**PROGRAM TITLE** | **BENEFITS** | **ELIGIBILITY** | **INCOME LIMITS** | **RESOURCE LIMIT** | **GOVERNMENT AGENCY**
---|---|---|---|---|---
**Medicare — Part A** | Hospital Insurance Program | None. | None. | None. |
Medicare Part A provides federal coverage for acute hospital care; limited coverage for skilled nursing home, hospice and home care. Deductible: $1,408 per benefit period. Inpatient Hospital Copayments: $370/day for days 1-60 and $740/day for days 61-90. 30 days 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. Skilled Nursing Home Copayments: $145/day for days 21-100. Hospice and Home Care Service Copayments: $10. Hospice days unlimited. Home Health Care duration: must be doctor-ordered, 7 days/week for up to 100 days medically necessary incident, renewable with doctor re-certification. The open period for Medicare is 7 month enrollment window centered on an individual’s 65th birthday. The open 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. 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. People 65+, eligible for Social Security or Railroad Retirement benefits, OR those 65+ who wish to purchase coverage ($473/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).

COVID-19 Update: SSO’s are not open for in-person visits due to the pandemic. SCA can be reached by phone: 800-772-2237 (TTY 800-325-1771), and to enroll online, please visit: https://www.medicare.gov/sign-up-change-plans/how-do-i-get-part-a.html

**Medicare — Part B** | Medical Insurance Program & Outpatient Physician | None. | None. | None. |
Medicare Part B covers for physicians, outpatient services, diagnostic tests and durable medical equipment Annual Deductible: $119 per year. Standard Monthly Premium: $144.60 + Deductible: 20% of the Medicare-approved amount for: • Most doctors’ services (including doctor’s services for hospital inpatients) • Outpatient therapy Some Medicare Part B recipients won’t pay the full $144.60 premium due to a “fold-harms” provision that prevents Part B premiums from rising above the Social Security cost-of-living adjustments (COLA). 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. Same as above. 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. COVID-19 Update: SSO’s are not open for in-person visits due to the pandemic. SCA can be reached by phone: 800-772-2237 (TTY 800-325-1771), and to enroll online, please visit: https://www.medicare.gov/sign-up-change-plans/how-do-i-get-part-b.html

**Medicare — Part C** | Also referred to as: “Managed Medicare” and “Medicare Advantage Plan” | None. | None. | None. |
Medicare Part C is NOT Supplemental Health Insurance Under Medicare Part C, approved, private third-party insurance companies, other Medicare recipients 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). Note: 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. eyeglasses. Medicare 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. Annual Enrollment Period or OEP (also Annual Election Period or Annual Coordinated Election Period) runs from Oct 15—Dec 7 (The Open Enrollment Period for 2020 coverage has ended). During the OEP, a Medicare recipient can change plans, including changing from or to 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. People 65+ who are eligible for and already enrolled in Medicare Parts A and B.

Those seeking to enroll in Medicare Part C must give their Medicare number and the date on which their Medicare Parts A and/or Part B coverage started. None. Medicare is a federal program managed by the Centers for Medicare and Medicaid Services (CMS) for older adults (65+) and people with disabilities. Medicare is a state-administered federal program for low-income residents. The Social Security Administration (SSA) works with CMS to enroll those eligible in Medicare. Medicare applicants must call the Social Security Administration directly, at 800-772-2237, TTY users: 800-325-1771. Or visit: www.socialsecurity.gov or www.medicare.gov, or apply in person at a local Social Security office. To find a local SSA office online, go to www.ssa.gov/locator. To find a local SSA office online by zip code, go to https://secure.ssa.gov/NCICN/RealSSA.jsp.

New York City residents seeking Medicare counseling and help with disputes can call the Health Insurance Information, Counseling & Assistance Program (HIICAP), a division of the NYC Department for the Aging (DFTA), at 212-633-4380, where callers will be instructed to leave their name and a call-back phone number to receive a follow-up call.

New York State residents seeking Medicare counseling and help with disputes can call the New York State Health Insurance Information, Counseling & Assistance line at 800-701-0501. Or visit: aging.ny.gov/HealthBenefits/LocalHIICAPOffices.cfm for a list of local security (HIICAP) offices.

**Medicare — Part D** | Medical Insurance Program & Outpatient Physician | None. | None. | None. |
Medicare Rights Center National Helpline: 800-333-4114, press 1 if calling on behalf of yourself/family member, hours M–F, 10 am—5 pm, EST. Professional advocates, please email: professional@medicarerights.org. Online information is also available at www.medicareinteractive.org.

MEDICARE
INSIDE NYC
OUTSIDE NYC
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Medicare — Part D

Medicare Part D prescription drug benefit is optional federal prescription drug insurance that helps Medicare beneficiaries pay for self-administered prescription drugs. (In New York State, EPIC supplements Medicare Part D coverage. Please see EPIC Benefits Checklist, page 5.)

Medicare Part D is a prescription drug benefit available to everyone with Medicare. It has special importance to people with Medicare and New York State Medicaid because Medicare Part D replaces Medicaid in paying for most of your prescription drug costs.

Under the Medicare Part D prescription benefit almost all of your drug costs will be paid for by Medicare instead of 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 get a Medicare prescription drug plan, you may lose all your NYS Medicaid benefits.


Medicare Part D Late Enrollment Penalty: Medicare calculates the late penalty by multiplying 1% of the "national base beneficiary premium" (NBBP) times the number of full, uncovered months the individual didn’t have Part D coverage. Individuals who qualify for "Extra Help" have no penalty for enrolling late.

Medicare Part D Late Income Subsidy — LIS / "Extra Help" is a federal program that helps pay for some or most of the out-of-pocket costs of Medicare prescription drug coverage for low income individuals and married couples.

LIS / "Extra Help" is available if the following income and asset limits apply:

- Income: $18,775 for an individual
- Income: $25,365 for a married couple

Resources:

Medicare Part D Late Income Subsidy — LIS / "Extra Help" is a federal program that helps pay for some or most of the out-of-pocket costs of Medicare prescription drug coverage for low income individuals and married couples.

