

**NEW YORK STATE
OFFICE OF THE ATTORNEY GENERAL**

**A HOUSING GUIDE
FOR
SENIOR CITIZENS**



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REVISED JULY 2006**

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A Housing Guide for Senior Citizens

Age Discrimination

Landlords and real estate agents may not discriminate against a current or potential tenant by refusing to renew a lease or rent an apartment on the basis of age or disability. (Executive Law §296(5) and Fair Housing Act of 1988.) 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. (See Directory.)

Protection Against Harassment

It is unlawful for a landlord, or anyone acting on behalf of the landlord, to interfere with or disturb the privacy, comfort or peace of the tenant in the occupancy of a rent regulated apartment. For example, a landlord may not interrupt or discontinue required services or bring baseless court proceedings against a tenant for the purpose of causing the tenant to vacate the apartment or waive any legal protection. Landlords found guilty of harassment are subject to civil fines and are not permitted to increase rents until the Department of Housing and Community Renewal (DHCR) finds that the harassment has ended. Landlords who are found to have harassed tenants are subject to a fine of up to \$5,000 for each violation. If you believe you are being harassed, you may file a complaint with the DHCR Enforcement Unit. (See Directory.)

Primary Residence

A tenant is entitled to remain in a rent-controlled or rent-stabilized apartment so long as that apartment is the tenant's primary residence. Rent stabilization applies to approximately one million apartments in New York City and in certain other localities that have adopted the Emergency Tenant Protection Act. (See Directory.) An apartment is considered a primary residence if the tenant resides in it on a regular basis. The courts have held that primary residence means an ongoing, substantial, physical connection with the apartment for actual living purposes which can be demonstrated by appropriate evidence. Such evidence may include that the residence serves as the mailing address for legal purposes such as for filing federal, state and local income tax returns; for receiving social security and other government benefits; for voting; and, as the billing address for credit card accounts. Additional evidence of primary residence may be that the tenant's personal belongings and household goods remain in the apartment and the tenant pays the apartment's utility bills.

A tenant may, of course, have a summer or winter residence, visit relatives or go on a vacation while still maintaining a primary residence. If it is necessary to remain in a nursing home or geriatric facility for a prolonged period of time, a landlord may attempt to recover the apartment by claiming in court that the apartment is no longer the tenant's primary residence. Courts have

rejected this attempt when evidence is offered to show that the tenant has no intention of abandoning the apartment as the primary residence. A tenant is in an even stronger position of retaining the apartment in a court action brought by the landlord to recover the apartment if a doctor can state that there is a reasonable possibility that the tenant may return home.

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 apartment in the same neighborhood at the same or lower regulated rent.

Lease Succession Rights

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

In a 1989 landmark case, the New York State Court of Appeals held that the term "family member," with respect to rent controlled apartments, includes individuals who have shared the apartment and who have a relationship characterized by an emotional and financial commitment and interdependence.

Consistent with this broad definition of the term "family," DHCR amended its regulations governing rent controlled and rent stabilized apartments to protect the lease succession and anti-eviction rights of both traditional and "nontraditional" family members who remain in an apartment after the named tenant dies or permanently vacates.

“Family member” is defined as husband, wife, son, daughter, stepson, stepdaughter, father, mother, stepfather, stepmother, brother, sister, grandfather, grandmother, grandson, granddaughter, father-in-law, mother-in-law, son-in-law, or daughter-in-law of the tenant, or any other person residing with the tenant in the apartment as a primary residence who can prove emotional and financial commitment and interdependence between such person and the tenant.

Evidence to be considered by a court or DHCR in deciding whether someone qualifies as a nontraditional family member may include: (a) longevity of the relationship; (b) sharing of household expenses; (c) sharing finances such as bank accounts, real property, credit cards, loans and/or a household budget for purposes of receiving government benefits; (d) engaging in family-type activities by jointly attending family functions, holidays and celebrations, social and recreational activities, etc.; (e) formalizing legal obligations such as mutual wills, shared powers of attorney and authority to make health care decisions; (f) acknowledging one another as family members to other family members, friends, members of the community or religious institutions, or society in general through words or actions; (g) regularly performing family functions, such as caring for each other's extended family, and/or relying upon each other for daily family services;

and (h) engaging in any other pattern or behavior, agreement, or other action which evidences the intention of creating a long term, emotionally committed relationship.

Under these regulations, a family member would succeed to the rights of the tenant of record upon the tenant's permanent departure or death, provided the family member lived with a primary resident either (a) for not less than two years (one year in the case of disabled persons or senior citizens who are 62 years or older), or (b) from the commencement of the tenancy or the relationship (if the tenancy or relationship was less than the required two years or one-year period, as the case may be.)

Apartment Sharing

It is unlawful for a landlord to restrict occupancy of an apartment only to the named tenant in the lease or to that tenant and immediate family. When the lease names only one tenant, that tenant may share the apartment with immediate family, one additional occupant and the occupant's dependent children provided that the tenant or the tenant's spouse occupies the premises as his or her primary residence.

When the lease names more than one tenant, these tenants may share their apartment with immediate family, and, if one of the tenants named in the lease moves out, that tenant may be replaced with another occupant and the dependent children of the occupant. At least one of the tenants named in the lease or that tenant's spouse must occupy the shared apartment as his or her primary residence.

Tenants must inform their landlords of the name of any occupant within 30 days after the occupant has moved into the apartment or within 30 days of the landlord's request for this information. If the tenant named in the lease moves out, the remaining occupant has no right to continue in occupancy without the landlord's express consent.

Landlords may continue to limit the total number of people living in an apartment to comply with legal overcrowding standards.

Tenants can sue landlords who violate this law to restrain the landlord from denying the tenant's rights, and to recover actual damages and court costs. (Real Property Law §235-f.)

