

KEY PROGRAMS FOR NEW YORK VETERANS

New York State offers several programs covering education, homeownership, tax exemptions, and additional resources to help you thrive.

EDUCATION BENEFITS FOR VETERANS:

New York State offers educational support to help veterans and their families pursue their academic and career goals:

VETERANS TUITION AWARDS (VTA):

Eligible veterans who served in Vietnam, Afghanistan, the Persian Gulf, or other qualified combat zones (earning an Expeditionary Medal) can receive tuition assistance.

Contact HESC at 888-697-4372 for eligibility, award amounts, and application details.

MILITARY ENHANCED RECOGNITION INCENTIVE AND TRIBUTE (MERIT) SCHOLARSHIPS:

Available to children, spouses, or financial dependents of U.S. Armed Forces or state-organized militia members who died or became severely and permanently disabled while performing military duties (in combat or otherwise). Eligible disabled veterans may also apply. MERIT covers tuition and non-tuition costs for up to four years of full-time undergraduate study (or five years for approved five-year programs).

Contact HESC at 888-697-4372 for more information.

HOMEOWNERSHIP SUPPORT

New York State provides programs to help veterans bridge the gap to homeownership:

LOW-INTEREST MORTGAGE LOANS:

The State of New York Mortgage Agency (SONYMA) offers affordable mortgage options for qualified first-time homebuyers who are veterans. **Learn more at hcr.ny.gov/sonyma or call 800-382-4663.**

ACCESS TO HOME FOR HEROES/ VETERANS PROGRAM:

This grant program supports municipalities and not-for-profit organizations in adapting homes for eligible disabled veterans, making them more accessible. **Visit hcr.ny.gov/access-home-heroesveterans for details.**

PROPERTY TAX EXEMPTIONS:

Veterans or their non-remarried surviving spouses may qualify for one of three property tax exemptions. These exemptions are not automatic and vary by municipality. Contact your local assessor’s or clerk’s office to confirm eligibility, requirements, and application processes. **Additional information is available at tax.ny.gov/pit/property/exemption/vetexempt.htm.**

GI BILL (EDUCATION/JOB TRAINING):

GI Bill benefits help veterans pay for school and cover expenses while training for a job. If you’re an active-duty service member or veteran, a member of the National Guard or Reserves, or a qualified survivor or dependent, you may be eligible for the GI Bill or other educational assistance.

Call: 800-698-2411 to speak to an advisor.

DEPARTMENT OF VETERANS' SERVICES

Veteran benefits specialists are here to help and offer a wide range of services and programs, including but not limited to:

- Additional/Disability Compensation
- Vehicle Registration Exemption
- Lifetime Liberty Pass
- Reduced Hunting & Fishing Licenses