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.

To learn more about how EPIC and it complements Medicare Part D, see EPIC Benefits Checklist. page 5.

Medicare Plans

Medicare Supplemental Health Insurance

Medicare is supplemental insurance purchased directly from private companies to pay costs not covered by Medicare Parts A and B.

Medigap policies are comprehensive health insurance policies sold by private insurance companies to cover all or a portion of costs that are not covered by Medicare Parts A and B, including copayments, coinsurance, and deductibles. While there have been previously more than 20 standardized Medigap plans to choose from, for those eligible for Medicare on or after Jan 1, 2020, there will be 4 plans available.

Some policies cover services that are not covered by Medicare, such as medical care during travel outside the U.S.

Medigap policy is a contract between the insurance company and an individual.

Note: This information includes only the most important elements of a Medigap policy.

Non-Medicare supplement policies

For Medicare beneficiaries who do not have Medicare supplement insurance: 800-305-6779

Updated as of July 15, 2020

PROGRAM TITLE

2020 BENEFITS CHECKLIST FOR OLDER ADULTS

NEW YORK CITY & STATE

RESOURCES

GOVERNMENT AGENCY

INSIDE NYC

OUTSIDE NYC

INCOME LIMITS

RESOURCE LIMIT

Medicare — Part D

Prescription Drug Coverage

Medicare Part D, the prescription drug benefit, is optional federal prescription and drug insurance that helps Medicare beneficiaries pay for self-administered prescription drugs.

Medicare Part D is a prescription drug benefit available to everyone with Medicare. It has special importance to people with Medicare and New York State Medicaid because Medicare Part D replaces Medicaid in paying for most of your prescription drug costs.

Prescription drug coverage basics:

• Annual Deductible: Maximum of $435
• Premium: The New York State Benchmark Premium for 2020 is $36.55, but higher income individuals will pay more.
• Coverage Gap/Donut Hole: 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 $4,020 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.

 Catastrophic Coverage: begins once a beneficiary incurs more than $9,270 in out of pocket drug expenses.

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 Open Enrollment Period [MA OEP], Jan—Mar 31.

Note: 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.

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.

To learn more about how EPIC and it complements Medicare Part D, see EPIC Benefits Checklist, page 5.

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Medigap policies are supplemental health insurance plans sold by third-party private insurance companies to cover all or a portion of costs that are not covered by Medicare Parts A and B, including copayments, coinsurance, and deductibles. While there have been previously more than 20 standardized Medigap plans to choose from, for those eligible for Medicare on or after Jan 1, 2020, there will be 8 plans available.

Some policies cover services that are not covered by Medicare, such as medical care during travel outside the U.S.

Medigap policies cover individuals, not couples, and have monthly premiums that recipients pay directly to the company that issues the policy.

Medicare 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.

The 6-month, one-time, open enrollment Medigap policy period starts on the first day of the month that an individual turns 65 AND is also enrolled in Medicare Part B.

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.

None.

None.

For NYC residents, please see the following website or Table:

NYC Department for the Aging's Health Insurance Information Counseling and Assistance Program (HIICAP) counseling line: 212-622-4180

Or visit: www.medicare.gov

www.nysai.gov

Health insurance information, Counseling & Assistance Program is a federally funded (Centers for Medicare & Medicaid Services—CMS) program administered by the NYS Office for the Aging.

Medicare Rights Center National Helpline: 800-333-4446, press 1 if calling on behalf of yourself/friend/family member

Hours: Mon—Fri, 10 a.m.—3 p.m., EST

Professionals, please email: professionals@medicare.org

Online information is also available at www.medicareinteractive.org.

Medicare — Part D

Prescription Drug Coverage

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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.

Relax

None.

None.

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# Medicare Savings Programs

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: medicareinteractive.org, an online resource of the Medicare Rights Center.

## 2020 BENEFITS CHECKLIST FOR OLDER ADULTS

**NEW YORK CITY & STATE**

<table>
<thead>
<tr>
<th>PROGRAM TITLE</th>
<th>BENEFITS</th>
<th>ELIGIBILITY</th>
<th>INCOME LIMITS</th>
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<th>GOVERNMENT AGENCY</th>
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<tbody>
<tr>
<td><strong>Medicare Savings Programs</strong></td>
<td>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: medicareinteractive.org, an online resource of the Medicare Rights Center.</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>1) Qualifying Individuals (QI)</strong></td>
<td>QI pays for Medicare Part B premium only. Applicants must reapply each year. If you earn under the amount below and have or are eligible for Medicare Part A, you qualify for QI: Individual: $1,299/month, Married couple: $1,711/month.</td>
<td>Same as above</td>
<td>If you earn under the amount below and have or are eligible for Medicare Part A, you qualify for QI: Individual: $1,299/month, Married couple: $1,711/month.</td>
<td>None.</td>
<td>In NYC: call the HRA General Infoline, 718-557-1389, or the HRA Medicaid Helpline, 888-602-6116. To reach an encoder, please call the New York City Department of Health Office of Insurance Services, 347-396-4637. In NYS: New York State of Health Contact Center at 800-541-2431 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/programs/MSP/contact_center.pdf">https://www.health.ny.gov/health_care/programs/MSP/contact_center.pdf</a> (NY).pdf?nrd=1. For more information, contact Office of Insurance Services, 347-396-4637.</td>
</tr>
<tr>
<td><strong>2) Specified Low Income Beneficiary Program (SLMB)</strong></td>
<td>SLMB pays for Medicare Part B premium and prescription drugs.</td>
<td>Same as above</td>
<td>If you earn under the amount below and have or are eligible for Medicare Part A, you qualify for SLMB: Individual: $1,061/month, Married couple: $1,923/month.</td>
<td>No resource limits to apply.</td>
<td>In NYS, MEDICAID operates MEDICARE SAVINGS PROGRAMS (MSPs).</td>
</tr>
<tr>
<td><strong>3) Qualified Medicare Beneficiary Program (QMB)</strong></td>
<td>QMB pays for Medicare Parts A and B premiums, coinsurance, deductibles, copayments, and prescription drug benefits.</td>
<td>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.</td>
<td>If you earn under this amount and have or are eligible for Medicare Part A, you qualify for QMB: Individual: $1,041/month, Married couple: $1,493/month.</td>
<td>None.</td>
<td>Alwa: Social Security Medicare Savings Programs.</td>
</tr>
<tr>
<td><strong>QDWI</strong></td>
<td>For disabled and working people, under 65.</td>
<td></td>
<td></td>
<td></td>
<td>In NYS, MEDICAID operates MEDICARE SAVINGS PROGRAMS (MSPs).</td>
</tr>
<tr>
<td><strong>Qualified Disabled &amp; Working Individuals (QDWI)</strong></td>
<td>QDWI helps pay for Part A premiums—only for people who are working and Medicare eligible due to disability.</td>
<td></td>
<td></td>
<td></td>
<td>In NYS, MEDICAID operates MEDICARE SAVINGS PROGRAMS (MSPs).</td>
</tr>
</tbody>
</table>

