

Attention Fulton County Residents

***You or someone you know may
qualify to receive assistance with:***

- Utility Costs***
- Property Taxes***
- Medicare***

An Outreach Initiative Sponsored by:



Atlanta Regional Commission, Area Agency on Aging

www.agewiseconnection.com

November 2011- March 2012

Information contained in this document is subject to change.

Please call numbers listed for updated information.

Fulton County – Senior Citizen Utility Discount Programs (2012)

General Guidelines Include: • Annual household income restrictions. • Must live at address where utility is provided. (Please check with company) • Billing must be in name of qualified person.

LIHEAP Program	Natural Gas	Electric	Phone	Water
<p>BENEFITS</p> <p>The Low Income Home Energy Assistance program helps Georgians with heating bills. Qualifying applicants receive a payment sent to their home energy supplier, for gas, electricity, propane gas, wood coal or kerosene. When funds are available, cooling assistance is offered during the summer months. The benefit amount ranges from \$310 to \$350 depending on one's yearly income level. Family income can not exceed 60% of state median income. For a one-person household, that would be \$21,504; for two person \$28,116; for three person \$34,728; for four people \$41,340; for five people \$47,964; for six people \$54,576; for seven people \$55,812; for eight people \$57,060.</p> <p>LIHEAP Program Period For Homebound individuals and seniors (age 65+) November 1 – all others December 1 – April 30 or until funds are exhausted.</p> <p>For more information contact: Fulton Atlanta Community Action Authority 404-523-7590</p>	<p>BENEFITS</p> <p>Discounts on per therm rates and customer service fee for senior citizens.</p> <p>Application Process</p> <ol style="list-style-type: none"> For general senior discounts, contact the gas provider of your choice and ask for the senior rate. A comparison chart is available through the Georgia Public Service Commission (PSC) Web site: www.psc.state.ga.us Customers with a total household income of \$14,355 or less and are 65 years of age or older qualify for a credit of up to \$14.00 to their bill. The bill must be in the name of the senior who applies for the discount. The credit is applied to the Atlanta Gas Light Company base charge portion of the bill. For an application, call your provider or Atlanta Gas Light at (770) 994-1946 or visit the Georgia PSC at Web site above. For questions about natural gas providers senior discount programs contact: Georgia Public Service Commission 244 Washington St., SW Atlanta, GA 30334 404-656-4501 	<p>BENEFITS</p> <p>Georgia Power offers \$20.00 off monthly bill.</p> <ol style="list-style-type: none"> Total household income must be \$21,660 or less. Applicant must be 65 years or older with proof of age. Bill must be in applicant's name. <p>Application Process</p> <p>Call the telephone number on your electric bill (1-888-660-5890) or visit your nearest Georgia Power office to obtain an application. Mail applications to: Georgia Power BIN #10101 241 Ralph McGill Blvd Atlanta, GA 30308</p> <p>Coweta Fayette EMC offers \$6 off monthly service charge to those 65+ with total household income of \$15,000 or less. First of month payment option for seniors receiving Social Security checks. <i>Contact:</i> Coweta Fayette EMC - 770-502-0226</p> <p>Sawnee EMC offers a \$11.85 monthly discount to individuals 65+ with a household income \$15,000 or less. <i>Application Process contact:</i> Sawnee EMC – 770-887-2363</p> <p>Cobb Energy offers a 5% discount to individuals age 65+ if bill is paid within 30 days. Senior must have a "fixed" income. <i>Application Process Contact:</i> Cobb Energy at 770-429-2100</p>	<p>Lifeline is a government program that offers qualified low-income households a discount on their monthly local telephone bill. For more information, visit www.lifelinesupport.org/li/low-income/lifelinesupport/browser/</p> <p>BENEFITS</p> <ol style="list-style-type: none"> \$13.50 off monthly bill Connection charge waived prior to connection of service. <p>Application Process Must be a recipient of one or more of the following:</p> <ol style="list-style-type: none"> Atlanta Gas Light or electric senior citizen discount Medicaid beneficiary SSI recipient Public Housing LIHEAP assistance Food stamps TANF <p>Contact: AT&T 4th Floor 304 Pine Ave. Albany, GA 31702 1-800-288-2020</p> <p><i>*Other telephone companies may offer this discount. Check with your provider.</i></p>	<p>For City of Atlanta residents: City of Atlanta Department of Watershed Management</p> <p>Senior Citizens are eligible for a 30% discount on water and sewer bills.</p> <p>Application Process:</p> <ol style="list-style-type: none"> 65 years + with proof of age Maximum household income of \$25,000 or less with proof of income Be the primary titleholder or leaseholder on the property subject to the bill and provide proof of residency. Be a City of Atlanta water and sewer customer. If you do not receive your water and sewer bill directly from the City of Atlanta, you cannot receive the senior citizen discount. <p>Contact 404-658-6500 for applications.</p>

