

NYC Rent Freeze Program

The NYC Rent Freeze Program, which includes the Senior Citizen Rent Increase Exemption (SCRIE) Program and the Disability Rent Increase Exemption (DRIE) Program, helps those eligible stay in affordable housing by freezing their rent and applying a property tax credit to cover the difference between the actual rent amount and the frozen rate the tenant is deemed responsible for paying.

■ **Senior Citizen Rent Increase Exemption program (SCRIE).** Available to eligible people age 62 or older who are the head of household and live in rent-controlled, rent-stabilized, Mitchell-Lama apartments or certain rent-stabilized hotel units. The combined household income for all household members cannot exceed \$50,000 for the previous tax year, and you must spend more than one-third of the monthly household income on rent. If you qualify, your rent amount will be frozen, and the City of New York will give your landlord a property tax credit equal to the amount of your future rent increases.

■ **Disability Rent Increase Exemption (DRIE).** Tenants who are disabled may also qualify to have their rent frozen.

For information on the NYC Rent Freeze Program (SCRIE or DRIE) visit nyc.gov/rentfreeze or call 311.

Help at home

■ **Expanded In-home Services for the Elderly Program (EISEP).** EISEP helps the elderly, ages 60 and up, who want to live at home but need help with everyday activities, such as dressing, bathing, shopping and cooking. The program helps improve access to, and expands the availability of, appropriate and non-medical support services for older adults who are not Medicaid eligible. Call 311 to connect to the New York City Department for the Aging for more information.



Protective services

More and more senior citizens are living independently. Unfortunately, some elderly New Yorkers are in poor health and need assistance. If you are concerned that an elderly friend, relative or neighbor is living at risk alone, call 311 and ask for the Human Resources Administration/Department of Social Services.



Tax relief

To provide tax relief for residents age 65 and older, New York has taken action on several fronts. The following programs may help ease your tax burden:

■ **The real property tax exemption.** You may be eligible to have your real property tax bill cut in half. This 50 percent exemption is offered as a local option to homeowners age 65 and older whose annual income is within specified guidelines. To find out if this exemption and others are in effect in your locality and what the eligible income levels are, call 311 and ask for the NYC Department of Finance.

■ **The property tax credit.** This real property tax credit may be available to homeowners and renters with a gross annual household income of \$18,000 or less, or who pay \$450 or less in rent. To obtain this tax relief (up to \$375 depending on income), you must submit claim form IT-214 to the state Department of Taxation and Finance. You will not automatically receive this credit; you must file for it. You do not have to pay state income taxes in order to receive the credit. Visit tax.ny.gov/pit/credits/real_property_tax_credit.htm for more information.

■ **Income tax exemption for retirement income.** Tax law exempts qualified retirement pension and annuity income up to \$20,000 per person per year from state income taxes. You must be over the age of 59 ½ or turn 59 ½ during the tax year to qualify. Visit tax.ny.gov/pit/file/information_for_seniors.htm to learn more.

Dear friend,

This brochure lists some of the special services available to senior citizens in New York City.

I hope you find this information useful. If you have questions that are not answered here, please contact the federal, state or local agency administering the program. If you're not sure which agency to turn to or if you run into any problems in your search for assistance, please don't hesitate to contact my office.

Sincerely,


Assemblymember
Vivian E. Cook

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142-15 Rockaway Boulevard, Jamaica, NY 11436 • 718-322-3975

Albany Office

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Important Contacts

NYC 311 Customer Service Center

Dial 311 to connect with non-emergency government services including Dept. for the Aging and Dept. of Finance
TTY: 212-504-4115 • portal.311.nyc.gov

Outside of the five boroughs:
212-New York (212-639-9675)

Social Security

800-772-1213 • TTY: 800-325-0778 • ssa.gov

NYC New York Connects

800-342-9871 • nyconnects.ny.gov

Medicare

800-MEDICARE (633-4227) • TTY: 877-486-2048
medicare.gov

NYC Human Resources Administration

Medicaid Helpline

888-692-6116 • health.ny.gov/health_care/medicaid

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Assemblymember

**Vivian E.
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A guide to Senior Citizen Programs in New York City

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Courtesy of:
Assemblymember
Vivian E. Cook

Other available programs



■ **Social Security.** Social Security is a form of retirement insurance administered by the federal government. Under this program, workers who retire at age 62 and older or are disabled can receive monthly cash benefits based on previous earnings. These benefits are also available to their dependents or survivors. For more information or to apply, visit your local Social Security office.

■ **Food stamps.** The Food Stamp Program – known federally as the Supplemental Nutrition Assistance Program (SNAP) – encourages those on fixed incomes to maintain healthy nutritional practices. Recipients get an electronic benefit card, similar to a debit or credit card, to use for purchases in authorized stores and farmers markets. To find out how to obtain SNAP benefits, call your local social services office or contact the NYC Human Resources Administration at **311**.

■ **Nutrition.** Healthy, nutritious and balanced meals are served in community centers throughout the state to people age 60 and older. No one is refused because of inability to pay. If you can't get to a community dining site on your own, ask your local office for the aging about transportation.

Home-delivered meals may also be available. You can visit mealsonwheelsamerica.org/find-meals for more information on delivery in your area.