**INCOME LIMITS**

- **Individuals:**
  - QMB Income Threshold: Individual: $1,061/month, Married couple: $1,923/month
  - SLMB Income Threshold: Individual: $1,061/month, Married couple: $1,923/month
  - QDWI Resource Limit: Individual resource limit: $4,000, Married couple resource limit: $6,000

**RESOURCE LIMITS**

- **No resource limits:**
  - QI
  - SLMB

- **QMB:**
  - Same as above

- **QDWI:**
  - Same as above

**IN NYS, MEDICAID operates MEDICARE SAVINGS PROGRAMS (MSPs).**

**INSIDE NYC**

**OUTSIDE NYC**

**NEW YORK CITY & STATE**

**July 15, 2020**

**Updated as of July 15, 2020**

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Medicaid

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.

Medicaid Income Levels

For people of any age, with the exception of recent immigrants, who are below income eligibility and resource guidelines.

Medicaid Cover three groups of older adults:

- Older adults income-eligible for Medicaid who are ineligible for Medicare. For this group, Medicaid is their main health insurance coverage.

- 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.

- 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.

Medicaid Spend-Down Program

Medicaid spend-down is a federal/state program that enables beneficiaries to deduct certain medical expenses so that otherwise income-eligible person can qualify for Medicaid.

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.

COVID-19 Enrollment Update: During the pandemic, applicants can apply by fax to 917-630-0172, or by making paper applications to HRA—HCSP Central Medicaid Unit 785 Atlantic Avenue, 7th Floor Brooklyn, NY 11205 Phone: 929-221-0819

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-511-A), that entitles a participant to contribute one of three ways:

- Paying excess income on a month-to-month basis (the participant receives Outpatient Community Care only).
- Paying excess income in three-month amounts (the participant receives Outpatient Community Care only).
- Paying excess income in six-month amounts (the participant receives Inpatient and Outpatient care).

COVID-19 Update: Medicaid spend-down recertification is now automatic; the recertification process has been suspended during the pandemic.

Medicaid limits to access Medicaid benefits by offsetting their excess with

No maximum, provided that medical expenses reduce net

The Personal Needs Allowance

For people under 65 applying for Emergency Medicaid, please call: 855-355-5779 and follow the prompts to apply for Medicaid.

Eligibility include:

- vacation homes; savings and checking accounts; stocks, bonds, and investments; retirement accounts.

Assets/resources that count against Medicaid eligibility include:

- funeral agreements; health insurance premiums, life insurance with face value under $1,500; retirement accounts.

The Personal Needs Allowance is $409 for certain owner participants subject to spousal impoverishment budgeting.

Medicaid Resource Levels

For any age, with the exception of recent

Individual…………………. $ 975/month
Two Person Household…… $ 1,284/month

Medicaid Pay-In Program

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.


Special Income Standard for Housing Expenses for individuals discharged from nursing homes and who remain enrolled in an Medicaid Long Term Care (MLTC) plan:

New York City: $1,495
Long Island: $1,361
Northern Metropolitan: $1,032
Northeastern: $483
Central: $449
Rochester: $449
Western: $386

* Standards become effective the month of nursing home discharge.


Maximum Community/spouse Resource Allowance

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.


Individual…$ 15,750
Two Person Household……. $ 23,100

Medicaid Income Levels

Individual…………………. $ 15,750
Two Person Household…… $ 23,100

Minimum Community/Spouse Resource Allowance

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.

Individual $128,640

Same as Medicaid.

Maximum Community/spouse Resource Allowance

Same as Medicaid.

For an explanation of benefits, see:

https://www1.nyc.gov/site/hra/locations/medicaid_locations.page

For people who need help enrolling in Medicaid, emergency or not, call 347-396-4705.

New applications are handled through Medicaid Assistance Program (MAP) neighborhood borough - based sites Information Citywide:

866 info line: 718-537-1399
Or online visit:


Updated as of July 15, 2020.

Program Title

Benefits

Eligibility

Income Limits

Resource Limit

Government Agency

INSIDE NYC

OUTSIDE NYC

New York City & State

Updated

2020 BENEFITS CHECKLIST FOR OLDER ADULTS

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.

New York State offers emergency Medicaid for immigrants.


Medicaid Spend-Down Program

Medicaid spend-down is a federal/state program that enables beneficiaries to deduct certain medical expenses so that an otherwise income-eligible person can qualify for Medicaid.

Medicaid is a means-tested, needs-based federal/state program that covers a wide range of medical services including hospital and long term care (nursing home care), home care, physicians and pharmacy services.

Medicaid

Program Title

2020 Benefits Checklist for Older Adults

New York City & State

Updated

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**Brookdale Center for Healthy Aging**

**2020 BENEFITS CHECKLIST FOR OLDER ADULTS**

**NEW YORK CITY & STATE**

**Elderly Pharmaceutical Insurance Coverage (EPIC)**

New York State assists eligible seniors with prescription drug payments through EPIC.

