</li> <li>• The current market value of all real property owned, such as houses, garages, and land, was \$85,000 or less and —</li> <li>• <i>if a Renter:</i> rent was paid for the residence, and the average was \$450 or less, not counting heat, gas, electricity, furnishings, or board</li> <li>• <i>if a Homeowner:</i> you or your spouse paid real property taxes</li> <li>• Any rent received for nonresidential use of the residence was less than 20% of the total rent received.</li> </ul> <p><b>Filing deadline:</b> Form IT-214 can be submitted along with New York State Tax Returns; if an individual is not filing a tax return, file at any time of the year.</p>	<p>For <b>Claim for Real Property Tax Credit (Form IT-214)</b> within NYC or in NYS:</p> <ul style="list-style-type: none"> <li>• if household gross income is \$18,000 or less.</li> </ul> <p>For <b>Claim for New York City Enhanced Real Property Tax Credit for Homeowners and Renters (Form NYC-208-I)</b> in NYC:</p> <ul style="list-style-type: none"> <li>• if household income is less than \$200,000 per year.</li> </ul>	None.	<p><b>NYS Department of Taxation and Finance</b>, Office of Real Property Tax Services: <b>518-591-5232</b>, 8:30 am—4:30 pm</p> <p>Mailing: New York State Tax Processing, P.O. Box 15192, Albany, NY 12212-5192</p> <p>NYS Department of Taxation and Finance Office of Real Property Tax Services WA Harriman State Campus Albany, NY 12227-0801</p> <p>New York State Department of Taxation and Finance <b>Real Property Tax Credit</b> program overview: <a href="https://www.tax.ny.gov/pit/credits/real_property_tax_credit.htm">https://www.tax.ny.gov/pit/credits/real_property_tax_credit.htm</a></p> <p><b>Form IT-214, Claim for Real Property Tax Credit:</b> (claim form for the 2019 tax year will be available later in 2020) <a href="https://www.tax.ny.gov/pdf/current_forms/it214.pdf">https://www.tax.ny.gov/pdf/current_forms/it214.pdf</a></p> <p>New York State Department of Taxation and Finance New York City income tax credits program overview, including <b>NYC Enhanced Real Property Tax Credit</b> information: <a href="https://www.tax.ny.gov/pit/credits/new_york_city_credits.htm">https://www.tax.ny.gov/pit/credits/new_york_city_credits.htm</a></p> <p><b>Form NYC-208, Claim for New York City Enhanced Real Property Tax Credit:</b> (claim form for the 2019 tax year will be available in 2020 at the New York State Department of Taxation and Finance website.)</p>	
<p><b>Senior Citizens Homeowners Exemption (SCHE)</b></p> <p>SCHE is administered in NYC by the city’s Department of Finance. SCHE is administered in NYS by the New York State Department of Taxation and Finance and by local counties, towns, villages or school districts.</p>	<p>SCHE is a property tax break for seniors who own one-, two-, or three-family homes, condominiums, or cooperative apartments, offering property tax relief for up to 50% of the property’s taxable assessment.</p> <p>In NYC: the benefit must be renewed every two years.</p> <p><b>Initial NYC SCHE 2020-21 Application:</b> <a href="https://www1.nyc.gov/assets/finance/downloads/pdf/payment_operations/2019/sche-initial.pdf">https://www1.nyc.gov/assets/finance/downloads/pdf/payment_operations/2019/sche-initial.pdf</a></p> <p><b>Renewal Application NYC SCHE 2020-21:</b> <a href="https://www1.nyc.gov/assets/finance/downloads/pdf/payment_operations/2019/sche-renewal.pdf">https://www1.nyc.gov/assets/finance/downloads/pdf/payment_operations/2019/sche-renewal.pdf</a></p> <p><b>Application deadline:</b> Mar 15, 2020.</p> <p>For NYC homeowners: once an NYC homeowner is qualified to receive SCHE, the Department of Finance will mail out renewal SCHE applications. The SCHE benefit is reflected on tax bill.</p> <p>For NYS homeowners: New York State administers SCHE, but benefits and eligibility are determined by each town.</p>	<p><b>Property owners are eligible for SCHE if:</b></p> <ul style="list-style-type: none"> <li>• They are 65+ by December 31, 2020, or if the property is owned by spouses or siblings, at least one must be 65+ by that date</li> <li>• They use the property exclusively as their legal residence, and</li> <li>• The property has been owned by filers for at least 12 consecutive months before filing.</li> </ul>	<p><b>Within NYC:</b> yearly combined household income: \$ 58,399 or less.</p> <p>Application deadline for SCHE in the tax year 2020-21 is Mar 15, 2020. Property owners who are not currently receiving SCHE should submit the SCHE online application for the tax year 2020-21: <a href="https://a836-pts-e-file.nyc.gov/SmartFile/Filing/FilingType/Info/NYC_SCHE">https://a836-pts-e-file.nyc.gov/SmartFile/Filing/FilingType/Info/NYC_SCHE</a></p> <p><b>Outside NYC:</b> annual income between \$ 3,000 and \$ 29,000.</p>	None.	<p>New York City Department of Finance: <b>311</b>, or <b>212-639-9675</b>.</p> <p>For general assistance, please email <a href="mailto:recertify@finance.nyc.gov">recertify@finance.nyc.gov</a></p> <p>Or visit: <a href="https://www1.nyc.gov/site/finance/benefits/landlords-sche.page">https://www1.nyc.gov/site/finance/benefits/landlords-sche.page</a></p> <p><b>Completed SCHE applications can be mailed to:</b></p> <p>New York City Department of Finance Homeowner Tax Benefits P.O. Box 3179 Union, NJ 07083</p>	

PROGRAM TITLE	BENEFITS	ELIGIBILITY	INCOME LIMITS	RESOURCE LIMIT	GOVERNMENT AGENCY	
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