Senior Citizen Rent Increase Exemption (SCRIE)

Senior citizens living in New York City and in certain other areas of the state may be exempt from rent increases under the Senior Citizen Rent Increase Exemption (SCRIE) program. 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.

To be eligible in New York City, the tenant or the tenant's spouse must be 62 years or older, and head of the household "named on the lease" or a "tenant of record" or the older spouse of that person, live in a rent-stabilized or rent-controlled apartment, have a household income for the previous tax year not exceeding \$24,000, and pay more than one-third of total income for rent. (In addition, in non-rent stabilized apartments, there must be an increase in rent in order to be

eligible for SCRIE, and the increase must be authorized as exemptible. If a tenant qualifies, SCRIE will pay the amount of the tenant's rent increase.) Tenants in New York City may also transfer their SCRIE privileges as long as they file the proper application with the New York City Office for the Aging. Outside New York City, SCRIE is subject to local income eligibility limits and regulations.

To receive benefits, an eligible tenant must apply to the appropriate agency. In New York City, the Department for the Aging administers the SCRIE Program. (See Directory.) Outside New York City, SCRIE is administered by the DHCR. (See Directory.) Tenants who have been approved 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.

If a dwelling unit is reclassified under either the New York City rent and rehabilitation law or the rent stabilization law of the City of New York, a senior citizen with a valid SCRIE order at the time of the reclassification may be able to obtain a rent increase exemption order, allowing for the continuation of such exemption as would have been valid had the reclassification not occurred. 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.)

Mitchell-Lama Housing

Mitchell-Lama refers to a New York State housing program which creates and oversees lower than market rental apartments for persons of middle income. Mitchell-Lama housing has been built with state funding and receives municipal tax exemption and low-interest mortgages so that lower rents can be charged. Although tenants in Mitchell-Lama apartments are not subject to either rent control or rent stabilization, they may be eligible for SCRIE and they should contact their building management.

There is a scarcity of such apartments because in recent years the State has not constructed any new Mitchell-Lama buildings. Also, existing properties can withdraw from the program through a buyout option, and are therefore no longer under the supervision of the DHCR. Waiting lists for admission into Mitchell-Lama properties are long, and some are completely closed out. Lotteries are held occasionally to admit people to closed waiting lists. If you are interested in locating Mitchell-Lama housing, contact the nearest office of DHCR. (See Directory.)

Cooperative and Condominium Conversion

The conversion of a rental apartment building to cooperative or condominium ownership is a complex technical process. New York State's laws governing such conversions generally provide more protection for tenants than those of any other state. However, within the State, laws and regulations differ according to the geographical location of the building or development.

Experience has shown that a tenant whose building is being converted to a co-op or condo is best advised to consult a lawyer. An attorney familiar with the conversion process will be able to explain it completely, and may be retained to represent the tenants in their negotiations with the building owner. If you consider buying your apartment, consult a lawyer, just as one would when buying a house.

Cooperatives

When a building is converted to cooperative ownership, legal title to the building is transferred to an apartment corporation which has been formed to take over ownership of the property. A resident of a cooperative does not actually buy an individual apartment, but rather, buys the shares in the apartment corporation allocated to a particular apartment.

Ownership of the shares entitles the purchaser to a long-term proprietary lease for the apartment. This lease defines the purchaser's rights and obligations with respect to the possession, use and occupancy of the apartment.

Condominiums

When a building is converted to condominium ownership, the purchaser buys an apartment. At the same time, the purchaser, together with the other unit owners, buys an "undivided interest" in the common elements of the building or development. Common elements generally include the land on which the building stands, the lobby, public halls, driveways, access roads and parking areas as well as the electrical, mechanical, heating and air conditioning systems that service the building.

Protections for Senior Citizens During Conversion

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 municipalities elsewhere in the State 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. If a non-eviction plan is used, no tenant, whether a senior citizen or not, can be evicted. If an eviction

plan is used, a senior citizen tenant and his or her 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.

In some geographical areas, protection from eviction is obtained by filling out a special exemption form, which must be filed with the sponsor or the sponsor's representative within 60 days of having received the final offering plan, called "The Black Book." A copy of this form should be included with the prospectus received from the sponsor. If not, it is available from the local office of the Attorney General. In other geographic areas the protection is automatic. The offering plan will explain the procedure that applies.

For more detailed information regarding cooperative and condominium conversion write or call the Attorney General's office. (See Directory.)

ALTERNATIVE HOUSING

Senior Citizen Lease Terminations

Senior citizens who relocate to an adult care facility, a residential health care facility, subsidized low income housing, other senior citizen housing or a residence of a family member have the right to terminate existing residential leases.

Tenants, or their spouses living with them, who are sixty-two years or older, or who will attain such age during the term of their lease, who are certified by a physician as no longer able, for medical reasons, to live independently, and who will move to a residence of a family member are also entitled to terminate their lease.

When such tenants give notice of their opportunity to move into one of the above facilities, the landlord must agree to terminate the lease and release the tenant from liability to pay rent after the lease termination, and to adjust any payments made in advance.

Senior citizens who wish to avail themselves of this option must terminate their lease by a written notice to the landlord. 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. For example, a senior citizen mails a notice to the landlord of his or her intention to terminate the lease 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.

The written notice must include documentation of a physician's certification that the person is no longer able to live independently for medical reasons, and 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. In the alternative, documentation of admission or pending admission to one of the above mentioned facilities may be included with the written notice.

Anyone who interferes with the tenant's or the tenant's spouse's removal of personal effects, clothing, furniture or other personal property from the premises to be vacated will be guilty of a misdemeanor, with a maximum penalty of either one year in prison or a \$1,000 fine, or both.

