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“Save and Heat”

If qualified, any one of these programs will help put extra cash in your pocket which in turn, can be applied toward your monthly heating costs. Please check off any program(s) you may be interested in receiving more information about.

- Medicare Savings Programs (MSPs)** - Medicare Savings Programs helps individuals with limited income to pay their monthly Medicare Part B premium. If enrolled in a Medicare Savings Program, a Medicare beneficiary is also deemed eligible for “extra help” in paying Medicare Part D prescription drug costs.
- “Extra Help” Provides Assistance in Paying for Medicare Prescription Drug Coverage-** If you are currently on Medicare you may qualify for “extra help” (the low-income subsidy) from Medicare to pay prescription drug costs. This can help you pay your drug plan’s monthly premium, deductible, copayments and assist during the coverage gap.
- EPIC-** The New York State Elderly Pharmaceutical Insurance Coverage Program (EPIC) is available to Medicare beneficiaries aged 65 and above with incomes no greater than \$35,000 for a single person and \$50,000 for a married couple. EPIC will provide assistance with Medicare Part D covered drugs after a member pays any out-of-pocket Medicare deductible.
- Supplemental Security Income (SSI)** - Pays monthly checks to people who are 65 or older, blind, or have a disability and who have limited resources and income.
- Telephone Lifeline-**Income-eligible households can receive a reduced rate for telephone service and installation charges.
- Supplemental Nutrition Assistance Program (SNAP)-**(Formerly the Food Stamp program) issues monthly benefits that can be used to purchase food at authorized retail food stores. Food stamp benefits help low-income working people, older adults, the disabled and others feed their families.
- Earned Income Tax Credit-**The New York State Earned Income Tax Credit (EITC) program provides refundable tax benefits for working people with low or moderate incomes. Workers who qualify and file Federal and State tax returns may get back some or all of the income tax that was withheld during the year.



- STAR-** The New York State's School Tax Relief Program (STAR) provides for a school property tax rebate program and a partial property tax exemption from school taxes for all New Yorkers who own and live in their homes. There is also an Enhanced STAR exemption which is available for eligible older adults 65 and older.
- Partial Tax Exemption for Real Property of Senior Citizens-**Individuals generally must be 65 years of age or older and meet certain income limitations and other requirements. The application for the Older Adult Exemption also will serve as an application for the Enhanced STAR; no separate STAR application is needed. Localities and school districts have the option whether or not to offer this exemption.
- Veterans' property tax exemption-** Qualified Veterans can receive a property tax exemption. The program provides a partial property tax exemption to those homeowners meeting qualifying veteran's criteria. This exemption also provides the qualifying individual age 65 and older, to have their property taxes reduced by up to 50%.
- Real Property Tax Exemption for Persons with Disabilities and Limited Resources:** Localities have the option of giving exemptions of less than 50% to persons with disabilities whose incomes are between \$3,000 and \$29,000. Under the "sliding scale" options, a qualifying owner can have a yearly income as high as \$37,399.99 and get a 5% exemption in localities where there is a maximum limit.
- IT-214 Circuit Breaker-** New York State income tax program that will refund part of the local property tax paid by moderate and low income homeowners and (indirectly) by renters. A homeowner may qualify even if they pay no income tax. This program is available to New York State residents who have household gross income of \$18,000 or less, and pay either real property taxes or rent for their residence(s). If all members of the household are under age 65, the credit can be as much as \$75. If at least one member of the household is age 65 or older, the credit can be as much as \$375.
- Access to Home-**Access to Home Program will provide financial assistance to property owners to make dwelling units accessible for low- and moderate income persons with disabilities. Providing assistance with the cost of adapting homes to meet the needs of those with disabilities.
- RESTORE-** funds may be used to pay for the cost of emergency repairs to eliminate hazardous conditions in homes owned by the elderly when the homeowners cannot afford to make the repairs in a timely fashion. To be eligible for assistance, homeowners must be 60 years of age or older and have a household income that does not exceed 80 percent of the area median income.





Energy programs that may help you reduce your heating bills



- Home Energy Assistance Program (HEAP)**-Helps eligible low-income people meet the high costs of home heating.
- EmPower**-EmPower New York SM provides cost-effective electric reduction measures, such as lighting and refrigerator replacements. In some situations, insulation and other home energy efficiency and financial cost performance measures are provided. There is no cost to the household.
- Assisted Home Performance with ENERGY STAR**-Reduces energy costs of low and moderate –income households (up to 80% of the State Medium Income) by providing affordable energy efficient improvements to households that are not eligible for the federally-funded Weatherization Program.
- WAP**- The Weatherization Assistance Program assists income-eligible families and individuals by reducing their heating/cooling costs and improving the safety of their homes through energy efficiency measures. Energy efficiency measures performed through the program include air sealing (weather-stripping, caulking), wall and ceiling insulation, heating system improvements or replacement, efficiency improvements in lighting, hot water tank and pipe insulation, and refrigerator replacements with highly efficient Energy Star rated units.

*For more information on any of the items you checked
please contact your local Office for the Aging:*