- Medicaid Special Enrolment Period (SEP) so that new members can enroll in a Part D drug plan at any time during the year.
- Medicare one-time plan change per calendar year for existing members.
- Medicare Part D drug plan premium assistance.
- Co-payment assistance when 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.

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 Medicare benefits are eligible for EPIC.

Only seniors who also have Medicare Part D may enroll in EPIC, which pays Part D premiums up to $39.35/month in 2019. After Medicare Part D deductibles are met, EPIC provides secondary coverage for prescription drugs.

Seniors can apply for EPIC at any time of the year.

After any Medicare Part D deductible is met or approved Part D-excluded drugs, EPIC covers:

- new prescriptions and refills
- insulin, insulin syringes and needles
- brand name and generic prescription drugs
- quantities up to a member’s specified Part D plan limits

**Social Security**

- 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.

To determine eligibility, the SSA uses several factors:

- Earned income: Individual’s lifetime earnings are divided by the number of quarters worked over a 35-year period (quarters of coverage), and multiplied by $870 to determine the amount of earnings that are subject to tax.

**INCOME LIMITS**

<table>
<thead>
<tr>
<th>PROGRAM TITLE</th>
<th>BENEFITS</th>
<th>ELIGIBILITY</th>
<th>INCOME LIMITS</th>
<th>RESOURCE LIMIT</th>
</tr>
</thead>
<tbody>
<tr>
<td>EPIC Deductible Plan</td>
<td>individuals $20,000 - $75K, elderly couples $25,000 - $90K</td>
<td>With the EPIC Deductible Plan, members pay an annual fee ($4, $800, based on prior year’s income), paid in quarterly installments or annually. EPIC pays the Medicare Part D plan premiums up to $36.55/month in 2020 for fee plan members. 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></td>
<td>No restrictions. EPIC seniors who are income eligible for LIS / &quot;Extra Help&quot; are required to complete a Request for Additional Information (RFAI). See: <a href="https://secure.ssa.gov/ICON/main.jsp">https://secure.ssa.gov/ICON/main.jsp</a></td>
<td>New York State Dept. of Health New York State Office for the Aging The NYS EPIC Hotline is available from 8:30 am to 5:00 pm, M – F: 800-324-3752 and TTY 800-200-3518.</td>
</tr>
</tbody>
</table>

EPIC Fee Plan: Individuals up to $20K, elderly couples up to $25K

- With the EPIC Fee Plan, members pay an annual fee ($4 - $300, based on prior year’s income), paid in quarterly installments or annually. EPIC pays the Medicare Part D plan premiums up to $15.30/month in 2020 for fee plan members. See: [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)

**RESOURCE LIMIT**

- New York City and NYS residents age 65+ enrolled in a Medicare Part D plan premium each month. To provide Part D premium assistance, the EPIC deducible shown on the "Benefit Calculator" schedule is reduced by approximately $459 per year, the annual cost of a basic benchmark Part D drug plan. See: [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)

- None.

**OUTSIDE NYC**

- New York State Dept. of Health New York State Office for the Aging The NYS EPIC Hotline is available from 8:30 am to 5:00 pm, M – F: 800-324-3752 and TTY 800-200-3518. |

**INSIDE NYC**

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- None.

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**Social Security**

- **Officially known as:** Old Age, Survivors and Disability Insurance (OASDI)
- **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.

- **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.**

- **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 “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 62, and it will gradually rise one month per year to 67 for those born in 1954 or later. 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, as an increased rate. After 70, the monthly benefit ceases to increase even if a person delays taking benefits.**

- **Social Security retirement benefits for approved members. See:** [https://secure.ssa.gov/ICON/main.jsp](https://secure.ssa.gov/ICON/main.jsp)

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**NOTE:** The information contained in this chart has been updated as of July 2020. Free updates are available by visiting Brookdale’s website at [www.brookdale.org](http://www.brookdale.org). Distribution is permitted in this original format only with the Hunter College/Brookdale logos clearly visible. Join our mailing list by sending an email to info@brookdale.org.
2020 BENEFITS CHECKLIST FOR OLDER ADULTS
NEW YORK CITY & STATE

Updated as of July 15, 2020

PROGRAM TITLE
2020 Supplemental Nutrition Assistance Program (SNAP)

BENEFITS
SNAP provides recipients with a monthly allotment of benefits through an EBT electronic debit card to buy approved food items. The dollar value depends on household income, number of household members, including children, and countable income. SNAP benefits are used to buy food, including snacks and soda, and seeds and plants to grow food.

Eligibility
- Household Size: 1, Maximum Allowance: $ 194
- Household Size: 2, Maximum Allowance: $ 255
- Household Size: 3, Maximum Allowance: $ 309

Resources:

Emergency Aid (EA) benefits ended May 2020.

SNAP programs are now closed due to COVID-19. Applicants can apply for SNAP online at https://snap.ny.gov/whereapply. 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 NYS Attle app, which also accepts documents.

To qualify as “elderly” for the purposes of SNAP, a person must be 60 years or older.

Low-income NCF households with an annual household income of less than $23,275 qualify.

On determination of eligibility, benefits will be back calculated into the month of application.

Monthly Gross Income Limits for Households with an Elderly or Disabled Member or with Dependent Care Expenses:

- Individual: $ 2,082/month/$ 24,984 annual
- Household of two: $ 3,555/month/$ 42,660 annual
- Household of three: $ 3,555/month/$ 42,660 annual

If disabled or blind, money or property set aside under an irrevocable preneed funeral agreement; burial plots on private property; money in an irrevocable trust; money or property set aside under an irrevocable trust for funeral expenses.

FOR SNAP INQUIRIES, CALL 800-873-5577, 8:00 a.m.-5:00 p.m., Mon-Fri, or leave a message and an agent will call you back.

SNAP provides a once-a-month “EA” payment to individuals who have lost their SNAP eligibility due to a change in their circumstances.

Most SNAP eligibility rules apply to all applicants.

Income from unearned sources, interest/investment, and resources.

SNAP recipients: Income from unearned sources, interest/investment, and resources.

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.

There is no resource test for households with elderly or 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.

