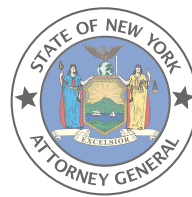
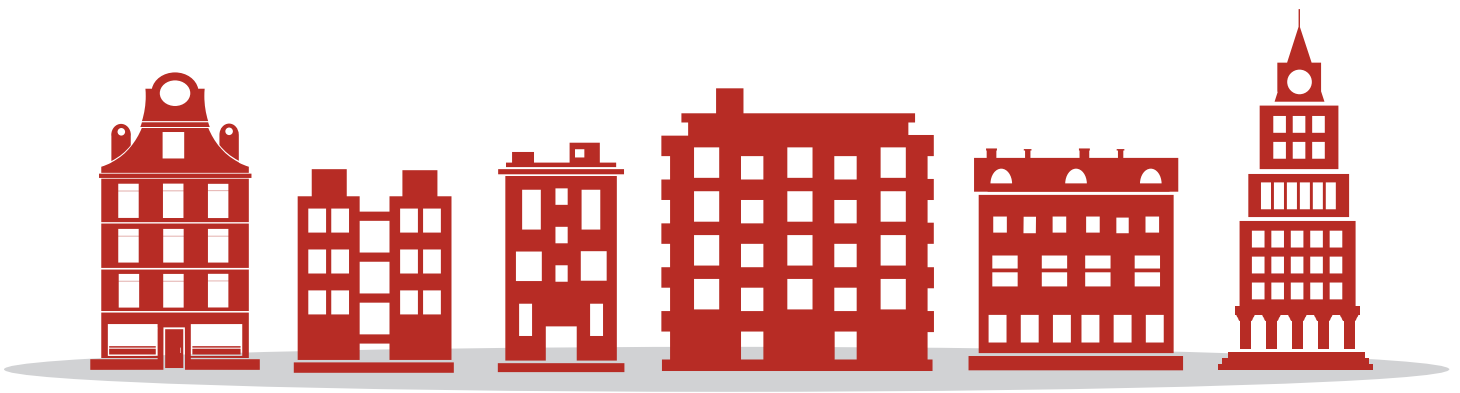


A HOUSING GUIDE FOR SENIOR CITIZENS



Eric T. Schneiderman
NYS Attorney General
Revised August 2011



Eric T. Schneiderman
New York State Attorney General

Dear Friends,

Whether you want to remain in the home where you now reside, “rightsized” your living space or move closer to family or friends, finding the right situation for you at the right time can be a challenge. If you live in an area where affordable housing is scarce, it can be even more difficult.

As your Attorney General, I work to make sure your rights -- as a tenant, a homeowner, or as a resident in an assisted living facility -- are protected. I also want you to know how other agencies can help you as you weigh your housing options.

In this booklet, you will find discussions of what your rights are in New York State, a description of several housing options and a guide to the agencies across the state, including Attorney General regional offices, that are available to help you if you need more information.

Sincerely,

A handwritten signature in black ink, appearing to read 'Eric Schneiderman', is placed above the printed name.

Eric T. Schneiderman

OFFICE OF THE NEW YORK STATE ATTORNEY GENERAL

www.ag.ny.gov

Attorney General's Help Lines:

HOTLINE 1-800-771-7755

Medicaid Fraud Control Unit 212-417-5397

For the Hearing/Voice Impaired 1-800-788-9898

Executive Offices

The Capitol, Albany, NY 12224

(518) 474-7330

120 Broadway, New York, NY 10271

Tel. 212-416-8250

REGIONAL OFFICES

BINGHAMTON

State Office Building
44 Hawley Street, 17 Fl.
Binghamton, NY 13901
(607) 721-8771

BROOKLYN

55 Hanson Place
Brooklyn, NY 11217-1523
(718) 722-3949

BUFFALO

Statler Towers 1
07 Delaware Ave
Buffalo, NY 14202
(716) 853-8400

HARLEM

163 West 125th Street
New York, NY 10027
(212) 961-4475

NASSAU

200 Old Country Road Suite 460
Mineola, NY 11501
(516) 248-3302

PLATTSBURGH

70 Clinton Street
Plattsburgh, NY 12901
(518) 562-3282

POUGHKEEPSIE

One Civic Center Plaza - Suite 401
Poughkeepsie, NY 12601-3157
(845) 485-3900

ROCHESTER

144 Exchange Boulevard
Rochester, NY 14614
(585) 546-7430

SUFFOLK

300 Motor Parkway
Hauppauge, NY 11788
(631) 231-2401

SYRACUSE

615 Erie Boulevard West
Syracuse, NY 13204
(315) 448-4800

UTICA

207 Genesee Street, Room 508
Utica, NY 13501
(315) 793-2225

WATERTOWN

317 Washington Street
Watertown, NY 13601
(315) 785-2444

WESTCHESTER

101 East Post Road
White Plains, NY 10601-5008
(914) 422-8755

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I. Legal Protections for Tenants

Across New York State

Discrimination

In New York, it is illegal to discriminate, in housing and public accommodations, on the basis of race, creed, color, national origin, sex, sexual orientation, age disability, familial status (having children under age 18) or religion. New York City and several other municipalities also prohibit discrimination on the basis of a person's lawful source of income (for example, receiving public benefits).

These laws ensure that all individuals have equal housing opportunities. Landlords and real estate agents may not discriminate against a current or potential tenant by refusing to renew a lease, rent an apartment or by changing the terms of the rental because of these factors. In addition, nursing homes, assisted living facilities, and elder day care centers are prohibited from discriminating and harassing people based on the above factors. For example, it is unlawful to treat nursing home residents less favorably because of their race or source of income.

If you believe you were a victim of discrimination, you may file a complaint with the NYS Division of Human Rights which will investigate your complaint. You may also file a complaint with the New York State Attorney General's Civil Rights Bureau. If you are the resident of a nursing home or assisted living facility you may also file a complaint with the NYS Office of the Aging (complete listings of these agencies can be found in the directory, starting on page 17).

The Right to Share Your Apartment

The named tenant on a lease may share the apartment with immediate family, or one additional occupant and that person's dependent children, as long as the tenant on the lease (or a spouse) occupies the apartment as a primary residence. Tenants have the right to sue landlords who violate this law.

Here are some conditions:

- Tenants must provide the landlord with name of any additional occupant within 30 days;
- The landlord may limit the total number of people living in an apartment to comply with legal standards.