Owners or lessors of a facility to which a senior citizen is entitled to move after terminating a lease must advise such tenant, in the admission application form, of the tenant's rights under the law. (Real Property Law §227-a.) Such senior citizens may also terminate their new leases or contracts for any of the above described adult care facilities upon giving notice of cancellation to the owner of the facility within three days of signing the lease or contract. The senior citizen may then reinstate the previously terminated residential lease until midnight of the fifth day following notice of termination. (Real Property Law §227-b.)

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 who wish to remain in their homes, agree to share the space with others. One or more house-mates can provide either additional income, assistance, or both. People home-share with someone they already know, or seek the assistance of a home-sharing program to help find a suitable house-mate.

In some communities, match-up home-sharing programs are available to 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 type of home-sharing is the shared residence. In this kind of housing, a small number of seniors live together as a family, usually in a house which is large enough for each resident to have a private bedroom. The other areas, such as the living room, kitchen and dining room are shared, just as they are for families. In some communities, there is an organization or agency that 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 Directory) or the Cornell Cooperative Extension in your county.

Home Equity Conversion

A Home Equity Conversion (HEC) program is a plan designed to allow you to convert the equity in your house into cash while you still live in the house. Such a plan is sometimes referred to as a "reverse mortgage" loan. An investor -- a bank or some other financial institution -- grants you a mortgage (or gives you a loan) 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. At the specified time, the house may have to be sold to repay the loan. Meanwhile, money (from the equity you have in your home) has been made available to you to spend while you still live in the house.

Under New York law, there are two types of reverse mortgage loans: a "280 loan" and a "280-a loan." A "280 loan" may be made to a person who is 60 years or older and has fewer statutory restrictions. A "280-a loan" may be made to a person 70 years or older who has an income no greater than 80% of the median county income. The loan must be insured. Also, a "280-a loan" grants lifetime possession to the borrower.

The NYS Banking Board has adopted regulations to protect consumers who avail themselves of these "reverse mortgage" loans. One of the unique features of the regulation is that it allows mortgage lenders to recoup only the actual costs of the sale of the property at the termination of the loan as opposed to the common flat percentage fee permitted in other states.

With so much at stake, you should never enter into a plan such as this without competent financial advice and without a clear understanding of what you are giving up for what you are gaining. For further information on reverse mortgage loans contact the NYS Banking Department. (See Directory.)

Accessory Apartments

Some Seniors want to stay in their home, have extra space, and do not want to share their home. One possibility to have others nearby and available, and yet to maintain privacy, is to take a portion of the house and form a separate dwelling unit. This new, smaller space -- complete with its own kitchen, bath, sleeping and living areas -- is called an accessory apartment. It can be created entirely from space already within the structure of your house or modifications can be made. Then you can live either in the portion remaining of your house or you could live in the smaller (accessory apartment) unit itself.

Elder Cottages

Some seniors want to live independently, but would enjoy the support of family living nearby to provide occasional assistance. An elder cottage is a small dwelling unit placed on the lot of a member of your family. Living in it, you can enjoy both your independence and the assistance of your family, when necessary. When you no longer need the unit, it can be removed, resold or relocated as a second, or vacation, home. Elder cottages are designed to be moved.

Both Accessory Apartments and Elder Cottages are modifications to property which are usually regulated by zoning regulations in your community. Before you proceed with either of these options you should find out if what you want is allowed and how it should be built to conform to your community's requirements.

Assisted Living

An assisted living residence is a housing option for five or more adults provided by a non-family member. Each residence must supply meals, 24-hour on-site monitoring, and other services as needed by an individual resident. Assisted living residences are meant to provide a home-like setting for occupants that allows a more independent style of life while also supplying aid when needed. For those in need of financial assistance who meet certain requirements, funding may be available through Supplemental Security Income (SSI) and Medicaid programs. To learn more about assisted living residences in your community contact the Office for the Aging by calling their toll free Senior Hotline. (See Directory.)

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. Funding received is used to provide a variety of services, including health care aid, transportation and other types of aid that allow the occupants to remain in their home and live independently longer. To learn more about Naturally Occurring Retirement Communities in your area contact the Office for the Aging by calling their toll free Senior Hotline and they will direct you to a property in your area. (See Directory.)

IN HOME ASSISTANCE

Senior Citizen Apartments

There are apartment buildings and complexes specifically for senior citizens. Some of these have special meal and recreation programs. Senior citizen housing has often been constructed with financial assistance from the "Section 202" program of the U.S. Department of Housing and Urban Development (HUD). (See Directory.) 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 Directory.)

Enriched Housing

The New York State Enriched Housing program offers community-integrated living arrangements with supportive services. This supportive housing program is licensed by the NYS Department of Health. It is designed to offer an alternative to institutional living and to enable senior citizens who also need some assistance with daily tasks to live independently, with limited assistance, in the community. The supportive 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 targeted primarily for people 65 years of age or older who are unable to perform some activity of daily living that is required for independence.

People under the age of 65 who need assistance to live independently may also be eligible.

To inquire about Enriched Housing in your area, contact the NYS Department of Health, Office of Continuing Care at 518-474-6965.

Home Care

Increasingly, society recognizes the wisdom of assisting seniors to continue to live independently in their homes in the community. There are many programs designed to deliver assistance and various services to seniors in their own homes. Home care provides services to seniors who need some assistance 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 Directory.)

FINANCIAL ASSISTANCE

STAR

Senior citizens qualify for an "enhanced" school tax rebate under the STAR program. This applies to the primary residence of people over the age of 65 who own their home or co-op apartment and meet residency and income guidelines. All other homeowners/co-op shareholders qualify for a "basic" STAR rebate. Contact your local Town Assessor's Office for registration forms.

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:

1. Be a resident of New York State for one year;
2. Own or rent the same residence for at least six months;
3. Have a gross income (\$18,000), home value (\$85,000) and/or monthly rent (\$450) not above the prescribed level;
4. Pay real property taxes or pay rent to an owner who pays real property taxes; and
5. Not be claimed as a dependent on anyone else's tax return.