Most households applying for SNAP no longer have to prove a savings/resource test to get benefits; stocks/savings/retirement are not considered when determining eligibility.

SNAP provides benefits to workers who have paid Social Security taxes.

- Monthly SNAP benefits are based on the worker’s lifetime average earnings covered by Social Security.
- SNAP benefits are paid starting six months from the date of the disability, but no more than 12 months prior to application.
- Monthly SNAP benefits are deposited directly into the recipient’s bank account or transferred on a SSA Direct Express Card.

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### 2020 BENEFITS CHECKLIST FOR OLDER ADULTS

#### NEW YORK CITY & STATE

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<th>RESOURCE LIMIT</th>
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</tr>
</thead>
<tbody>
<tr>
<td><strong>New COVID-19 Food and Meals Programs for Older Adults, 1 — 3:</strong></td>
<td></td>
<td></td>
<td>N/A</td>
<td></td>
<td></td>
</tr>
<tr>
<td>1) GetFoodNYC—Emergency Home Food Delivery Program</td>
<td></td>
<td></td>
<td>N/A</td>
<td>Call 311 and request: GetFoodNYC Emergency Home Food Delivery Assistance.</td>
<td>N/A</td>
</tr>
<tr>
<td>(In May 2020, GetFoodNYC replaced DFTA’s congregate Direct Meals’ program)</td>
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<tr>
<td>GetFoodNYC: Emergency Home Food Delivery program online:</td>
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<tr>
<td><a href="https://cv19engagementportal.cityofnewyork.us/">https://cv19engagementportal.cityofnewyork.us/</a></td>
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<tr>
<td>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. GetFoodNYC 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). 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 enrollees” and can enroll eligible older adults for 4 weeks of food delivery.</td>
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<tr>
<td>2) ‘Home Delivered Meals’ through DFTA’s Aging Connect hotline</td>
<td></td>
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<td>N/A</td>
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<td>N/A</td>
</tr>
<tr>
<td>OF A’s Aging Connect 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. 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.</td>
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<tr>
<td><a href="https://www1.nyc.gov/site/dfta/services/find-help-page">https://www1.nyc.gov/site/dfta/services/find-help-page</a></td>
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<tr>
<td>3) Department of Education (DOE) Food Hubs aka DOE Food Pick-Up aka Grab &amp; Go Meals</td>
<td></td>
<td></td>
<td>N/A</td>
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<td>N/A</td>
</tr>
<tr>
<td>Food Hubs exist more than 400 Department of Education Meal Hubs sites across the city: Meals can be picked up at DOE Meal Hub locations between 7:30 am to 1:30 pm, Monday through Friday. Hubs operate for children from 7:30 am to 11:30 am, and for adults from 11:30 am to 1:30 pm. Vegetarian and halal options are available at all sites. No dining space is available; meals must be eaten off site. 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 mile radius. Resulted to a local Food Hub.</td>
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<td><a href="https://www.opt-osfn.org/schoolfoodny/meals/default.aspx">https://www.opt-osfn.org/schoolfoodny/meals/default.aspx</a></td>
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<td>4) Emergency Food Assistance Program (EFAP)</td>
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<td>The Commodity Supplemental Food Program provides free food, nutrition information, and health care referrals to eligible seniors ages 60 and older. Participants can pick up free food from distribution sites noted at right. Seniors, 60+</td>
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<td>To apply for CSP, please call a CSP local agency provider for application information. (Local CSP agencies listed at right.)</td>
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<td>Once each month the client or their proxy will pick up food at a convenient food distribution site.</td>
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<td>5) The Commodity Supplemental Food Program (CSFP)</td>
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**NOTE:** The information contained in this chart has been updated as of July 2020. Free updates are available by visiting Brookdale’s website at www.brookdale.org. Distribution is permitted in this original format only with the Hunter College/Brookdale logos clearly visible. Join our mailing list by sending an email to info@brookdale.org.
The New York State HEAP program has historically helped low-income residents of NYC and NYS pay for home heat. The HEAP program now includes a Cooling Assistance program.

The HEAP heating program has four components: Regular, Emergency, Repair & Replacement, and Clean & Tune. Payments are made directly to energy suppliers depending on household composition, energy bills. HEAP benefits are not available area-wide. The application period normally begins in early to mid-November and continues into the winter, until funding for the program runs out.

HEAP’s Regular component reopened on November 12, 2020, and the Emergency component will reopen on January 2, 2020. Both the Regular and Emergency components are scheduled to close March 31, 2021, depending on available funds. For HEAP benefit information by region, contact: http://otda.ny.gov/programs/hec/contacts/

Repair & Replacement and Clean & Tune opened on November 4, 2019. With Repair & Replacement, eligible homeowners may receive help repairing or replacing furnaces, boilers, and other direct heating equipment. Repair & Replacement benefits are based on the actual cost incurred to repair or replace your furnace, boiler, and/or other essential heating equipment, $5,000 for a repair and $6,500 for a replacement. With Clean & Tune, 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.

HEAP’s Cooling Assistance benefit opened 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 an HEAP district office:

For an overview of the HEAP program, see: www.ngs.ny.gov/services/apply/heating-assistance/heap

The Cooling Assistance 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.

Cooling Assistance Component (CAC) provides an air conditioner or fan to HEAP-eligible households that include an individual with a documented medical condition exacerbated by extreme heat. Please see: https://otda.ny.gov/services/apply/heating-assistance/heap for information about what documents are required for a HEAP application.

For more information on the HEAP program, see: http://otda.ny.gov/programs/hec/contacts/

Applications are only eligible for a Cooling Assistance benefit once every five years.

Benefits are limited. Air conditioners are offered on a first-come, first-served basis to eligible applicants. If eligible, a household can only receive one air-conditioning component, or one fan, and the cost can’t go above $800 including installation fees.

You may be eligible for a Cooling Assistance benefit if:

You have a medical condition that gets worse with heat, which you can verify with a letter from a medical professional.

You and the people you live with are US citizens or have satisfactory immigration status.

You don’t have a working air conditioning system that is newer than five years.