Please note: Tenants receiving government housing subsidies, such as Section 8, must report a roommate's income as "household" income which may reduce the amount of subsidy. Also, rent stabilized tenants who charge a roommate rent in excess of his or her proportionate share of

NYS Division of
Human Rights
www.dhr.state.ny.us
1-888-392-3644

Office of the Aging
www.aging.ny.gov
1-800-342-9871

New York State
Attorney General's Civil Rights
Bureau
[www.ag.ny.gov/
bureaus/civil_rights](http://www.ag.ny.gov/bureaus/civil_rights)
1-800-771-7755

the rent can be sued for eviction or subject to paying damages under the Rent Stabilization Code.

Terminating a Lease for Medical Reasons

Senior citizens who plan to relocate to senior citizen housing, including nursing homes or subsidized housing, or the home of a family member have the right to terminate existing leases.

Tenants, or their spouses living with them, who are sixty-two years or older, or who will turn 62 during the term of their lease and who are certified by a physician as no longer able to live independently, may notify their landlord, in writing, of their intention to move and terminate the lease. By law, the landlord must release the tenant from any future liability. Here is what your notice must include:

- Termination date: The law says, “the termination date must be effective no earlier than thirty days after the date on which the next rental payment (after the notice is delivered) is due. The notice is considered to be delivered five days after mailing.” An example of what that means is, if the notice to the landlord is mailed on April 5, the notice is deemed received April 10. Since the next rental payment (after April 10) is due May 1, the earliest lease termination date will be effective June 1;
- A physician’s certification that the person is no longer able to live independently for medical reasons;
- A notarized statement from a family member stating both that the senior is related and will be moving into his or her residence for at least six months, **OR** documentation of admission or pending admission to one of the above mentioned facilities.

In Rent Regulated Apartments

Some municipalities, including NYC, have adopted rent control or rent stabilization laws. There are legal protections that particularly apply to people living in these apartments. (A complete listing is on the right.)

Protection Against Harassment

Landlords (or anyone working for them) may not interfere with or disturb the privacy, comfort or peace of a tenant who lives in a rent regulated apartment. For example, they may not interrupt or discontinue services with the aim of forcing the tenant to move or waive legal protections. Landlords found guilty of harassment are subject to fines and may not increase rents until it’s determined the harassment has ended.

If you believe you are being harassed, you may file a complaint with the DHCR Enforcement Unit (see page 17) . Tenants in New York City may also file a lawsuit for harassment in Housing Court.

Emergency Tenant Protection Act. Municipalities

NASSAU COUNTY

City of Glen Cove

City of Long Beach

Town of North Hempstead

Village of Cedarhurst

Village of Floral Park

Village of Freeport

Village of Great Neck

Village of Hempstead

Village of Mineola

Village of Thomaston

Village of Great Neck Plaza

Village of Rockville Centre

Village of Russell Gardens

ROCKLAND COUNTY

Town of Haverstraw

Village of Spring Valley

WESTCHESTER COUNTY

City of Mount Vernon

City of New Rochelle

City of White Plains

City of Yonkers

Town of Eastchester

Town of Greenburgh

Town of Harrison

Town of Mamaroneck

Village of Croton-on-Hudson

Village of Dobbs Ferry

Village of Hastings-on-Hudson

Village of Irvington

Village of Larchmont

Village of Lynbrook

Village of Mamaroneck

Village of Mt. Kisco

Village of Pleasantville

Village of Portchester

Village of Tarrytown

Village of Sleepy Hollow

You should know:

A tenant may terminate new leases or contracts for any of the described adult care facilities within three days of signing the lease or contract. By law, the operators of such a facility must inform the tenants of that right on the admission form. The senior citizen may then reinstate the previously terminated lease until midnight of the fifth day following notice of termination

Primary Residence

A tenant may remain in a rent-controlled or stabilized apartment as long as it remains that person's primary residence, regardless of whether one has a vacation home or regularly visits elsewhere. Proof that the apartment is a primary residence includes:

- The mailing address for income tax returns; receiving social security; or credit cards;
- Utility bills in the tenant's name, and payment of those bills by the tenant;
- Voter registration, driver's license or motor vehicle registration;
- Presence of the tenant's personal belongings and household goods.

Courts have also rejected landlords' attempts to recover an apartment when a tenant has entered a nursing home, when it is shown the tenant intends to return home, particularly if a doctor can attest to that as a reasonable possibility.

Remaining in a Rent Regulated Apartment

If a tenant, or any member of the tenant's household, is 62 years of age or older and has lived in a rent regulated, which includes rent-controlled and rent-stabilized (other than NYC rent stabilized), building for 20 years or more, the landlord may not recover the apartment for his or her own personal use as long as the lease is not violated. If the tenant or the tenant's spouse is a senior citizen and lives in a NYC rent stabilized apartment, the landlord may not recover the apartment for his or her primary residence unless the tenant is offered a comparable or superior apartment in the same neighborhood at the same or lower regulated rent and a payment of moving expenses.

Lease Succession Rights

The DHCR regulates the right of an individual living in a rent controlled or stabilized apartment to succeed a tenant of record who dies or permanently vacates.

Based on a court ruling, those rights extend to both traditional and "nontraditional" family members who remain in an apartment after the named tenant dies or permanently vacates.

"Family members" include spouse, parents, children (including step-and in-law), grandparents and grandchildren of the tenant, or any other person residing with the tenant who can prove emotional and financial commitment, and interdependence between themselves and the tenant. Evidence to be considered in deciding whether someone qualifies as a nontraditional family member may include:

- The length of the relationship;
- Sharing of household expenses and other finances such as bank accounts, property, credit cards, or a household budget for

- purposes of receiving government benefits;
- Engaging in family-type activities by jointly attending family functions or caring for each other’s needs and extended families;
- Formalizing legal obligations through wills, health care proxies, life insurance policies and domestic partnerships

As long as the family member lived with the tenant of record for not less than two years (or one in the case of disabled persons or those 62 years or older), or from the commencement of the tenancy or the relationship, the remaining tenant should be offered a lease with the same terms as the previous lease.

Senior Citizen Rent Increase Exemption (SCRIE)

The Senior Citizen Rent Increase Exemption Program (“SCRIE”) provides exemptions from all or part of certain rent increases for senior citizens who live in rent stabilized, rent controlled, Mitchell Lama, and other state-subsidized housing, and whose income is within eligibility guidelines. In New York City, SCRIE is part of the City’s administrative code. Outside New York City, SCRIE is applicable to any locality subject to rent control or rent stabilization (see the list on page 5).