If you meet the qualifications, you should file for this program even if you do not normally have to file a state income tax return. You may be entitled to a rebate even if you do not owe any income taxes. 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 IT-214 "Claim for Real Property Tax Credit" with the New York State Department of Taxation and Finance.

To inquire about the specifics of this program and to find out if you are eligible, contact your county Office for the Aging or local RSVP Tax Counselor or the NYS Department of Taxation and Finance. (See Directory.)

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, Rural Development Office, Division of Rural Housing Services. 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 Directory.)

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:

1. Be at least 65 years of age or older, or have a spouse who is at least 65 years old;

2. Own a home for at least 24 months in a locality that has enacted a partial tax exemption law;
3. 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.

The law also gives any municipality the option of providing, on a sliding scale basis, a smaller exemption to senior citizens whose income exceeds the prescribed limit. Under the "sliding scale option," local governments can offer exemptions of 45% to as low as 5% based on income levels above the established 50% exemption income level.

For information about this program and application procedures, contact your county Office for the Aging (see Directory) or the assessor's office in your city, town or village. If you think your property taxes are too high, it is also possible to file a grievance with your local tax agency. Contact your local tax assessment office for information about grievance procedures.

Emergency Assistance to Families with Children (EAF)

This is a federally funded program, administered by the New York State Office of Temporary and Disability Assistance, to deal with emergency needs of families with children under 18 years of age. A family does not have to be receiving public assistance to be eligible to receive EAF. Senior citizens who have children under the age of 18 residing with them may be eligible for assistance under EAF. In the event of an emergency requiring financial assistance, such as home repairs for homeowners or housing problems such as utility shut-offs, you may apply for EAF. Contact the New York State Office of Temporary and Disability Assistance or your County Social Services Office to file an application for EAF. (See Directory.)

Emergency Assistance for Adults (EAA)

This program helps senior citizens 65 years of age or older and others who receive Supplemental Security Income (SSI) and who face an emergency problem which requires emergency funds such as low interest or forgivable loans for threatened utility shutoffs, an unexpected home repair, or any other emergency situation. Contact your County Social Services Office or local Office of the Aging for more assistance. There is also a program exclusively for senior citizens called Project Metro Pair which aids seniors in making minor home repairs. This program is available to both renters and home owners over 62 years of age. Project Metro Pair can be reached at 212-453-9500 extension 525.

Federal Assistance

The federal government has several housing programs to benefit senior citizens. Under Section 202 of the Federal Housing Act, grants are available to eligible, private, nonprofit sponsors to finance rental housing facilities for occupancy by low income elderly persons 62 years of age or older.

The federal government, under its "Section 8" programs, also offers rental certificates or vouchers for low income senior citizens to cover the rent in excess of 30% of their income. You can obtain a listing of the section 202 housing developments in your area and other information regarding these federal assistance programs from your local U.S. Housing and Urban Development (HUD) office. (See Directory.)

HELP WITH ELECTRIC AND GAS UTILITIES

The Home Energy Assistance Program (HEAP)

The Home Energy Assistance Program (HEAP), a federally funded program, provides cash to help pay heating bills for low-income individuals and families. It is administered by the New York State Office of Temporary and Disability Assistance for applicants under the age of 60 and by the local Office for the Aging for applicants aged 60 and over. You can begin applying for a HEAP grant in November of each year. HEAP provides grants on a first come, first serve basis until the funds provided each heating season run out, so apply early.

If you have a heating emergency because of unpaid utility, oil, propane or other bills, immediately make an application for an emergency HEAP grant. HEAP can provide emergency benefits if your heat is turned off or you are faced with a heat shutoff in the next few days.

To apply for a HEAP grant, contact your County Department of Social Services. If you are 60 years of age or older, you may also contact your County Office for the Aging.

You should receive written notice about any action taken on your HEAP application. If your application is denied, or you believe that the grant you get is too small, you may request a hearing. You must request a hearing within 60 days of receiving the written notice about your grant application. There should be instructions about how to ask for a hearing on the back of the written notice. If you do not hear anything about your HEAP application within a month after you apply, check with the agency to which you applied.

To find out more about the HEAP program, call the toll-free hotline at the New York State Office for the Aging or the New York State HEAP Hotline. (See Directory.)

Weatherization Referral and Packaging Program (WRAP)

The Weatherization Referral and Packaging Program supplements HEAP in some counties. Seniors who are eligible for HEAP assistance are also eligible for this program. To find out what this program can do for you, call your county Office for the Aging or the toll-free hot line at the New York State Office for the Aging. (See Directory.)

Home Energy Fair Practices Act (HEFPA)

The New York Home Energy Fair Practices Act (HEFPA) protects gas and electric service to households. This law is also known as the Utility Consumer's Bill of Rights. HEFPA protects senior consumers in a number of ways:

A. Utility Deposits

HEFPA prohibits a utility company from making a residential customer pay a deposit for gas or electric service unless that customer has been delinquent in paying that utility's bills, or unless the customer is asking for short term service, such as service to a summer home. If the customer is 62 years of age or older, the utility may require a deposit only if that utility shut off the customer's service for nonpayment of bills within the preceding six months. Electric and gas utilities may not require deposits from customers who get Supplemental Security Income (SSI), public assistance or other state payments. If you must make a security deposit, the utility must give you 12 months to pay the deposit in installments. If you have a good payment record for a year, the utility must return the deposit with interest. The largest deposit a utility may ask for is twice your average bill during the heating season.

B. Utility Shutoff

Even if you have been unable to pay your electric or gas bill, the utility may not shut off service unless it gives you advance notice of the shutoff. 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.