You do not live in subsidized housing, such as NYCHA, or you live in the city.

You may meet one of the following income requirements:

- Individual: $2,500
- Household of four: $5,800

In NYS, questions about the HEAP program should be directed to a resident’s HEAP Local District Contact.

In NYC, questions about the HEAP program should be directed to the Office of Temporary and Disability Assistance (OTDA) administrator for HEAP (formerly known as Ontario Energy Assistance Program) for New York State residents.

In New York City, the Human Resources Administration’s HEAP Field Offices conduct outreach, intake, and certification of applications.

The online application is available only for households outside NYC. Do not use this application if you are a resident of NYC.

The HEAP application period normally begins in November and runs through the winter until funding has been fully committed. See: http://otda.ny.gov/programs/hec/ for more information.

Both applications require a letter from a medical professional, and any three names you choose from the participating Heating Ventilation and Air Conditioning (HVAC) vendors in the city.

Note: Cooling Assistance benefit per applicant household for 2019-2020 is $2,500. No resource limit for Regular HEAP benefits. For Emergency benefit, $3,000 resource limit if any household member is 60 or older.

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.

Eligible Cooling Assistance applicants may receive one Cooling Assistance benefit per applicant household for the purchase and installation of an air conditioner or a fan under $800/installation per household. Cooling Assistance Component (CAC) provides an air conditioner or fan to HEAP-eligible households that include an individual with a documented medical condition exacerbated by extreme heat.

NOTE: Heating equipment repair/replacement is available for low income home owners to repair/ replace direct heating components.

For HEAP in NYC, call the Human Resources Administration (HRA) hotline: 718-557-1399, Press 8.

Or visit: www1.nyc.gov/site/hra/hec/hp/energy-assistance.page

Trust 212-333-3150 for those having trouble paying their heat bills or who are home-bound and need assistance.

Once the HEAP season opens, usually in November, New York City residents can apply for HEAP benefits in person at their HRA/HEAP Local District Contact and/or at their local Department of Social Services.

New York City residents can mail their completed HEAP applications to:

HRA/HEAP, P.O. Box 1401, Church Street Station, New York, NY 10008.

If you have questions about applying for HEAP benefits, please call 311 or for information on the HEAP program, see OTDA: for more information on the HEAP program, call 311 or visit: http://otda.ny.gov/programs/hec/contacts/

Residents outside NYC should contact their local county or district HEAP Program:

For more information on the Cooling Assistance benefit, see: https://www.nysenergy.gov/programs/cooling-assistance

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NOTE: The information contained in this chart has been updated as of July 2020. Further updates are available by visiting Brookdalecenter’s website at www.brookdale.org
### 2020 BENEFITS CHECKLIST FOR OLDER ADULTS

**NEW YORK CITY & STATE**

**Updated as of July 15, 2020**

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<tr>
<td><strong>New: GetCool Air Conditioner Program</strong></td>
<td>New York City’s physical Cooling Centers are closed during summer 2020 due to the COVID-19 pandemic. GetCool is replacing NYC’s Cooling Centers during summer 2020. NYC is providing 77,000 free air conditioners to low-income seniors who qualify based on their enrollment in City benefits programs. Eligible New Yorkers will be identified by NYCHA, DFTA, HRA and HDF, and city case managers will reach out directly to income-eligible seniors. City case managers will be contacting eligible clients directly. Clients may be eligible if they are: Are 60 years or older, and Do not already have an air conditioner, and Already participate in one or more City benefit programs. Unlike HEAP, NYCHA and Section 8 residents are eligible if they meet income and other guidelines.</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td></td>
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<tr>
<td><strong>New: Con Ed 2020 Emergency Summer Cooling Credits</strong></td>
<td>Con Ed’s enrolled Low Income Discount program customers will receive a free 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. Credit amounts will be posted to the customer’s account on the 15th of each month. Customers who are removed from the Low Income Discount program will no longer be eligible to receive the Emergency Summer Cooling Credit.</td>
<td>Con Ed customers enrolled in the Low Income Discount Program.</td>
<td>N/A</td>
<td>N/A</td>
<td></td>
</tr>
<tr>
<td><strong>Senior Citizen Rent Increase Exemption (SCRIE)</strong></td>
<td>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. NYC SCRIE and DRIE program overview: <a href="https://www1.nyc.gov/assets/finance/downloads/pdf/brochures/SCRIEsbrochure.pdf">https://www1.nyc.gov/assets/finance/downloads/pdf/brochures/SCRIEsbrochure.pdf</a>. Tenants living in private homes, Public Housing Authority Residents, or who receive Section 8 subsidies are not eligible for SCRIE benefits. 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. Tenants who need additional time to submit an application due to a disability, physical or mental impairment may be eligible for a reasonable extension of time. <a href="https://www1.nyc.gov/assets/rentfreeze/downloads/pdf/mr-forms/SCRIE-reasonable-extension-request.pdf">https://www1.nyc.gov/assets/rentfreeze/downloads/pdf/mr-forms/SCRIE-reasonable-extension-request.pdf</a>. Landlords are compensated with reduced real estate taxes. New for leases beginning on/After June 14, 2020: SCRIE participants and new applicants with preferential rents who meet all program criteria can freeze their rents at the preferential rent level. Tenants 62+ who live in rent controlled or rent stabilized housing; hotel rooms; or Mitchell Lama housing; AND 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. Effective March 16, 2020, the HPD SCRIE Unit is closed to the public. Seniors can email applications to HPD at <a href="mailto:scrie@hpd.nyc.gov">scrie@hpd.nyc.gov</a>, or mail applications to: SCRIE Unit, 100 Gold Street, 7th Flr 7A New York, NY 10018. 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. 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 freeze rent amount for 6 months after the benefit end date. See <a href="https://www1.nyc.gov/sj/rentfreeze/learn/scric-questions.page">https://www1.nyc.gov/sj/rentfreeze/learn/scric-questions.page</a>.</td>
<td>N/A</td>
<td>N/A</td>
<td></td>
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<tr>
<td>**In NYC for SCRIE, the total annual household income must be $55,000 or less, and applicants must pay more than one-third of the household’s total monthly income for rent. In Nassau and Westchester Counties, the Rent Increase Exemption Program provides an release from rent increases to tenants who: are 62 years or older or disabled. live in a rent-regulated apartment have a qualifying household income have rent increases that represent more than one-third of the total household income. 2019 Maximum Income Definition: <a href="https://www1.nyc.gov/system/files/documents/2020/05/inp-19-13.pdf">https://www1.nyc.gov/system/files/documents/2020/05/inp-19-13.pdf</a>. Letters are available at all times to handle emergencies and schedule routine maintenance repairs for Mon.-Fri. 8:00 AM - midnight. Automated assistance is available in Mandarin, Russian, and Spanish.</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>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 (DPCR). SCRIE Application Form RIP-13A for Nassau and Westchester residents, see: <a href="https://www1.nyc.gov/system/files/documents/2019/05/inp-19-04-rip-13a.pdf">https://www1.nyc.gov/system/files/documents/2019/05/inp-19-04-rip-13a.pdf</a>. See: <a href="https://www1.nyc.gov/site/rentfreeze/learn/scric-questions.page">https://www1.nyc.gov/site/rentfreeze/learn/scric-questions.page</a>.</td>
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## 2020 BENEFITS CHECKLIST FOR OLDER ADULTS
### NEW YORK CITY & STATE