- **To be eligible for SCRIE**, the tenant or the tenant’s spouse must be 62 years or older, head of the household, live in a rent-regulated apartment, meet income eligibility standards, and pay more than one-third of total income for rent. New York City senior citizens may also carry this exemption from one rent regulated apartment to another upon moving, upon the proper application being made to the Department of Finance.
- **To receive benefits**, an eligible tenant must apply to the appropriate agency. In New York City, the Department of Finance administers the SCRIE Program; outside New York City, SCRIE is administered by the DHCR (see page 17). Approved tenants must file a recertification application every two years. If you sign a one year lease the benefits must be renewed each year when the lease expires.
- The exemption does not reduce rent but prevents any future increases. In New York City, for example, the exemption protects against rent guidelines increases, Maximum Base Rent increases, fuel cost adjustments and increases based on the owner’s economic hardship or major capital improvements. However, tenants are responsible for paying the additional security deposit.

To Find Out More About SCRIE:

NYC Tenants:

NYC Department of Finance
 SCRIE/DRI:
 Call 311 or 212-639-9675
 online: www.nyc.gov/html/dof

Tenants outside of NYC:

Division of Housing and
 Community Renewal (DHCR)
 Rent InfoLine (718) 739-6400
 or online at: www.nyshcr.org
 Email: rentinfo@nyshcr.org

- **Apartment Reclassified?** A senior citizen with a valid SCRIE order at the time of the reclassification may be eligible for a rent increase exemption order. Applications for the exemption order must be made within ninety days of the date of the rent increase and reclassification. (Real Property Tax Law §467-b)

II. Housing Options

Senior Citizen Apartments

There are apartment buildings and complexes specifically for senior citizens. Some of these have special meal and recreation programs, as well as other supportive services. Others provide no services, but restrict tenants to those over 55 years. Often this housing has been constructed with financial assistance or tax incentives that allow them to offer below market rents to those who are income eligible. Low income tenants may be eligible for “Section 8” rental assistance in senior citizen apartments as well. To find out more about this housing in your area, contact your county Office for the Aging. (See page 20)

Find Apartments Where You Live

The New York State Department of Housing and Community Renewal has a website that provides statewide listings of apartments for rent. You can search by region, city, town, ZIP code; determine the rent you can afford, even calculate moving costs. Using the “advanced search” option, you can specify senior housing. Go to:
www.nyhousingsearch.gov

Mitchell-Lama Housing

Mitchell-Lama refers to a New York State housing program which created and oversees lower than market rental apartments for middle income residents. Built with state funding, these units receive municipal tax exemption and low-interest mortgages so that lower rents can be charged. Tenants over 62 years may be eligible for SCRIE and should contact their building management.

There is a scarcity of Mitchell-Lama apartments because the State has not constructed eligible buildings in recent years. Also, existing properties can withdraw from the program through a buyout option. Waiting lists for admission into Mitchell-Lama properties are long but to find out what’s available in your area, contact the nearest office of DHCR (see page 17).

Condominiums and Cooperatives (or Co-ops)

Under cooperative ownership, an apartment corporation is formed to take over ownership of the property. Residents of a cooperative do not buy an individual apartment. Instead, they buy the shares in the apartment corporation allocated to a particular apartment. Ownership of the shares entitles the purchaser to a long-term lease for the apartment. This lease defines the purchaser’s rights and obligations with respect to the possession, use and occupancy of the apartment.

With condominium ownership, the purchaser buys an apartment and, together with the other unit owners, an “undivided interest” in the

common elements of the building or development. Common elements generally include the buildings' property, lobbies, public hallways and the buildings' mechanical, systems.

Protections for Senior Citizens During Conversion from Rental Property to Co-op or Condominium

Certain protections apply to persons who are 62 years of age or older and who live in buildings being converted to cooperatives or condominiums in New York City or in Nassau, Rockland and Westchester municipalities and other municipalities that have adopted senior citizens and disabled tenant protection laws. Those senior citizens are entitled to remain in their apartments without buying and may retain all rights of rent regulated tenants.

When a building in one of these locations undergoes conversion to a cooperative or condominium there will be either a non-eviction or an eviction plan for the conversion. In a non-eviction plan, no tenant can be evicted. In an eviction plan, a senior citizen tenant and spouse will be protected from eviction.

Regardless of which plan is used, the rent of non-purchasing tenants living in housing not regulated by the government must not be increased beyond the ordinary level for comparable housing. Also, non-purchasing tenants remaining in such buildings may not be subject to eviction proceedings unless the tenant fails to pay rent, is engaged in illegal use or occupancy of the premises, or the tenant fails to fulfill his obligations to the owner.

Shared Housing

A number of communities in New York State have agencies and/or organizations that assist seniors with home-sharing. Shared housing is an arrangement whereby people with extra space in their homes agree to share the space with others. One or more house-mates can provide additional income, assistance, or both.

“Match-up” home-sharing programs help people find others with whom to share their homes. Such programs often provide initial screening of both the home provider and the home seeker, counseling, follow-up assistance and other services. Candidates may be limited to seniors or may include younger people as potential house-mates.

Another alternative is the “shared residence”. In this situation, a small number of seniors live together as a family. While bedrooms are usually private, the other areas, such as the living room, kitchen and dining room, are shared. In some communities, there is an organization or agency that

Cooperative and Condominium Conversion

Converting a building to cooperative or condominium ownership is a complex legal process, and the laws differ depending upon the location of the building or development. Tenants whose building is being converted to a co-op or condo should consult a lawyer. For more information regarding cooperative and condominium conversion, contact us at:

Office of the Attorney General

Real Estate Finance Bureau

120 Broadway, 23rd Floor

New York, NY 10271

(212) 416-8100

www.ag.ny.gov/bureaus/real_estate_finance/about.html

sets up such a household and provides help in managing it.

To inquire about the availability of a “Match-Up” Home-Sharing program, or the possibility of a shared residence for seniors, contact your county Office for the Aging (See pages20-23).

Check Zoning Requirements!

Both Accessory Apartments and Elder Cottages require structural changes which must comply with zoning and building regulations in your municipality. Before you proceed with either of these options, find out if what you want is allowed and how it should be built to conform to your community’s requirements.