Both HEFPA and the New York State Public Service Commission require that before any utility service that a customer uses for heating a home is shut off during the cold months (November 1 to April 15), a representative of the utility must either try to call the customer or visit the home. The utility must try to make contact at least 72 hours before any planned shutoff. If the utility gets through to the customer, the utility representative must explain the reasons for the shutoff and offer the customer a chance to avoid the shutoff. Customers may be able to avoid shutoffs by arranging to make reasonable installment payments or by 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 the utility notifies your County Department of Social Services office.

The utility must use special procedures if there is a life support system or any other medical emergency in the home that would be shut off. The utility must postpone any shutoff for 30 days if a doctor or a local board of health notifies the utility that there is a medical emergency in a home.

For help with an electric or gas shutoff or other emergency utility problem, call the toll-free hotline at the Public Service Commission. (See Directory.)

For help with a deposit or any other non-emergency utility problem, first call the utility. If talking to the utility does not take care of the problem, contact the Public Service Commission.

You may file a complaint by telephone, by letter or in person with the Public Service Commission's Albany, Buffalo or New York City offices. (See Directory.)

C. Other Assistance with Utility Emergencies

The American Red Cross has a number of help programs with various electric and gas utilities around the State. These programs help persons over 60 years of age with utility emergencies. They also assist disabled persons and those with certain medical conditions.

This Red Cross assistance may be used for many heating emergencies, such as a threatened shutoff because of an overdue bill or a broken furnace. Red Cross heating or utility help is generally given to an individual only once a year.

These Red Cross utility programs are currently available in Albany, Erie, Monroe, Onondaga, Orange and Rockland Counties.

To learn whether there is a Red Cross utility program in your county, contact the nearest Red Cross office. (See Directory.)

HELP WITH TELEPHONE SERVICE

Telephone Fair Practices (TEFPA)

The Public Service Commission has regulations (TEFPA) that provide residential telephone service with many of the same safeguards that HEFPA provides for electric and gas service.

A. Local Telephone Service Deposit

A local telephone company may not ask a residential customer for a deposit unless the customer is delinquent in paying that company's bills, or unless the customer is asking for short term service. If the customer is 62 years of age or older, a local telephone company may ask for a deposit only if the customer's local telephone service was terminated for nonpayment within the preceding six months. A local telephone company may not require a deposit from anyone on Supplemental Security Income (SSI), public assistance or other state payments. If you must give a local telephone company a deposit and you are 62 years of age or older, the local telephone company must give you up to 12 months to pay the deposit in installments. If you have a good payment record for a year, the local telephone company must return the deposit with interest. The deposit is limited to twice your average monthly telephone bill.

B. Local Telephone Service Shutoff or Suspension

Suspension of local telephone service means that you cannot make outgoing calls but can receive calls. Shutoff of local telephone service means that all telephone service has been stopped.

Before a local telephone company may suspend or shut off a customer's service, the company must give the customer advance notice. If everyone in a household is 62 years of age or older, blind or disabled or if all the adults in a household are 62 years of age or older, blind or disabled and the other household members are 18 years of age or younger, a local telephone company must give a longer warning period and must in addition attempt to contact an adult in the household by telephone or in person.

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. The medical certification is good for 30 days, but may be renewed. A local telephone company may ask the customer for proof of inability to pay the telephone bill before renewing a medical certification.

If you receive a telephone service suspension or shutoff notice or have questions about your local telephone service, first call your local telephone company. If talking to the local telephone company does not resolve the problem, contact the Public Service Commission on their toll free Hotline or in writing. (See Directory.)

Your local telephone service can be suspended or shut off only for unpaid local bills. Your local telephone company may not legally suspend or shut off your local telephone service because you did not pay your long distance service bill, a bill for 900 number calls or a bill for any charges other than for local telephone service. If your local telephone company sends you written notice or threatens to suspend or shut off your local telephone service because of charges for long distance calls or 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 Directory.)

C. Life Line Telephone Service

Local telephone companies offer special discount local telephone rates to eligible customers called Life Line Services. To be eligible for these special rates, a customer's income must be at or below 135% of the Federally Recognized Poverty Guidelines, or receive assistance from at least one of the following programs: Medicaid, Supplemental Security Income (SSI), Home Energy Assistance Program (HEAP), Food Stamps, or the National School Lunch free lunch program. 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. If your local telephone company can't answer all your questions about Life Line, contact the Public Service Commission.

Some free special telephone equipment is available for Life Line customers with disabilities. Check with your local telephone company. Verizon customers can call toll free 1-800-974-6006 Monday through Friday from 8:30 a.m. to 5:00 p.m. for information about free equipment for Life Line customers with disabilities. There is no charge for this call.

D. Telephone Calling Help for People with Disabilities

Local telephone companies offer special help to people with disabilities. This special help includes both aids to make calling easier and discounts on certain services. Different local telephone companies offer different special aids and discounts. To receive certain aids or discount you will need a doctor's note or a certificate from a government agency. For other aids and discounts all you need to show is proof of age. Check with your local telephone company to find out the special aids and discounts it offers, and to find out what you need to do to qualify for each aid or discount. Verizon customers can call Verizon's Center for Consumers with Disabilities toll free at 1-800-974-6006 Mondays to Fridays from 8:30 a.m. to 5:00 p.m. or by email at VCCD@verizon.com for information about special aids and discounts for people with disabilities.