You May Qualify for the Medicare Savings Program (2012)

Income Guidelines subject to change April 1, 2012

What is the Medicare Savings Program?	A federal program designed to assist individuals pay their Medicare premiums, deductibles, and coinsurance.
Who qualifies?	Individuals with Medicare
How do I qualify?	Qualifications are based on income and assets. See below for guidelines.
Where do I apply?	Call GeorgiaCares at 1-866-552-4464 (option 4) or apply at the Fulton County DFCS 404-651-5600

Program Name	Program Will Pay	Income Guidelines* (Monthly)	Asset Guidelines*
<input type="checkbox"/> QMB Qualified Medicare Beneficiaries	Medicare 2012 Part B Premium \$99.90	Individual – \$928 Couple – \$1,246	Individual – \$6,680 Couple – \$10,020
	Medicare 2012 Deductibles & Coinsurance <input type="checkbox"/> \$140 Annual Deductible <input type="checkbox"/> 20% Co-payment		
<input type="checkbox"/> SLMB Specified Low-Income Medicare Beneficiary	Medicare 2012 Part B Premium \$99.90	Individual – \$1,109 Couple – \$1,491	Individual – \$6,680 Couple – \$10,020
	Medicare 2012 Part B Premium \$99.90		
<input type="checkbox"/> QI-1 (Qualifying Individual)		Individual – \$1,246 Couple – \$1,675	Individual – \$6,680 Couple – \$10,020

You May Qualify for the Low Income Subsidy Program for Medicare Part D

What is the Low Income Subsidy for Medicare Part D?	A federal program designed to assist individuals pay prescription costs
Who qualifies?	Individuals with Medicare
How do I qualify?	Qualifications are based on income and assets. Monthly income must be less than \$1,361 as an individual or \$1,839 as a couple. Assets must also be less than \$13,070 as an individual or \$26,120 as a couple
Where do I apply?	Call GeorgiaCares at 1-866-552-4464 (option 4) or Social Security at 1-800-772-1213

* If burial expenses have not been pre-paid, each person can exclude \$10,000 from their assets (designated burial allowances).

A Tax Break for Fulton County Homeowners

A homestead exemption is a reduction in homeowners' property taxes. To qualify, the homeowner must apply for this exemption on or before April 1st. Once granted, this exemption is automatically renewed each year as long as they continually occupy the home under the same ownership. The home must be your legal residence for all purposes including the registration of your vehicles and the filing of your income tax. You cannot file for homestead exemption on rental property, vacant land or on more than one property. In addition to basic homestead exemption there are additional exemptions for residents age 62 and older and/or disabled and disabled veterans. You must apply for these exemptions in person. For additional information and requirements, please contact (404) 612-6440 (press #4).