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<td>New York State School Tax Relief Program (formerly &quot;STAR&quot;, now &quot;STAR Credit&quot;)</td>
<td>- Available for owner-occupants of any age, for their primary residences; relief is based on the first $30,000 of a home's full value.</td>
<td>- Enhanced STAR: 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 live in one or two family home, farm, mobile home, condo/cooperative apartment. Relief is based on the first $58,700 of a home's full value.</td>
<td>- Basic STAR: Income must be under $150K based on Federal Adjusted Gross Income from 2 years prior; Income limit applies to the combined income of the owners' spouse holding real estate property. (The Basic STAR exemption income limit is $251,000). Enhanced STAR: the income limit for the Enhanced STAR benefit is $86,000 or less for the 2019-2020 school year.</td>
<td>- There are no resource limits for either the Basic or Enhanced STAR programs.</td>
<td>New York State Department of Taxation and Finance: 518-457-2036, Property Tax Relief. Or visit: <a href="http://www.tax.ny.gov/star/">www.tax.ny.gov/star/</a> To sign up, see: Register for the STAR credit. <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> 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 NY if qualified. If an applicant did not 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. 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. Applicants do not need to register separately to receive the Enhanced benefit if they are already registered to receive the Basic benefit.</td>
</tr>
<tr>
<td>Partial Tax Exemption for Real Property of Senior Citizens (Form RP-467 and Form RP-467-Rew)</td>
<td>- The &quot;senior citizens exemption&quot; covers a portion of school and municipal taxes and is available for homeowners age 65+, with incomes between $3,000 and $25,000 per year, depending on the determination of taxing entities.</td>
<td>- In NYS, property and school taxes are separate.</td>
<td>- The STAR credit program: beneficiaries receive a credit in the mail by check from the Tax Department to apply to their school tax bill. The STAR exemption program: (new to applicants as of July 2019): beneficiaries receive a direct reduction on their school tax bill in lieu of a property tax exemption. (The STAR exemption remains in effect ONLY for those who were enrolled by 2016).</td>
<td>- There are no resource limits for either the Basic or Enhanced STAR programs.</td>
<td>New York State Department of Taxation and Finance: 518-457-2036, Property Tax Relief. Or visit: <a href="http://www.tax.ny.gov/star/">www.tax.ny.gov/star/</a> To sign up, see: Register for the STAR credit. <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> 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 NY if qualified. If an applicant did not 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. 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. Applicants do not need to register separately to receive the Enhanced benefit if they are already registered to receive the Basic benefit.</td>
</tr>
<tr>
<td>The Senior citizens Exemption is a New York State 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.</td>
<td>- For property owners 65+ who meet certain income limitations and other requirements. If you receive the &quot;senior citizens exemption,&quot; beneficiaries are still eligible to receive STAR and other property tax exemptions.</td>
<td>- Applicants must file in the assessor’s office on or before the appropriate taxable status date, which, in most towns, is Mar 1.</td>
<td>- 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 $28,000. The maximum income limit for properties in New York City is $50,000. Localities have the further option of giving exemptions of less than 50% to seniors whose incomes are more than $28,000. Under this option, called the &quot;sliding scale option,&quot; such owner can have a yearly income as high as $57,399.99 and get a 5% exemption in places that are using the maximum limit.</td>
<td>- None.</td>
<td>New York State Department of Taxation and Finance: 518-457-2036. General information: <a href="https://www.tax.ny.gov/pdf/current_forms/orpts/seniorexempt.htm">https://www.tax.ny.gov/pdf/current_forms/orpts/seniorexempt.htm</a></td>
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2020 BENEFITS CHECKLIST FOR OLDER ADULTS
NEW YORK CITY & STATE

**PROGRAM TITLE**

- **Claim for Real Property Tax Credit** (Form IT-214)
  (Also Known as “Circuit Breaker Credits”)
  and
- **Claim for New York City Enhanced Real Property Tax Credit for Homeowners and Renters** (Form NYC-208)

**BENEFITS**

- 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.
- SCHE is administered in NYS by the New York State Department of Taxation and Finance.
- SCHE is administered in NYC by the New York City Department of Finance.

**ELIGIBILITY**

- Property owners are eligible for SCHE if:
  - They are 65- or by December 31, 2020, or if the property is owned by spouses or siblings, at least one must be 65-by that date
  - They use the property exclusively as their legal residence, and
  - The property has been owned by filers for at least 12 consecutive months before filing.

- Applicants for the Real Property Tax Credit are eligible if:
  - They occupied the same New York residence for six months or more.
  - They were a New York State resident for the entire tax year.
  - The property is not completely exempted from property taxes.
  - They cannot be claimed as a dependent on another taxpayer’s federal income tax return.
  - The residence is not completely exempted from property taxes.