The aids and discounts some local telephone companies offer people with disabilities are:

- teletypewriter (TTY) service for people with hearing and speech disabilities
- telephone bills in Braille or large print
- equipment to make dialing easier
- 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

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

www.dhcr.state.ny.us

The entire rent regulatory system is administered by the State Division of Housing and Community Renewal. Their offices are listed below:

EXECUTIVE OFFICES

DHCR Office of Rent Administration
Gertz Plaza
92-31 Union Hall Street
Jamaica, NY 11433
Tel. 718-739-6400 (rent hotline)

ALBANY

Hampton Plaza
38-40 State St., 9th floor
Albany, NY 12207
Tel. 518-486-5012

GENERAL INFORMATION TOLL FREE HOTLINE

1-866-ASK-DHCR (275-3427)

RENT ADMINISTRATION BOROUGH AND DISTRICT OFFICES

UPPER MANHATTAN

Adam Clayton Powell Jr.
State Office Building
163 West 125th Street, 5th floor
New York, NY 10027
Tel. 212-961-8930
(North side of 110th Street and above)

BRONX

One Fordham Plaza, 2nd floor
Bronx, NY 10458
Tel. 718-563-5678

QUEENS

NEW YORK CITY

25 Beaver Street
New York, NY 10004
Tel. 212-48- 6229
(South side of 110th Street and
below)

EMAIL

general: DHCRInfo@dhcr.state.ny.us
Owner/Tenant rent stabilization or
control: RentInfo@dhcr.state.ny.us

BROOKLYN

55 Hanson Place, Suite 1080
Brooklyn, New York 11217
Tel.718-722-4778

STATEN ISLAND

60 Bay Street
Staten Island, NY 10301
Tel. 718-816-0278

NASSAU COUNTY

50 Clinton Street, Room 605
Hempstead, NY 11550
Tel. 516-481-9494

ROCKLAND COUNTY

92-31 Union Hall Street
Jamaica, NY 11433
Tel. 718-739-6400

Pascack Plaza
9C-Perlman
Spring Valley, NY 10977
Tel. 914-425-6575

ALBANY

Hampton Plaza
38-40 State St., 9th floor
Albany, NY 12207
Tel. 518-473-2517

BUFFALO

Statler Towers Suite 600
107 Delaware Avenue
Buffalo, NY 14202
Tel. 716-842-2244

SYRACUSE

800 South Wilbur Avenue
Syracuse, NY 13204
Tel. 315-473-6930

WESTCHESTER COUNTY

75 South Broadway, Suite 200
White Plains, NY 10601
Tel. 914-948-4435

NEW YORK STATE DIVISION OF HUMAN RIGHTS

www.dhr.state.ny.us

HEADQUARTERS

One Fordham Plaza, 4th floor
Bronx, NY 10458
Tel. 718-741-8400

REGIONAL OFFICES

ALBANY

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

SYRACUSE

John H. Hughes
State Office Building
333 East Washington Street, Room 443
Syracuse, NY 13202
Tel. 315-428-4633

MANHATTAN

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

BROOKLYN & STATEN ISLAND

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

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

SUFFOLK

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

BUFFALO

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

BINGHAMTON

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

ROCHESTER

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

LONG ISLAND

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

**UNITED STATES 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
TT:Y 212-264-0927

ALBANY

52 Corporate Circle
Albany, NY 12203
Tel. 518-464-4200

SYRACUSE

128 E. Jefferson St.
Syracuse, NY 13202
(315) 477-0616

BUFFALO

Lafayette Court
465 Main Street, 2nd floor
Buffalo, NY 14203
Tel. 716-551-5755
TTY: (716) 551-5787

email: NY_webmanager@hud.gov

**NEW YORK CITY DEPARTMENT OF HOUSING PRESERVATION
AND DEVELOPMENT (HPD)**

www.nyc.gov/html/hpd/home.html

100 Gold Street
New York, NY 10038
Tel. (212) NEW-YORK (639-9657)

NEW YORK STATE TAX DEPARTMENT

www.tax.state.ny.us

New York State Department of Taxation and Finance
W.A. Harriman Campus, Bldg. 9
Albany, NY 12227
Tel. 518-486-5446, STAR and Real Property Services
Toll free number: 1-800-CALL-TAX (225-5829)

**NEW YORK STATE OFFICE OF TEMPORARY
AND DISABILITY ASSISTANCE**

www.otda.state.ny.us

40 North Pearl St.
Albany, NY 12243
email: nyspio@dfa.state.ny.us

HEAP Hotline: 1-800-342-3009

**UNITED STATES DEPARTMENT OF AGRICULTURE,
RURAL DEVELOPMENT**

www.rurdev.usda.gov/ny

United States Department of Agriculture
Rural Development
The Galleries of Syracuse
441 South Salina Street, Suite 357
Syracuse, New York 13202-2425
Tel. 315-477-6400

ORANGE & ROCKLAND COUNTIES

225 Dolson Avenue
Suite 102
Middletown, New York 10940
Tel. 914-343-1296

SUFFOLK COUNTY

209 East Main Street
Riverhead, NY 11901-2456
Tel. 631-727-5666 ext. 202

NEW YORK STATE PUBLIC SERVICE COMMISSION

www.dps.state.ny.us

NEW YORK CITY

90 Church Street
New York, NY 10007-2919
Tel. 1-800-342-3377
(212) 417-2223 (Consumer Complaints)
PSC Helpline
718-291-1900 (NYC HEAP grants)

ALBANY

Three Empire State Plaza
Swan Street Plaza
Albany, NY 12223-1350
(518) 486-7868 (Consumer Complaints)

BUFFALO

Ellicott Square Building
295 Main Street - 8th Floor Room 814
Buffalo, NY 14203
Tel. 716-847-3400

1-800-342-3355 (gas and electric shutoff)
1-800-342-3377 (billing complaint)
1-800-342-9871 (HEAP grants for
people over 60)

THE AMERICAN RED CROSS

Emergency Senior Services
150 Amsterdam Avenue, 3FL
New York, NY 10023-5052
Tel. 212-787-1000
www.nyredcross.org

ARC of Northeastern New York
33 Everett Road
Albany, NY 12205
Tel. 518-458-8111
www.redcrossneny.org
administrative@redcrossneny.org

NEW YORK STATE BANKING DEPARTMENT

www.banking.state.ny.us

One State Street, 5th Floor
New York, NY 10004-1417
Tel. 212-618-6634 Consumer Service
212-618-6630 Public Information
Toll Free 1-800-BANK-NYS

5 Empire Plaza
Suite 2310
Albany, NY 12223
Tel.
(518) 473-6160

333 East Washington St.
Syracuse, NY 13202
Tel. 315-428-4049

NEW YORK STATE ENERGY AND DEVELOPMENT AUTHORITY

www.getenergysmart.org

17 Columbia Circle
Albany, New York 12203-6399
Tel. 518-862-1090

NEW YORK DEPARTMENT OF STATE

www.dos.state.ny.us

Division of Licensing Services
84 Holland Avenue
Albany, NY 12208-3490
Tel. 518-474-4429
licensing@dos.state.ny.us

The Following Municipalities by County Have Adopted the Emergency Tenant Protection Act.