The following exemptions are available:

- **Basic Homestead Exemption Fulton County/City of Atlanta (\$30,000)**
- **\$10,000 Statewide School Tax Exemption**
- **Tax Deferral for the Elderly**
- **Age 65 City of Atlanta & City of Atlanta School Exemptions**
- **\$4,000 County Tax Exemption**
- **Homestead Freeze for Senior Citizens**
- **Fulton County \$10,000 Exemption**
- **\$54,000 County Local School Tax Exemption**
- **Age 70 Fulton County Full Value Exemption**
- **County Exemption for Residents 65 years or older**
- **State Exemption**
- **Surviving Spouse of a Peace Officer or Firefighter**
- **Disabled Veterans**
- **Veterans Surviving Spouse**

BASIC HOMESTEAD EXEMPTION FULTON COUNTY/ CITY OF ATLANTA \$30,000

To be eligible for this exemption, you must meet the following requirements:

- Must be a legal resident in the City of Atlanta and Fulton County.
- Must own and occupy your home as of January 1.
- Applies to city operating, city school operating, city parks, state QBE and county operating in the amount of \$25,000.

\$10,000 STATEWIDE SCHOOL TAX EXEMPTION

To be eligible for this exemption you must meet the following requirements:

- Must be age 62 on or before January 1.
- Your net income cannot exceed \$10,000.
- Applies to city school bonds in the amount of \$10,000 for residents within the city limits of Atlanta.
- Applies to county operating, state QBE and county school bond in the amount of \$10,000 for residents of Fulton County.

Social Security, Railroad Retirement and pensions count only when exceeding the maximum amount a husband and wife can receive under Social Security.

TAX DEFERRAL FOR THE ELDERLY

To be eligible for this exemption, you must meet the following requirements:

- Must be age 62 on or before January 1.
- Must furnish proof of fire and extended coverage insurance. This amount must be more than the sum of all outstanding liens, deferred taxes and interest with a loss payable to the Tax Commissioner's office.
- The total amount of deferred taxes interest and unsatisfied liens cannot exceed 85% of the fair market value of Homestead as shown on the Tax Digest for the preceding tax year.
- If you are seeking Tax deferral, your application must be submitted to the Tax Commissioner's Office annually by April 1.

There are certain additional income requirements, assessment and lien restrictions of all deferred taxes, which may constitute a lien on applicant's homestead.

Please contact the Tax Commissioner's office for an application explaining all conditions including the appeal process.

This is a Tax Deferral and not a Tax Exemption Program

CITY OF ATLANTA \$40,000 EXEMPTION

This exemption is granted on a person's homestead from all city of Atlanta ad valorem taxes for municipal purposes. To be eligible for this exemption, you must meet the following requirements:

- Must be a legal resident of the city of Atlanta.
- Must be age 65 on or before January 1.
- Your net income cannot exceed \$40,000
- Applies to city operating and city parks.

CITY OF ATLANTA SCHOOL \$25,000 EXEMPTION

To be eligible for this exemption you must meet the following requirements:

- Must be legal resident of the city of Atlanta
- Must be age 65 or disabled on or before January 1.
- Your annual net income cannot exceed \$25,000.
- Applies to city school bond, state QBE and city school operating.

\$4,000 COUNTY TAX EXEMPTION

To be eligible for this exemption, you must meet the following requirements:

- Must be age 65 on or before January 1.
- Your net income per your Georgia Income Tax Return cannot exceed \$10,000.
- Applies to all state and county ad valorem levies in the amount of \$4,000.

HOMESTEAD FREEZE FOR SENIOR CITIZENS

To be eligible for this exemption, you must meet the following requirements:

- Must be a legal resident age 65 or older on or before January 1.
- Your annual household income cannot exceed \$39,000 for the preceding taxable year.
- Applies to city operating, city bond and city parks.
- Applies to county operating and county bonds.

This Tax Relief Program freezes the value of your residential property based on the previous year's value. Your frozen value will remain the property's value as long as the eligible senior occupies the residence.

FULTON COUNTY \$10,000 EXEMPTION

To be eligible for this exemption, you must meet the following requirements:

- Must be age 65 or disabled on or before January 1.
- The applicants and spouse adjusted income per Federal Income Tax Return cannot exceed the maximum amount a husband and wife receive under Social Security.
- Applies to county operating and special service districts for county residents.
- Applies to county operating for city of Atlanta residents

If disabled, a certificate provided by the Fulton County Board of Assessors must be signed by a physician, licensed to practice medicine in Georgia.