**INCOME LIMITS**

- For Claim for Real Property Tax Credit (Form IT-214) within NYC or in NYS:
  - If household gross income is $18,000 or less.

- For Claim for New York City Enhanced Real Property Tax Credit for Homeowners and Renters (Form NYC-208) in NYC:
  - If household income is less than $300,000 per year.

**RESOURCE LIMIT**

- None.

**GOVERNMENT AGENCY**

- **INSIDE NYC**
  - New York City Department of Finance:
    - Office of Real Property Tax Services
    - WA Harriman State Campus
    - Albany, NY 12227-0801
    - 518-487-7835

- **OUTSIDE NYC**
  - New York State Department of Taxation and Finance
  - Office of Real Property Tax Services
  - Mailing: New York State Tax Processing, P.O. Box 15192, Albany, NY 12212-5192
  - 518-487-7835

**INCOME LIMITS**

- **INSIDE NYC**
  - Yearly combined household income: $58,399 or less.

- **OUTSIDE NYC**
  - Annual income between $3,000 and $29,000.

**RESOURCE LIMIT**

- None.

**GOVERNMENT AGENCY**

- **INSIDE NYC**
  - New York City Department of Finance:
    - Office of Real Property Tax Services
    - WA Harriman State Campus
    - Albany, NY 12227-0801
    - 518-487-7835

- **OUTSIDE NYC**
  - New York State Department of Taxation and Finance
  - Office of Real Property Tax Services
  - Mailing: New York State Tax Processing, P.O. Box 15192, Albany, NY 12212-5192
  - 518-487-7835

**DISTRIBUTION**

- New York City: 311, or 212-680-9671.

- For general assistance, please email: refcyyzy@finance.nyc.gov

- Completed SCHE applications can be mailed to:
  - New York City Department of Finance
  - Homeowner Tax Benefits
  - P.O. Box 3179
  - Jersey City, NJ 07303

**NOTES**

- The information contained in this chart has been updated as of July 2020.
- For more information, please visit the Brookdale Center’s website at www.brookdale.org.
2020 BENEFITS CHECKLIST FOR OLDER ADULTS
NEW YORK CITY & STATE

**Claim for Real Property Tax Credit (Form IT-214)**
(also known as “Homeowner Tax Credit”)

**Claim for New York City Enhanced Real Property Tax Credit for Homeowners and Renters (Form NYC-208)**

Administered by the New York State Department of Taxation and Finance.

**Senior Citizens Homeowner Exemption (SCHE)**

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.

**Benefit Program Title**

**BENEFITS**

**ELIGIBILITY**

**INCOME LIMITS**

**RESOURCE LIMIT**

**GOVERNMENT AGENCY**

**INSIDE NYC**

**OUTSIDE NYC**

**Property Tax Credit for homeowners and renters, if one member of the household is 65 or older, can be up to $757.** If an applicant files a New York State personal income tax return, claim this credit on the return by filing IT-214 along with the return.

**seniors residents are determined by each town.**

**Aplicants for the Real Property Tax Credit are eligible if:**

- They occupied the same New York residence for six months or more.
- They were a New York State resident for the entire tax year.
- They cannot be claimed as a dependent on another taxpayer’s federal income tax return.
- The residence is not completely exempted from real property taxes.
- The current market value of all real property owned, such as houses, garages, and land, was $500,000 or less.
- If a renter: rent paid for the residence, and the average was $450 or less, not counting heat, gas, electricity, furnishings, or board.
- If homeowner: you or your spouse paid real property taxes.
- Any rent received for nonresidential use of the residence was less than 20% of the total rent received.

**Filing deadline:** 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.

**For Claim for Real Property Tax Credit (Form IT-214) within NYC or in NYS:**

- if household gross income is $150,000 or less.

**For Claim for New York City Enhanced Real Property Tax Credit for Homeowners and Renters (Form NYC-208-i) within NYC:**

- if household income is less than $300,000 per year.

**NYS Department of Taxation and Finance, Office of Real Property Tax Services:
150-190-5232, 8 a.m. – 5 p.m.**

Albany, NY 12212-5232

**Claiming for Homeowners and Renters**

For NYC homeowners: once an NYC homeowner is qualified to receive SCHE, the benefit is reflected on tax bill. For NYC renters: the New York State Department of Taxation and Finance website.

**Claim for New York City Enhanced Real Property Tax Credit (Form IT-214):**

- if household gross income is $150,000 or less.

**Claim for New York City Enhanced Real Property Tax Credit (Form NYC-208):**

- if household income is less than $300,000 per year.

**New York State Department of Taxation and Finance, New York City income tax credits program overview:**

https://www.tax.ny.gov/pit/credits/new_york_city_credits.htm

Form NYC-208, Claim for New York City Enhanced Real Property Tax Credit; (claim form for the 2019 tax year will be available in 2020).

**New York State Department of Taxation and Finance, Office of Real Property Tax Services:**

158-190-5232, 8 a.m. – 5 p.m.

Albany, NY 12212-5232

**Application deadline for SCHE in the tax year 2020-21 is Mar 10, 2020.**

**Application deadline for SCHE in the tax year 2019-20 is Mar 15, 2020.**

**Property owners are eligible for SCHE if:**

- They are 65 or by December 31, 2020, or if the property is owned by spouses or siblings, at least one must be 65 by that date.
- They use the property exclusively as their legal residence, and
- The property has been owned by filers for at least 12 consecutive months before filing.

**Within NYC – yearly combined household income: $ 58,399 or less.**

**Outside NYC – annual income between $ 3,000 and $ 29,000.**

**New York City Department of Finance: 311, or 212-639-9671.**

For general assistance, please email: financial.nyc.gov

Or visit: https://www1.nyc.gov/site/finance/benefits/landlords.sche.page

Completed SCHE applications can be mailed to:

New York City Department of Finance
Homeowner Tax Benefits
P.O. Box 5279
Union, NJ 07083

Updated as of July 15, 2020.