Accessory or “In-law” Apartments

Sometimes people with extra space, either in your own or a loved ones home, divide or add on to the home to create a separate dwelling unit. They are able to live close to family members, yet maintain privacy and independence. This new, smaller space -- with its own kitchen, bath, sleeping and living areas -- is called an accessory apartment. It can be created entirely from space already within the existing structure or modifications can be made.

Elder Cottages

Some seniors want to live independently, but would enjoy the support of nearby family for occasional assistance. An elder cottage is a small dwelling unit placed on the lot of a member of your family. When the unit is no longer needed, it can be removed, resold or relocated. Elder cottages are designed to be moved.

Assisted Living

An assisted living residence is a housing option for people who need help with personal care needs, but still wish to live independently. Each residence must supply meals, 24-hour on-site monitoring, and other services as needed by an individual resident. They provide a setting that allows a more independent style of life while also supplying aid when needed. For those in need of financial assistance, funding may be available through Supplemental Security Income (SSI) and Medicaid programs. To learn more about assisted living residences in your community contact the NYS Office for the Aging’s Senior Hotline: 1-800-342-9871

Naturally Occurring Retirement Communities

An apartment building or housing complex in which more than fifty percent of the residents are over the age of sixty and have a low to moderate income may be eligible to receive funding as a Naturally Occurring Retirement Community (NORC). In order to qualify for funding under this program admittance to the residence must not be restricted to elderly applicants, and the residence must not have been built specifically as a home for the elderly.

NORC legislation has been expanded to include programs for neighborhoods of single family homes and low-rise apartment buildings

that have become densely populated with older individuals in an effort to help them “age in place.” Neighborhoods NORCs are defined as those with at least 40% of dwellings having a resident age 60 or over. Funding is used to provide a variety of services, including health care aid, transportation, and other types of aid that allow the occupants to live independently in their homes. In particular, the NORCs help older residents maintain their dwellings and provide services to avoid isolation and alienation.

**To learn more about
Naturally Occurring
Retirement Communities**
NYS Office for the Aging:
1-800-342-9871.

III. Living Independently...With Help

Enriched Housing

The New York State Enriched Housing program offers community living arrangements with supportive services. Licensed by the NYS Department of Health the program is designed to enable senior citizens who need assistance with daily tasks to live independently. The services available within the Enriched Housing Program include assistance with personal care, meals, shopping, housekeeping and a 24-hour on-call emergency service.

The program is primarily for people 65 years of age or older who are unable to perform some activity of daily living, but those under the age of 65 who need assistance may also be eligible.

**To learn more about
Enriched Housing:**
NYS Department of Health,
Office of Continuing Care
518-474-2085
or
Your local Office for the Aging
(See pages 20-23)

Home Care

Increasingly, there are many programs designed to provide services to those who need some help, but do not require constant nursing care. In some cases, Medicare covers the cost of necessary home care. Various programs offer meals-on-wheels, homemaker services, home nursing care, health aides, shopping assistance, transportation, physical therapy and companionship. To find out about specific services that are available in your area, contact your county Office for the Aging (see pages 20-23).

Access to Home

The Access to Home Program provides financial assistance to property owners to make homes accessible for low- and moderate income persons with disabilities. Providing help with the cost of adapting homes enables individuals to safely and comfortably live in their own residences. The program is available through local agencies and not for profits agencies. Contact DHCR for organizations in your area (see page 17).

V. Maintaining Your Home

Home Repair Loans and Grants Program

Homeowners, 62 years of age or older, may be entitled to receive a home repair grant of up to \$7,500 from the United States Department of Agriculture. These grants can be used to remove health and safety hazards or to make the housing more accessible to disabled occupants. Funding is available to only owner-occupied residences. To apply, contact the United States Department of Agriculture, Rural Development, Rural Housing Services (see page 18).

Residential Emergency Services to Offer (Home) Repairs to the Elderly (RESTORE)

Program funds may be used to pay for the cost of emergency repairs, up to \$7,500, to eliminate hazardous conditions in homes owned by the elderly when the homeowners cannot afford to make the repairs in a timely fashion. For a list of RESTORE program administrators in your area, contact your DHCR Regional Office (see Page 17).

Emergency Assistance for Adults (EAA)

This program helps income eligible senior citizens 65 years of age or older and others who receive Supplemental Security Income (SSI) and who face an emergency which requires funds such as low interest or forgivable loans for threatened utility shutoffs, an unexpected home repair, or any other emergency situation. Senior citizens who have children under the age of 18 residing with them may be eligible for assistance under Emergency Assistance to Families (EAF). For more information about EAA, call the New York State Temporary Assistance Hotline at **1-800-342-3009** or contact your County Social Services Office or local Office of the Aging (see pages 20-23).

Project Metro Pair (NYC residents)

Exclusively for senior citizens in NYC, Project Metro Pair aids seniors in making minor home repairs and is available to both renters and home owners over 62 years of age. Project Metro Pair can be reached at 212-453-9500, ext. 525.

VI. Some Financial Options

Real Property Tax Credit

New York State has a “Circuit Breaker” state tax credit program for eligible homeowners and renters. This program provides assistance to elderly and moderate income homeowners and renters. It works like a rebate program for real property taxes. To be eligible for the “circuit

breaker” real property tax credit or rebate, you must:

- Be a resident of New York State for one year;
- Own or rent the same residence for at least six months;
- Have eligible levels of income, home value or monthly rent.
- Pay real property taxes or pay rent to an owner who pays real property taxes; and
- Not be claimed as a dependent on anyone else’s tax return.

If you meet the qualifications, you may be entitled to a rebate even if you do not owe any income taxes or normally file a state return. Some senior citizens benefitting from partial real property tax exemptions may also be entitled to benefit from this program. To participate, you must file a New York State IT214 “Claim for Real Property Tax Credit” with the New York State Department of Taxation and Finance.

Partial Real Property Tax Exemptions

The New York State Real Property Tax Law authorizes any municipality in the State to enact a local law that exempts people 65 years of age or older from paying property taxes on their homes beyond 50% of the assessed valuation of the property. Local governments have the further option of granting exemptions of less than 50% to those seniors whose income is higher than the maximum income set by the law up to a full 50% exemption. To qualify for this partial real property tax exemption, you must:

- Be at least 65 years of age or older, or have a spouse who is at least 65 years old;
- Own a home for at least 24 months in a locality that has enacted a partial tax exemption law;
- Have an annual income not greater than the maximum income set in the local law.