Eligible seniors can apply for a booklet of coupons to buy fresh and unprocessed fruits and vegetables at participating farmers markets and farm stands. For more information, contact your local senior center or call **311**.

■ **Supplemental Security Income.** Social Security and Supplemental Security Income (SSI) are not the same. You may receive both Social Security and SSI benefits if your Social Security benefits are below a certain level.

You may qualify for Social Security Disability Insurance (SSDI), payable to blind or disabled workers, widow(er)s or adults disabled since childhood who are otherwise eligible. You may also qualify for SSI disability benefits payable to adults or children who are disabled or blind, have limited income and resources, meet the living arrangement requirements and are otherwise eligible. Apply at your local Social Security office.

■ **Home Energy Assistance Program (HEAP).** HEAP can help eligible New Yorkers heat and cool their homes. Eligibility is determined by your annual income and household size. For more information visit otda.ny.gov/programs/heap, call the NYC Department for the Aging at **311** or call the NYC HEAP Infoline at **718-557-1399**.

■ **Lifeline.** Lifeline is a federal program that offers a monthly discount to qualified low-income customers. If you qualify for the Lifeline discount, you can save at least \$9.25 per month on your Verizon Wireless monthly bill. Visit verizonwireless.com/solutions-and-services/lifeline for an application and more information.

■ **Reduced-fare transportation (MetroCards).** If you are a rider who is 65 or older or have a qualifying disability, you are eligible for a Reduced-Fare MetroCard. The reduced fare is half the regular base fare. Reduced fares may be used at anytime on the subway and on local buses. For express buses they may be used anytime, except during weekday rush hours, 6-10 a.m. and 3-7 p.m. Monday-Friday. Reduced fares may also be used on the Long Island Rail Road and Metro-North anytime, except weekday morning rush hours to NYC terminals, from 6-10 a.m.

You can submit an application for a Reduced-Fare MetroCard online, by mail or in person. For more information, visit the Metropolitan Transit Authority (MTA) website at new.mta.info/fares/reduced-fare or dial **511**.

Medicare

Medicare is a federal health insurance program for people 65 and older. People younger than 65 with certain disabilities are also eligible, including those with end-stage renal disease (ESRD) or amyotrophic lateral sclerosis (ALS). Medicare is run by the Centers for Medicare and Medicaid Services, although you can apply through Social Security.

■ Medicare Part A (hospital)

Part A helps pay for inpatient care in a hospital or skilled nursing facility after a hospital stay, nursing home care (as long as custodial care isn't the only care you need), some home health care and hospice care.

■ Medicare Part B (medical)

Part B offers supplemental medical insurance to pay part of doctor fees, outpatient hospital services and other medical items and services not covered by Part A. Part B insurance is optional. If you are getting Social Security when you turn 65, you are automatically enrolled in both Medicare Part A and Part B. If not, you need to apply for Medicare three months before you turn 65. If you miss the initial enrollment period, you may apply in January, February or March of any calendar year, but premiums will be more expensive. For those who continue to work and are covered by their employer's health insurance, there is a special enrollment period upon retirement.

■ Medicare Part C: Private plans

Part C, or private Medicare Advantage Plans, gives people with Parts A and B an option to have all of their Medicare-covered health care under one umbrella. Many plans offer extra coverage, like vision, hearing, dental and/or health and wellness programs. Most include Part D Medicare prescription drug coverage.

■ Medicare Part D

Part D provides prescription drug coverage for everyone with Medicare. To get Medicare drug coverage, you must join a plan run by an insurance company or other private company approved by Medicare. The annual open enrollment period for these stand-alone prescription drug plans (PDPs) is Oct. 15 - Dec. 7. Visit medicare.gov/plan-compare. Enrollment for most people is voluntary, although there is a permanent premium penalty for those who delay enrollment and do not have drug coverage that is at least comparable to the Part D standard coverage.

EPIC

Elderly Pharmaceutical Insurance Coverage (EPIC) is a prescription program for income-eligible seniors 65 and older that provides secondary coverage for Medicare Part D-covered drugs purchased after any Part D deductible is met. It also covers many Medicare Part D-excluded drugs, like prescribed vitamins and cold and cough medications. EPIC copayments range from \$3 to \$20 based on the cost of the drug. EPIC also provides premium assistance for Medicare Part D plans to income-eligible seniors. To qualify, single individuals should have an annual income below \$75,000 and married individuals should have a combined income below \$100,000. For more information on enrolling in and using EPIC, visit health.ny.gov/health_care/epic or call the toll-free EPIC Helpline at **800-332-3742** (TTY: 800-290-9138).



Medicaid

Medicaid is a program for New Yorkers who can't afford to pay for medical care, including the medical expenses of those 65 and older, those who are blind or disabled and are eligible for Supplemental Security Income (SSI) or those who need help paying for their medical needs. Medicaid, unlike Medicare, pays for long-term health care for eligible individuals. It may also pay the cost of Medicare Part B and other private health insurance. Unlike Medicare, Medicaid is a federal/state medical assistance program administered by counties in New York State. Visit the New York Health Exchange at nystateofhealth.ny.gov or dial **311** to contact the New York City Department for the Aging for more information.