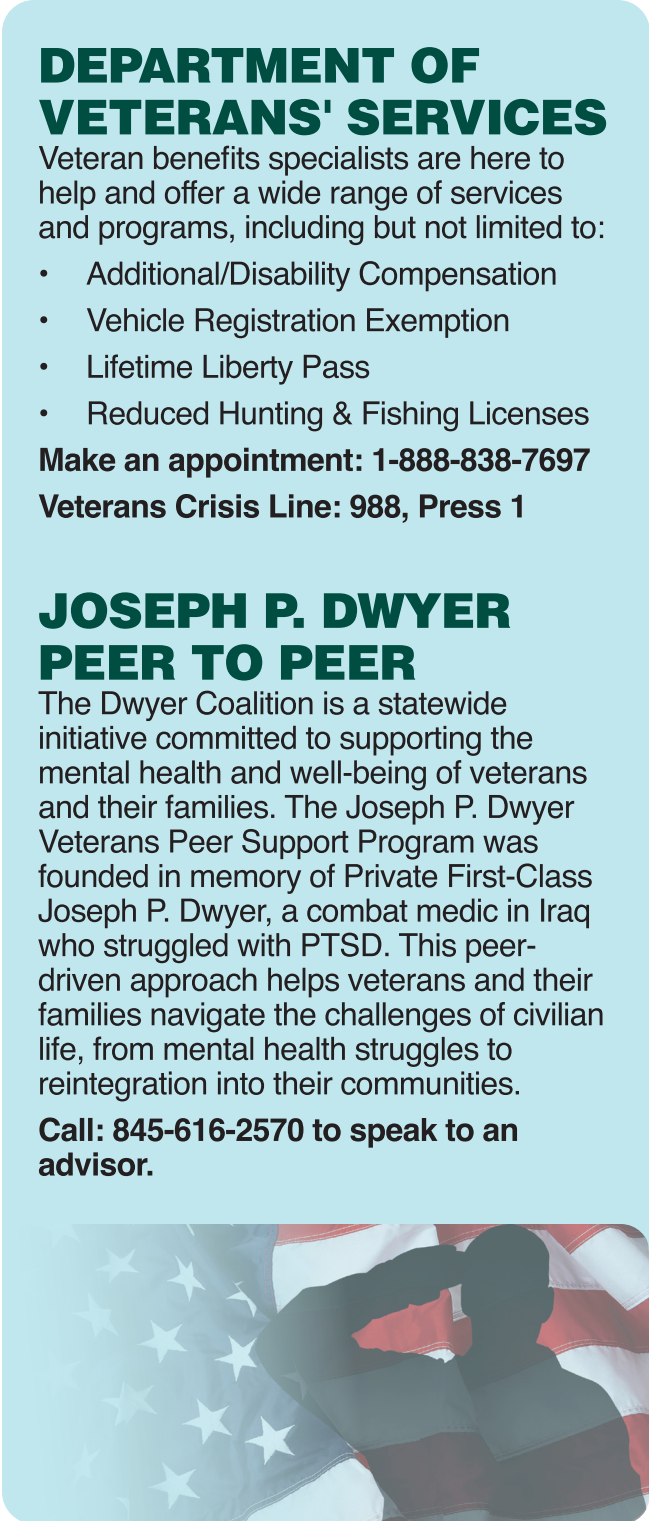
Make an appointment: 1-888-838-7697

Veterans Crisis Line: 988, Press 1

JOSEPH P. DWYER PEER TO PEER

The Dwyer Coalition is a statewide initiative committed to supporting the mental health and well-being of veterans and their families. The Joseph P. Dwyer Veterans Peer Support Program was founded in memory of Private First-Class Joseph P. Dwyer, a combat medic in Iraq who struggled with PTSD. This peer-driven approach helps veterans and their families navigate the challenges of civilian life, from mental health struggles to reintegration into their communities.

Call: 845-616-2570 to speak to an advisor.



GOLD STAR ANNUITY PROGRAM:

The Gold Star Families Annuity Program Benefit authorizes an annuity payment to each Gold Star parent or sibling of a deceased service member. To be eligible, applicants must be either:

- The biological parent, stepparent, or parent by adoption of the service member; or
- The spouse or domestic partner of a service member; or
- The biological child, stepchild, or child by adoption of a service member.

Call: 1-888-838-7697 to speak to an advisor.

ADDITIONAL SUPPORT FOR VETERANS

For immediate assistance or to connect with veteran communities, consider these resources:

Veterans Crisis Line..... 800-273-8255
(press 1) or text 838255

Help for Chemical Dependency
or Problem Gambling..... 1-877-8-HOPENY
(846-7369)

Homelessness Support..... 1-877-424-3838

Find Your Local VFW Post:
vfw.org/find-a-post

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VETERANS & SENIORS RESOURCE GUIDE

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Dear Constituent,

As your Assemblyman, I am committed to ensuring you have access to resources that can ease financial burdens and improve your quality of life. Below, I've outlined key programs and services available to those aged 65 and older and those who have served to help with tax relief, energy assistance, and healthcare needs.

TAX RELIEF PROGRAMS FOR SENIORS

New York State offers several programs to reduce your tax burden:

PROPERTY TAX CREDIT: Homeowners and renters with a gross annual household income of \$18,000 or less, or paying \$450 or less in rent, may be eligible for a tax credit of up to \$375. File Form IT-214 with the state Department of Taxation and Finance to claim this benefit.