State law requires that all municipalities that enact a local law granting this partial tax exemption send a notice to all senior citizen home owners informing them of it and providing information about how to apply. It is necessary to file an application annually for this program.

For information about this program and application procedures, contact your county Office for the Aging (see pages 20-23) or the assessor’s office in your city, town or village.

“Circuit Breaker”

Tax Credit

For more information, and to find out if you are eligible, contact your local Office for the Aging (See pages 20-23) or the NYS Department of Taxation and Finance:1-800-225-5829.

Property Assessment

If you think your property is assessed at higher than market value, it is possible to file a grievance with your local tax assessment office. For more information, contact your local assessor, or the NYS Office of Real Property Services at 518-591-5232, or online at www.orps.state.ny.us

For Information on “Reverse Mortgages”

NYS Banking Department
1-877-BANK-NYS or
www.banking.state.ny.us

OR

U.S. Department of Housing
and Urban Development/FHA
1-800-225-5342 or
www.hud.gov

STAR Property Tax Exemption

People over the age of 65 who own their home or co-op apartment and meet residency and income guidelines qualify for an “enhanced” school tax rebate under the STAR program. All other homeowners/co-op shareholders qualify for a “basic” STAR rebate. Contact your local Town Assessor’s Office for registration forms.

“Reverse Mortgage”

A Home Equity Conversion (HEC) program, sometimes referred to as a “reverse mortgage” loan, allows you to convert the equity in your house into cash while you still live in the house. An investor — a bank or some other financial institution — grants you a mortgage secured by a portion of the equity in your home. The terms of repayment can be set for a fixed period of time, for example 10 years, or to allow you to remain in your home for life, or until you want to move out.

Remember, it’s your home, probably your largest investment, at stake. Be sure you get competent financial and legal advice from an objective source before considering this step. For more information on reverse mortgage loans, contact the US Department of Housing and Urban Development or the NYS Department of Banking.

VII. Help with Utilities

Learn More About HEAP

New York State HEAP Hotline
1-800-342-3009.
For both HEAP and WRAP
information
NYS Office for the Aging
1-800-342-9871.

The Home Energy Assistance Program (HEAP)

This federally funded program provides cash to help pay heating bills for low-income individuals and families. Available through the local Office for the Aging for applicants aged 60 and over, you can apply for a HEAP grant starting in November of each year. The grants are approved on a first come, first serve basis until the annual funds run out, so it is important to apply early. HEAP can also provide emergency benefits if heat has been or will be turned off. You should receive written notice about any action taken on your HEAP application. Be sure to read it carefully; it should contain instructions on how to appeal a decision if you have been denied or feel your grant is too low.

Weatherization Referral and Packaging Program (WRAP)

The Weatherization Referral and Packaging Program brings together a variety of services to provide long-term solutions to energy problems. Seniors who are eligible for HEAP assistance are also eligible for WRAP. To find out more, call your county Office for the Aging (see pages 20-23) or the New York State Office for the Aging hot line: 1-800-342-9871.

Home Energy Fair Practices Act (HEFPA) and Telephone Fair Practices (TEFPA)

The New York Home Energy Fair Practices Act (HEFPA) protects gas and electric service to households. The Telephone Fair Practices Act (TEFPA) provides residential telephone service with many of the same safeguards .

Together, they protect consumers in a number of ways:

- **Deposits**

Utility and telephone companies may not require a deposit for service unless a customer has been delinquent in paying bills, or the customer is asking for short term service. If the customer is 62 years of age or older, they may require a deposit only if the service was shut off for nonpayment of bills within the preceding six months. They may not require deposits from customers who get Supplemental Security Income (SSI), public assistance or other state payments. If a security deposit is required, it cannot be more than twice the average bill (during the heating season, for energy bills) and the company must allow the deposit to be paid in installments. Deposit must be returned with interest if payments are made regularly for a year.

- **Utility Shutoff**

The utility may not shut off service without advance notice. If you live in an apartment where heat or utilities are included in the rent and the landlord doesn't pay the utility bills, the utility must notify you as well as the landlord of any planned shutoff. If you are notified about a planned shutoff, take immediate action. It is much easier to avoid a shutoff than it is to have utility service turned back on.

Before any heating utilities are shut off between November 1 and April 15, a utility representative must try to either call the customer or visit the home at least 72 hours before the shutoff. The customer should be offered a chance to avoid the shutoff by arranging to make reasonable installment payments or seeking emergency help, such as a HEAP grant. If the utility representative learns that a shutoff would be dangerous to the mental or physical health of anyone in a home, the utility cannot turn off service unless it notifies the county Department of Social Services. The utility must postpone any shutoff for 30 days if a doctor or a local board of health notifies it that there is a medical emergency in a home.

Public Service Commission.

The Public Service Commission sets rates and ensures that New York's utilities provide adequate service. It can help resolve consumer problems with utility companies. For help with a deposit or any other non-emergency utility problem, first call the utility. If you can't resolve the problem, contact the Public Service Commission. For help with a shutoff or an emergency utility problem, contact the PSC right away. You may file a complaint by telephone, by letter or in person. For a full listing, see page 19.

- **Local Telephone Service Shutoff or Suspension**

Suspension of local telephone service means that you cannot make outgoing calls but can receive calls. *Shutoff* means that all telephone service has been stopped. Before a local telephone company may suspend or shut off service, they must give the customer advance notice. Local telephone service may not be suspended or shut off if a doctor or a local board of health certifies that a genuine medical emergency exists in a household, although the company may ask for proof of inability to pay before renewing a medical certification.

Your local telephone service can be suspended or shut off only for unpaid local bills, not for long distance, 900 number or any other charges. If you receive a written notice to suspend or shut off your local telephone service because of charges for anything other than local telephone calls, contact the Public Service Commission immediately by calling their toll free Hotline, or by writing them a letter explaining your situation (see page 19).

Life Line Telephone Service

Local telephone companies offer special discount local telephone rates called Life Line Services for income eligible. If you qualify for Life Line Service and don't currently have telephone service or move to a new home, you may have telephone service installed at a lower charge. The lower Life Line installation charge is available only if you sign up for Life Line before you have service installed. To sign up for Life Line, call your local telephone company business office.