\$54,000 COUNTY LOCAL SCHOOL TAX EXEMPTION

To be eligible for this exemption, you must meet the following requirements:

- Must be age 65 or disabled on or before January 1.
- Your income including spouse and all other persons residing in the home cannot exceed \$30,000.
- Applies to county school operating and state QBE

This exemption does not apply to the city of Atlanta residents.

AGE 70 FULTON COUNTY FULL VALUE EXEMPTION

To be eligible for this exemption, you must meet the following requirements:

- Must be disabled or age 70 on or before January 1.
- The applicant and spouse adjusted income per Federal Income Tax Return cannot exceed the maximum amount a husband and wife receive under Social Security.
- Applies to county operating county bonds and special service district.

This does not apply to Fulton County Schools or State Tax.

COUNTY EXEMPTION FOR RESIDENTS 65 YEARS OR OLDER

To be eligible for this exemption you must meet the following requirements:

- Must be age 65 or older on or before January 1.
- Total Household Income does not exceed 200% of the Federal Poverty Level.
- Exemption shall be for a two-year period, as long as the person granted the Homestead Exemption occupies the residence as a homestead.
- Renewal applications shall be made in the same manner as the initial application period.
- Applies to Fulton County ad valorem taxes.

STATE EXEMPTION

Homeowners age 65 or older may apply for an exemption from all state property taxes. The exemption is equal to the amount of state tax levy for the residence and up to 10 acres of land surrounding the residence. This exemption is in addition to any existing exemptions. No income information is required.

SURVIVING SPOUSE OF A PEACE OFFICER OR FIREFIGHTER

The un-remarried surviving spouse of a peace officer or firefighter killed in the line of duty may apply for an exemption from state, county, county school, independent school, municipal and bond taxes. A death certificate and documentation must be provided as proof the firefighter or peace officer was killed in the line of duty. This exemption is in lieu of any existing exemption.

DISABLED VETERANS

Homeowners who are disabled veterans and have been approved by the Veteran Administration as being totally permanently disabled are entitled to receive benefits for a 100% service connected disability.

This exemption may be extended to the un-remarried widow or minor children of the veteran after his/her death.

If you are approved, you will receive a Homestead Exemption from all ad valorem taxation for state, county, municipal and school purposes. The maximum amount that may be granted to a veteran is \$50,000.

VETERANS SURVIVING SPOUSE

To be eligible for this exemption, you must meet one of the following requirements:

- Must be un-remarried widow and a resident of Georgia.
- Your spouse was killed in a war or armed conflict under United States commander or otherwise.

If you are approved, you will receive a Homestead Exemption from all ad valorem taxation for state, county, municipal and school purpose. The maximum amount that may be granted to a veteran surviving spouse is \$50,000.

For personal assistance, applicants may visit the following county service center locations:

FULTON COUNTY GOVERNMENT CENTER

(Downtown Atlanta)

141 Pryor Street, S. SW. Suit 1047B
Atlanta, Georgia 30303

ALPHARETTA CENTER

3155 Royal Dr., Suite 165
Alpharetta, GA 30022

SOUTH SERVICE CENTER

5600 Stonewall Tell Road, Suite 224
College Park, Georgia 30349

GREENBRIAR MALL SERVICE CENTER

2841 Greenbriar Parkway, Suite 106
Atlanta, Georgia 30331

NORTH SERVICE CENTER

7741 Roswell Road, N. E., Suite 234B
Atlanta, Georgia 30350

HARRIET G. DARNELL MULTI-PURPOSE CENTER

677 Fairburn Road, NW
Atlanta, Georgia 30331

DOROTHY BENSON MULTI-PURPOSE CENTER

6500 Veron Woods Drive
Sandy Springs, Georgia 30328

***Other local tax exemptions may be offered by your local city.
Contact your local city government for more information.***