INCOME TAX EXEMPTION FOR RETIREMENT INCOME: If you're 59½ or older, up to \$20,000 of your qualified retirement pension and annuity income per person is exempt from state income taxes. **Visit tax.ny.gov/pit/file/information_for_seniors.htm for details.**

ENHANCED STAR EXEMPTION: The STAR program provides eligible homeowners with relief on their school property taxes. To be eligible for the Enhanced STAR exemption, you must meet all of the following conditions:

- You own your home, and it is your primary residence.
- You will be 65 or older by December 31 of the year of exemption. For jointly owned property, only one spouse or sibling must be at least 65 by that date.
- Your income must be equal to or less than the Enhanced STAR income limit.

Call 518-457-2036 between 8:30 AM and 4:30 PM for more information.

SUPPLEMENTAL NUTRITION ASSISTANCE PROGRAM SNAP: SNAP issues electronic benefits that can be used like cash to purchase food. SNAP helps low-income working people, senior citizens, people with disabilities, and others feed their families.

Call 1-800-342-3009 between 8:00 AM and 5:00 PM for more information.

HOME DELIVERED MEALS: For New York seniors who can't prepare meals for themselves, home-delivered meals provide healthy meals to a participant's residence up to five days a week. Up-to-date information about

MEDICARE: UNDERSTANDING YOUR OPTIONS

Medicare provides critical healthcare coverage for seniors. Here's a quick overview:

MEDICARE PART A (HOSPITAL): Helps cover inpatient hospital care, skilled nursing facilities, some home health care, and hospice care.

MEDICARE PART B (MEDICAL): Helps cover doctor visits, outpatient services, and other medical needs not covered by Part A.

MEDICARE PART C (MEDICARE ADVANTAGE): Combines Parts A and B, often with added benefits like vision, hearing, dental, or wellness programs. Many plans include Part D prescription drug coverage.

MEDICARE PART D (PRESCRIPTION DRUGS): Offers prescription drug coverage through private plans approved by Medicare. The open enrollment period for stand-alone plans is October 15 – December 7. Compare plans at medicare.gov/plan-compare.

wellness and healthy eating habits is provided to those who receive meals. Registered dietitians offer private nutrition counseling to older people with questions about diabetes, weight loss or gain, and healthy eating.

Apply through your Office for the Aging:

Essex County: 518-873-3695

Saratoga County: 518-884-4100

Warren/Hamilton County: 518-761-6347

Washington County: 518-746-2420

HEAP: The Home Energy Assistance Program (HEAP) can help eligible New Yorkers heat and cool their homes. Those in danger of running out of fuel or having their utility service shut off may be eligible for emergency HEAP benefits.

For more information, call your local Department of Social Services between 8:00 AM and 5:00 PM:

Essex County: 518-873-3878

Saratoga County: 518-884-4146

Warren County: 518-761-6338

Washington County: 518-746-2300

EPIC (ELDERLY PHARMACEUTICAL INSURANCE COVERAGE): EPIC is a Department of Health-administered program that helps defray out-of-pocket drug costs for income-eligible seniors with Medicare Part D. It is easy to join the program. Complete the application and mail/fax it to EPIC or apply online.

Call 1-800-332-3742 between 8:00 AM and 5:00 PM for more information or to request an application.

EISEP (EXPANDED IN-HOME SERVICES FOR THE ELDERLY PROGRAM): The Expanded In-home Services for the Elderly Program (EISEP) provides support at home for those 60 and older who need assistance with their personal care or household chores. These services provide coordinated, nonmedical services for older adults who aren't eligible for Medicaid.

Call: 1-800-342-9871 to speak to an advisor.

IMPORTANT CONTACTS FOR SENIORS

For additional support, reach out to these resources:

Social Security800-772-1213
TTY: 800-325-0778
ssa.gov

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

Dept. of Public Service800-342-3377
dps.ny.gov/ask-psc

NYS Division of Housing and Community Renewal hcr.ny.gov

New York Connects.....800-342-9871
nyconnects.ny.gov

Medicaid Information800-541-2831



I'm always happy to hear what you think about how I can best serve you in the state Assembly.

If you have any comments, questions, or concerns on these or any state issues, please don't hesitate to visit my office at **4 Southwestern Ave., Suite 3, Queensbury, NY 12804** or call **1-518-792-4546**.