Telephone Help for People with Disabilities

Telephone service providers offer special help to people with disabilities. This special help includes both aids to make calling easier and discounts on certain services. Contact your local company to see if they offer services such as:

- Teletypewriter (TTY) service for people with hearing and speech disabilities
- Telephone bills in Braille or large print
- Telephone sets that amplify your speech or the voice of the person calling you
- Free operator and directory assistance
- Call discounts if you use a TTY or other special equipment for the disabled
- Special telephone calling cards for use outside your home

Directory

Look here for addresses, phone numbers and websites of agencies referred to in this book.

NEW YORK STATE DIVISION OF HOUSING AND COMMUNITY RENEWAL (DHCR)

GENERAL INFORMATION TOLL FREE HOTLINE: 1-866-ASK-DHCR (275-3427)

www.dhcr.state.ny.us

General information: DHCRInfo@dhcr.state.ny.us

Rent stabilization or control: RentInfo@dhcr.state.ny.us

OFFICE OF FAIR HOUSING

212-480-7492

518-474-6157

EXECUTIVE OFFICES

New York City

25 Beaver Street

New York, New York 10004

Phone: 212-480-6700

Albany

Hampton Plaza

38-40 State St., 9th floor

Albany, NY 12207

Tel. 518-486-5012

RENT ADMINISTRATION DISTRICT OFFICES

Rent Administration Hdq.

Gertz Plaza

92-31 Union Hall Street

Jamaica, New York 11433

Phone: 718-739-6400

UPPER MANHATTAN

(Above north side of 110th Street)

Adam Clayton Powell Jr.

State Office Building

163 West 125th Street, 5th floor

New York, NY 10027

Tel. 212-961-8930

NEW YORK CITY

(Below south side of 110th Street)

25 Beaver Street

New York, NY 10004

Tel. 212-48- 6229

BRONX

One Fordham Plaza, 2nd floor

Bronx, NY 10458

Tel. 718-563-5678

BROOKLYN

55 Hanson Place, Room 702

Brooklyn, New York 11217

Tel. 718-722-4778

BUFFALO

535 Washington St. Suite 105

Buffalo, NY 14203

Tel. 716-842-2244

WESTCHESTER COUNTY

75 South Broadway, Suite 200

White Plains, NY 10601

Tel. 914-847-7955

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT (HUD)

REGIONAL OFFICES

www.hud.gov

New York City

Jacob K. Javits Federal Building

26 Federal Plaza, Room 3541

New York, NY 10278-0068

Tel. 212-264-8000

TTY 212-264-0927

Buffalo

Lafayette Court

465 Main Street, 2nd floor

Buffalo, NY 14203

Tel. 716-551-5755

TTY: (716) 551-5787

Albany

52 Corporate Circle

Albany, NY 12203

Tel. 518-464-4200

Syracuse

128 E. Jefferson St.

Syracuse, NY 13202

(315) 477-0616

**U.S. DEPARTMENT OF AGRICULTURE,
RURAL DEVELOPMENT**

www.rurdev.usda.gov/ny Phone: 315-477-6400
The Galleries of Syracuse
441 South Salina Street, Suite 357
Syracuse, New York 13202-2425

Batavia Service Center

29 Liberty Street, Suite 2
Batavia, NY 14020
(585) 343-9167, ext. 2200
Counties served: Niagara, Orleans,
Genesee, Wyoming, Erie

Western Region

Bath Service Center

415 W. Morris Street
Bath, NY 14810-1038
(607) 776-7398, ext. 4
Counties served: Schuyler,
Chemung, Steuben, Allegany,
Cattaraugus, Chautauqua

Canandaigua Service Center

3037 County Road 10
Canandaigua, NY 14424
(585) 394-0525, ext. 4
Counties served: Wayne, Seneca,
Ontario, Yates, Livingston, Monroe

Northern Region

Canton Service Center

1942 Old Dekalb Road
Canton, NY 13617
(315) 386-2401, ext. 4
Counties served: St. Lawrence,
Franklin, Clinton

Watertown Service Center

P.O. Box 838
21168 NYS Route 232
Watertown, NY 13601
(315) 782-7289, ext. 4
Counties served: Jefferson, Lewis,
Oswego

Cortland Service Center

1 North Main Street, 2nd Floor
Cortland, NY 13045
(607) 753-0851, ext. 4
Counties served: Cayuga,
Onondaga, Tompkins, Cortland,
Chenango, Tioga, Broome

Eastern Region

Greenwich Service Center

2530 State Route 40
Greenwich, NY 12834
(518) 692-9940, ext. 4
Counties served: Rensselaer,
Saratoga, Washington, Warren,
Hamilton, Essex

Schoharie Service Center

108 Holiday Way
Schoharie, NY 12157
(518) 295-8600, ext. 4
Counties served: Fulton,
Montgomery, Schenectady,
Albany, Schoharie, Otsego,
Delaware, Greene

Marcy Service Center

9025 River Road
Marcy, NY 13403
(315) 736-3316, ext. 4
Counties served: Oneida, Herkimer,
Madison

Middletown Service Center

225 Dolson Ave, Ste 104, 1st Floor
Middletown, NY 10940
(845) 343-1872, ext. 4
Counties served: Sullivan, Ulster,
Columbia, Orange, Dutchess,
Putnam, Westchester Rockland,
Suffolk

**NYC DEPARTMENT
OF HOUSING
PRESERVATION AND
DEVELOPMENT (HPD)**

www.nyc.gov/html/hpd/home.html
100 Gold Street
New York, NY 10038
Tel. (212) (639-9657)

**NYS OFFICE OF
TEMPORARY AND
DISABILITY ASSISTANCE**

www.otda.ny.gov
40 North Pearl St.
Albany, NY 12243
email: nyspio@otda.state.ny.us
HEAP Hotline: 800-342-3009

NYS TAX DEPARTMENT

www.tax.ny.gov
Harriman Campus, Bldg. 9
Albany, NY 12227
Tel. 518-486-5446,
STAR and Real Property Services
800-225-5829

NEW YORK STATE DIVISION OF HUMAN RIGHTS

www.dhr.state.ny.us
1-888-392-3644
One Fordham Plaza, 4th floor
Bronx, NY 10458
Tel. 718-741-8400

REGIONAL OFFICES

ALBANY

Empire State Plaza
Agency 2, 18th floor
Albany, NY 12220
Tel. 518-474-2705

BINGHAMTON

44 Hawley Street, Sixth Floor
Binghamton, NY 13901
Tel. 607-721-8467

BUFFALO

Mahoney State Office Bldg
65 Court Street, Suite 506
Buffalo, NY 14202
Tel. 716-847-7632