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 Hempstead
Village of Mineola
Village of Thomaston
Village of Great Neck Plaza
Village of Lynbrook
Village of Rockville Centre
Village of Russell Gardens
Village of Great Neck

ROCKLAND COUNTY

Town of Haverstraw
Village of Spring Valley

WESTCHESTER COUNTY

City of Mount Vernon
City of New Rochelle
City of White Plains
Village of Mt. Kisco
Town of Harrison
Town of Mamaroneck
Village of Hastings-on-Hudson
Village of Pleasantville
Village of Larchmont
Town of Eastchester
Village of Portchester
Village of Mamaroneck
Village of Dobbs Ferry
City of Yonkers
Village of Tarrytown
Town of Greenburgh
Village of Irvington-on-Hudson
Village of Croton-on-Hudson
Village of Sleepy Hollow

OFFICE OF THE NEW YORK STATE ATTORNEY GENERAL

www.oag.ny.gov

Attorney General's Help Lines:

Consumer Help 1-800-771-7755
Crime Victims Hotline 1-800-771-7755
Medicaid Fraud Control Unit 212-417-5397
Environmental Crimes 1-800-771-7755
For the Hearing/Voice Impaired 1-800-788-9898

DEPARTMENT OF LAW

Civil Rights Bureau
120 Broadway
New York, NY 10271
Tel. 212-416-8250

Real Estate Financing
120 Broadway
Room 23-170
New York, NY 10271
Tel. 212-416-8121

EXECUTIVE OFFICES

Albany
The Capitol
Albany, NY 12224
(518) 474-7330

New York City
120 Broadway
New York, NY 10271
(212) 416-8300

REGIONAL OFFICES

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

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

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

BROOKLYN
55 Hanson Place Suite 1080
Brooklyn, NY 11217-1523
(718) 722-3949

PLATTSBURGH
43 Durkee St.
Plattsburgh, NY 12901
(518) 562-3282

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

BUFFALO
Statler Towers
107 Delaware Ave
Buffalo, NY 14202
(716) 853-8400

POUGHKEEPSIE
235 Main Street
Poughkeepsie, NY 12601
(845) 485-3900

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

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

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

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

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

**NEW YORK STATE OFFICE OF THE AGING
AREA AGENCIES**

www.aging.state.ny.us

SENIOR CITIZENS' HOTLINE

1-800-342-9871

ASSOCIATION OF AREA AGENCIES

Laura Cameron, Executive Director
New York State Association of Area
Agencies on Aging
272 Broadway
Albany, NY 12204
Tel. 518 449-7080

ALBANY

Vincent W. Colonno, Commissioner
Albany County Department for the Aging
162 Washington Avenue
Albany, NY 12210
Tel. 518 447-7179

ALLEGANY

Kimberly Toot, Director
Allegany County Office for the Aging
17 Court Street
Belmont, NY 14813-1099
Tel. 585-268-9390

BROOME

Kathleen Bunnell
Broome County Office for the Aging
Government Plaza
44 Hawley Street
P.O. Box 1766
Binghamton, NY 13902-1766
Tel. 607 778-2411

CATTARAUGUS

Cherianne Wold, Director
Cattaraugus County
Department for the Aging
1 Leo Moss Drive
Olean, NY 14760
Tel. 716 373-8032
1-800 462-2901 (for NY callers only)
Fax: 716 372-4734

ONEIDA

Kenneth Abramczyk, Director
Oneida County Office for the Aging and
Continuing Care
235 Elizabeth Street
Utica, NY 13501
Tel. 315 798-5558
Fax 315 798-6444

ONONDAGA

Marilyn Pinsky, Commissioner
Onondaga County
Department of Aging and Youth
Civic Center - 13th Floor
421 Montgomery Street
Syracuse, NY 13202-2911
Tel. 315 435-2362
Fax 315 435-3129

ONTARIO

Helen Sherman, Director
Ontario County Office for the Aging
3010 County Complex Drive
Canandaigua, NY 14424-9502
Tel. 585 396-4040
Fax 585 396-7490

ORANGE

Nicholas Gerten, Director
Orange County Office for the Aging
30 Matthew Street, Suite 201
Goshen, NY 10924-1985
Tel. 845 291-2150
Fax 845 291-2182

ORLEANS

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

CAYUGA

Nelsa Selover, Director
Cayuga County Office for the Aging
160 Genesee Street
Auburn, NY 13021-3483
Tel. 315 253-1226

CHAUTAUQUA

Katie Smith
Chatauqua County Office for the Aging
7 North Erie Street
Mayville, NY 14757-1027
Tel. 716 753-4471

CHEMUNG

Sam David, Director
Chemung County Office for the Aging
425 Pennsylvania Avenue
PO Box 588
Elmira, NY 149042
Tel. 607 737-5520

CHENANGO

Debra Sanderson, Director
Chenango County Area Agency on Aging
County Office Building
5 Court Street
Norwich, NY 13815-1794
Tel. 607 337-1770

