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## ***“Save and Heat”***

If qualified, any one of these programs will 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-** Medicare Savings Programs help people with limited income to pay their monthly Medicare Part B premium (in 2008 this is \$96.40 per month). 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” 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 the coverage gap.
- EPIC-** The New York State Elderly Pharmaceutical Insurance Coverage (EPIC) program helps people 65 years of age and older to pay for their prescription drugs. EPIC supplements other drug coverage including Medicare Part D.
- 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.
- Food Stamps-**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, senior citizens, 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. If the taxpayers EITC is higher than the taxes owed, the taxpayer may also get extra cash back from the IRS and from New York State.

- 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 seniors 65 and older.
- Partial Tax Exemption for Real Property of Senior Citizens-**Seniors generally must be 65 years of age or older and meet certain income limitations and other requirements. The application for the Senior Citizens' 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.
- Real Property Tax Credit-**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.
- 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 senior citizens 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 more than \$26,000. Under the "sliding scale" options, a qualifying owner can have a yearly income as high as \$34,399.99 and get a 5% exemption in localities where there is a maximum limit.
- IT-214-** 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.
- 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.
- WRAP- (Weatherization Referral and Packaging)** – The WRAP program provides energy conservation, emergency weatherization services and referrals to weatherization programs for HEAP eligible households. Emergency weatherization could include adding insulation, repair or replacement of windows, doors and repairs to furnaces and roofs.
- EmPower-EmPower New York** <sup>SM</sup> 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- Weatherization Assistant Program** services reduce the amount of energy required to heat homes and provide hot water. The majority of homes in New York State were built when energy was relatively inexpensive. These homes are significantly more costly to heat than a newer energy-efficient home.

*For more information on any of the items you checked please contact:*

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