BROOKLYN & STATEN ISLAND

55 Hanson Place, Room 304
Brooklyn, NY 11217
Tel. 718-722-2856

MANHATTAN

20 Exchange Place, 2nd floor
New York, NY 10005
(212) 480-2522

Powell State Office Bldg
163 West 125th St., 4th floor
New York, NY 10027
(212) 961-8650

NASSAU

175 Fulton Avenue, Suite 404
Hempstead, NY 11550
Tel. 516-538-1360

PEEKSKILL

8 John Walsh Blvd., Suite 204
Peekskill, NY 10566
Tel. 914-788-8050

SUFFOLK

State Office Building Veterans
Memorial Highway
Hauppauge, NY 11787
Tel. 631-952-6434

SYRACUSE

Hughes State Office Bldg
333 E. Washington Street, Rm 443
Syracuse, NY 13202
Tel. 315-428-4633

ROCHESTER

One Monroe Square
259 Monroe Avenue, 3rd Floor
Rochester, NY 14607
Tel. 585-238-8250

NYS PUBLIC SERVICE COMMISSION

www.dps.state.ny.us
Helpline 1-800-342-3377
800-342-3355 (Utility Shutoff)
800-342-3377 (Billing problem)
800-662-1220 (TDD System)

NEW YORK CITY

90 Church Street
New York, NY 10007-2919
(212) 417-2223 (Complaints)

ALBANY

Empire State Plaza
Agency Building 3
Albany, NY 12223-1350
(518) 486-7868 (Complaints)

BUFFALO

Ellicott Square Building
295 Main Street - Room 814
Buffalo, NY 14203
716-847-3400 (Complaints)

NEW YORK STATE OFFICE OF THE AGING

www.aging.state.ny.us
SENIOR CITIZENS' HOTLINE
1-800-342-9871

COUNTY AGENCIES

ALBANY

Department for the Aging
162 Washington Avenue
Albany, NY 12210
Tel. 518 447-7177
www.albanycounty.com

ALLEGANY

Office for the Aging
6058 Route 19N
Belmont, NY 14813-1099
Tel. 585-268-9390
www.alleganyco.com

BROOME

Office for the Aging
Government Plaza
60 Hawley Street 4th Fl
PO Box 1766
Binghamton, NY 13902-1766
Tel. 607-778-2411
www.gobroomecounty.com

CATTARAUGUS

Department for the Aging
1 Leo Moss Drive Ste 7610
Olean, NY 14760
Tel. 716 373-8032
1-800 462-2901 www.cattco.org

CAYUGA

Office for the Aging
160 Genesee Street
Auburn, NY 13021-3483
Tel. 315 253-1226
www.co.cayuga.ny.us

CHAUTAUQUA

Office for the Aging
7 North Erie Street
Mayville, NY 14757-1027
Tel. 716 753-4477
www.co.chautauqua.ny.us

CHEMUNG

Office for the Aging
425 Pennsylvania Avenue
PO Box 588
Elmira, NY 14902
Tel. 607 737-5521
www.chemungcounty.com

CHENANGO

Area Agency on Aging
County Office Building
5 Court Street
Norwich, NY 13815-1794
Tel. 607 337-1749
www.co.chenango.ny.us

CLINTON

Office for the Aging
135 Margaret Street Ste 105
Plattsburgh, NY 12901-1394
Tel. 518 565-4620
www.clintoncountygov.com

COLUMBIA

Office for the Aging
325 Columbia Street
Hudson, NY 12534-1727
Tel. 518 828-4258
www.columbiacountyny.com

CORTLAND

Office for the Aging
County Office Building
60 Central Avenue
Cortland, NY 13045-5590
Tel. 607 753-5060
www.cortland-co.org

DELAWARE

Office for the Aging
6 Court Street
Delhi, NY 13753-1066
Tel. 607 746-6333
www.co.delaware.ny.us

DUTCHESS

Office for the Aging
27 High Street
Poughkeepsie, NY 12601-3489
Tel. 845 486-2555
www.dutchessny.gov

ERIE

Department of Senior Services
95 Franklin Street, Room 1329
Erie County Office Building
Buffalo, NY 14202-3968
Tel. 716 858-8526
www.erie.gov

ESSEX

Office for the Aging
P.O. Box 217
100 Court Street
Elizabethtown, NY 12932-0217
Tel. 518-873-3695
www.co.essex.ny.us

FRANKLIN

Office for the Aging
355 West Main Street, Suite 447
Malone, NY 12953-1119
Tel. 518 481-1526
www.franklincony.org

FULTON

Office for the Aging
19 N. William Street
Johnstown, NY 12095-2534
Tel. 518-736-5650
www.fultoncountyny.gov

GENESEE

Office for the Aging
2 Bank Street
Batavia, NY 14020-2299
Tel. 585 343-1611
www.co.genesee.ny.us

GREENE

Department for the Aging
411 Main Street Catskill, NY
12414-1307
Tel. 518 943-5332

HAMILTON (SEE WARREN COUNTY)**HERKIMER**

Office for the Aging
County Office Building
109 Mary Street, Suite 1101
Herkimer, NY 13350-2924
Tel. 315 867-1121
www.herkimercounty.org

JEFFERSON

Office for the Aging
175 Arsenal Street 2nd Fl
Watertown, NY 13601-2544
Tel. 315 785-3191
Fax 315 785-5095
www.co.jefferson.ny.us

LEWIS

Office for the Aging
7514 S. State St.
Lowville, NY 13367-0408
Tel. 315-376-5313
www.lewiscountyny.org

LIVINGSTON

Office for the Aging
Livingston County Campus Bldg. 8
Mt. Morris, NY 14510-1694
Tel. 585-243-7520
www.co.livingston.state.ny.us

MADISON

Office for the Aging
138 Dominick Bruno Blvd.
Canastota, NY 13032
Tel. 315 697-5700
www.madisoncounty.org

MONROE

Office for the Aging
Monroe Community Hospital
435 E Henrietta Blvd.
Rm 3rd Fl. W.
Rochester, NY 14620
Tel. 585-753-6280
Fax 585-274-6282
www.monroecounty.gov

MONTGOMERY

Office for the Aging
135 Guy Park Avenue
Amsterdam, NY 12010-1004
Tel. 518-843-2300
Fax 518-843-7478
www.co.montgomery.ny.us