CLINTON

Crystal Carter, Director
Clinton County Office for the Aging
135 Margaret Street
Plattsburgh, NY 12901-1394
Tel. 518 565-4620

COLUMBIA

Kathryn Revene, Administrator
Columbia County Office for the Aging
325 Columbia Street
Hudson, NY 12534-1727
Tel. 518 828-4258

OSWEGO

Lawrence Schmidt, Director
Oswego County Office for the Aging
County Office Complex
70 Bunner St.
Oswego, NY 13126-3080
Tel. 315 349-3484
Fax 315 349-8413

OTSEGO

Frances Wright, Director
Otsego County Office for the Aging
County Office Building
197 Main Street
(for correspondence only)
34 Chestnut Street (office address)
Cooperstown, NY 13326-1129
Tel. 607 547-4232
Fax 607 547-6492

PUTNAM

William Huestis, Director
Putnam County Office for the Aging
110 Old Route 6, Bldg. A
Carmel, NY 10512-2196
Tel. 845 225-1034
Fax 845 225-1915

RENSSELAER

Joseph W. Cybulski, Commissioner
Rensselaer County
Unified Family Services
Dept. for the Aging
1600 7th Avenue
Troy, NY 12180-3497
Tel. 518 270-2730
Fax 518 270-2617

ROCKLAND

June Molof, Executive Director
Rockland County Office for the Aging
Building B
The Dr. Yeager Health Center
Pomona, NY 10970-0350
Tel. 845 364-2110
Fax 845 364-2348

CORTLAND

Carol Deloff, Director
Cortland County Office for the Aging
County Office Building
60 Central Avenue
Cortland, NY 13045-5590
Tel. 607 753-5060

DELAWARE

Tom Briggs, Director
Delaware County Office for the Aging
6 Court Street
Delhi, NY 13753-1066
Tel. 607 746-6333

DUTCHESS

Jon Beale, Director
Dutchess County Office for the Aging
27 High Street
Poughkeepsie, NY 12601-3489
Tel. 845 486-2555

ERIE

Pamela Krawczyk, Commissioner
Erie County Department of Senior Services
95 Franklin Street, Room 1304 (added)
Erie County Office Building
Buffalo, NY 14202-3968
Tel. 716 858-8526

ESSEX

Patricia Bashaw, Director
Essex County Office for the Aging
P.O. Box 0217
Elizabethtown, NY 12932-0217
Tel. 518 873-3695

FRANKLIN

Joel T. Saumier, Director
Franklin County Office for the Aging
355 West Main Street, Suite 447
Malone, NY 12953-1119
Tel. 518 481-1526

FULTON**ST. LAWRENCE**

Barbara R. McBurnie, Director
St. Lawrence County Office for the Aging
80 State Highway 310, Suite 7
Canton, NY 13617-1497
Tel. 315 386-4730
Fax 315 386-8636

ST. REGIS

St. Regis Mohawk Office for the Aging
Rita LaFrance, Director
420 State Route 37
Hogansburg, NY 13655-9704
Tel. 518 358-2272
Fax 518 358-3203

SARATOGA

Sandra Cross, Director
Saratoga County Office for the Aging
152 W. High Street
Ballston Spa, NY 12020-3528
Tel. 518 884-4100
Fax 518 884-4104

SCHENECTADY

William C. Koester, Manager
Schenectady County Department of Senior
and Long Term Care Services
107 Nott Terrace
Schaeffer Heights, Suite 202
Schenectady, NY 12308-3170
Tel. 518 382-8481
518 382-8644

SCHOHARIE

R. Carol Coltrain, Director
Schoharie County Office for the Aging
113 Park Place
Schoharie, NY 12157
Tel. 518 295-2001

Katherine Leitch, Director
Fulton County Office for the Aging
19 N. William Street
Johnstown, NY 12095-2534
Tel. 518 736-5650

GENESEE

Pam Whitmore, Director
Genesee County Office for the Aging
2 Bank Street
Batavia, NY 14020-2299
Tel. 585 343-1611

GREENE

Thomas A. Yandeau, Director
Greene County Department for the Aging
411 Main Street
Catskill, NY 12414-1307
Tel. 518 943-5332

HAMILTON (SEE WARREN COUNTY)

HERKIMER

Mary A. Scanlon, Director
Herkimer County Office for the Aging
County Office Building
109 Mary Street, Suite 1101
Herkimer, NY 13350-2924
Tel. 315 867-1121

JEFFERSON

Steven E. Vinion, Director
Jefferson County Office for the Aging
250 Arsenal Street
Watertown, NY 13601-2544
Tel. 315 785-3191
Fax (315) 785-5095

LEWIS

Michael Gunn, Director
Lewis County Office for the Aging
P.O. Box 408
Lowville, NY 13367-0408
Tel. 315 376-5313

LIVINGSTON

SCHUYLER

Robert Dunphy, Director
Schuyler County Office for the Aging
336-338 W. Main Street
PO Box 810
Montour Falls, NY 14865-0810
Tel. 607 535-7108
Fax 607 535-2030

SENECA

Angela M. Reardon, Director
Seneca County Office for the Aging
1 DiPronio Drive
Waterloo, NY 13165-1681
Tel. 315 539-1765
Fax 315 539-9479

STEUBEN

Linda Tetor, Director
Steuben County Office for the Aging
3 East Pulteney Square
Bath, NY 14810-1510
Tel. 607 776-7813
Fax 607 776-7813 (same as phone number)

SUFFOLK

Holly Rhodes-Teague, Director
Suffolk County Office for the Aging
H. Lee Dennison Bldg., 3rd floor
100 Veterans Memorial Highway
P.O. Box 6100
Hauppauge, NY 11788-0099
Tel. 631 853-8200
Fax 631 853-8225

SULLIVAN

James Lyttle, Director
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New York Legal Assistance Group, Inc.
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