NASSAU

Dept. of Senior Citizen Affairs
60 Charles Lindberg Blvd. Ste 260
Uniondale, NY 11553-3653
Tel. 516 227-8900
Fax 516 227-8972
www.nassaucountyny.gov

NEW YORK CITY

Department for the Aging
2 Lafayette Street, 7th Floor
New York, NY 10007-1392
Tel. 212-442-1000
Fax 212-442-1095
www.nyc.gov

NIAGARA

Office for the Aging
111 Main Street Suite 101
Lockport, NY 14094-3718
Tel. 716 438-4020
Fax 716 438-4029
www.niagaracounty.com

ONEIDA

Office for the Aging
235 Elizabeth Street
Utica, NY 13501
Tel. 315 798-5456
Fax 315 798-6444
www.ocgov.net

ONONDAGA

Department of Aging and Youth
Civic Center 13th Fl
421 Montgomery Street
Syracuse, NY 13202-2911
Tel. 315 435-2362
Fax 315 435-3129
www.ongov.net

ONTARIO

Office for the Aging
3010 County Complex Drive
Canandaigua, NY 14424-9502
Tel. 585 396-4040
Fax 585 396-7490
www.co.ontario.ny.us

ORANGE

Office for the Aging
18 Seward Avenue
Middletown, NY 10940
Tel. 845 615-3700
Fax 845 291-2182

ORLEANS

Office for the Aging Orleans
County Administration Bldg.
14016 Route 31
West Albion, NY 14411-9382
Tel. 585 589-3191
Fax 585 589-3193
www.orleansny.com

OSWEGO

Office for the Aging
County Office Complex
70 Bunner St.
Oswego, NY 13126-3080
Tel. 315 349-3484
Fax 315 349-8413
www.co.oswego.ny.us

OTSEGO

Office for the Aging
 Meadows Office Complex
 140 County Highway 33W Ste 5
 Cooperstown, NY 13326-1129
 Tel. 607 547-4232
 Fax 607 547-6492
www.otsegocounty.com

PUTNAM

Office for the Aging
 110 Old Route 6, Bldg. A
 Carmel, NY 10512-2196
 Tel. 845 225-1034
 Fax 845 225-1915
www.putnamcountyny.com

RENSSELAER

Department for the Aging
 1600 7th Avenue
 Troy, NY 12180-3497
 Tel. 518 270-2730
 Fax 518 270-2617
www.rensco.com

ROCKLAND

Office for the Aging
 Building B
 The Dr. Yeager Health Ctr
 Pomona, NY 10970-0350
 Tel. 845 364-2110
 Fax 845 364-2348
www.co.rockland.ny.us

ST. LAWRENCE

Office for the Aging
 80 State Highway 310, Suite 7
 Canton, NY 13617-1497
 Tel. 315 386-4730
 Fax 315 386-8636
www.co.st-lawrence.ny.us

ST. REGIS

St. Regis Mohawk
 Office for the Aging
 29 Business Park Rd
 Hogansburg, NY 13655-9704
 Tel. 518 358-2693
 Fax 518 358-3071

SARATOGA

Office for the Aging
 152 W. High Street
 Ballston Spa, NY 12020-3528
 Tel. 518 884-4100
 Fax 518 884-4104
www.saratogacountyny.gov

SCHENECTADY

Department of Senior & Long
 Term Care Services
 107 Nott Terrace
 Schaeffer Heights, Suite 202
 Schenectady, NY 12308-3170
 Tel. 518 382-8481
 518 382-8644
www.schenectadycounty.com

SCHOHARIE

Office for the Aging
 113 Park Place Suite 3
 Schoharie, NY 12157
 Tel. 518 295-2001
www.schohariecounty-ny.com

SCHUYLER

Office for the Aging
 323 Owego St. Ste. 165
 Montour Falls, NY 14865-0810
 Tel. 607 535-7108
 Fax 607 535-2030
www.schuylercounty.us

SENECA

Office for the Aging
 1 DiPronio Drive
 Waterloo, NY 13165-1681
 Tel. 315 539-1765
 Fax 315 539-9479
www.co.seneca.ny.us

STEUBEN

Office for the Aging
 3 East Pulteney Square
 Bath, NY 14810-1510
 Tel. 607 776-7813
www.steubencony.org

SUFFOLK

Office for the Aging
 H. Lee Dennison Bldg., 3rd Floor
 100 Veterans Memorial Highway
 Hauppauge, NY 11788-0099
 Tel. 631-853-8200
 Fax 631-853-8225
www.co.suffolk.ny.us

SULLIVAN

Office for the Aging
 100 North Street
 Monticello, NY 12701-1139
 Tel. 845-807-0241
 Fax 845-807-0260
www.co.sullivan.ny.us

TIOGA

Department of Aging Services
 Countryside Community Center
 9 Sheldon Guile Blvd.
 Owego, NY 13827-1062
 Tel. 607 687-4120
 Fax 607 687-4147
www.tiogacountyny.com

TOMPKINS

Office for the Aging
 320 N. Tioga Street
 Ithaca, NY 14850-4206
 Tel. 607 274-5482
 Fax 607 274-5495
co.tompkins.ny.us

ULSTER

Office for the Aging
 1003 Development Court
 Kingston, NY 12401-2903
 Tel. 845 340-3456
 Fax 845 340-3583
www.co.ulster.ny.us

WARREN/HAMILTON

Warren/Hamilton Counties
 Offices for the Aging
 1340 State Route 9
 Lake George, NY 12845
 Tel. 518 761-6347
 Fax 518 745-7643
www.warren.ny.us

WASHINGTON

Office for the Aging
383 Broadway
Fort Edward, NY 12828
Tel. 518 746-2420
Fax 518 746-2418
www.co.washington.ny.us

YATES

Agency on Aging
417 Liberty Street, Suite 1116
Penn Yan, NY 14527
Tel. 315 536-5515
Fax 315 536-5514
www.yatescounty.org

WAYNE

Dept of Aging & Youth
1519 Nye Road, Suite 300
Lyons, NY 14489-9111
Tel. 315 946-5624
Fax 315 946-5649
www.co.wayne.ny.us

WESTCHESTER

Office for the Aging
9 S. First Avenue, 10th Floor
Mt. Vernon, NY 10550-3414
Tel. 914 813-6400
Fax 914 813-6399
www.westchestergov.com

WYOMING

Office for the Aging
8 Perry Ave
Warsaw, NY 14569
Tel. 585 786-8833
Fax 585 786-8832
www.wyomingco.net