

# **Attention Gwinnett 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](http://www.agewiseconnection.com)***

**November 2011- March 2012**

*Information contained in this document is subject to change. Please call numbers listed for updated information.*

# Gwinnett 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
<p><b>BENEFITS</b></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><b>LIHEAP Program Period</b> 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: <b>Partnership for Community Action</b> <b>678.291.0860</b></p>	<p><b>BENEFITS</b></p> <p>Discounts on per therm rates and customer service fee for senior citizens.</p> <p><b>Application Process</b></p> <ol style="list-style-type: none"> <li>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: <b><a href="http://www.psc.state.ga.us">www.psc.state.ga.us</a></b></li> <li>Customers with a total household income of <b>\$14,355</b> or less and are 65 years of age or older qualify for a credit of up to <b>\$14.00</b> 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.</li> <li>For questions about natural gas providers senior discount programs contact: <b>Georgia Public Service Commission</b> <b>244 Washington St., SW</b> <b>Atlanta, GA 30334</b> <b>404-656-4501</b></li> </ol>	<p><b>BENEFITS</b></p> <p><b>Georgia Power</b> offers <b>\$20.00</b> off monthly bill.</p> <ol style="list-style-type: none"> <li>Total household income must be <b>\$21,660 or less</b>.</li> <li>Applicant must be 65 years or older with proof of age.</li> <li>Bill must be in applicant's name.</li> </ol> <p><b>Application Process</b></p> <p>Call the telephone number on your electric bill (<b>1-888-660-5890</b>) or visit your nearest Georgia Power office to obtain an application. Mail applications to: <b>Georgia Power</b> <b>BIN #10101</b> <b>241 Ralph McGill Blvd</b> <b>Atlanta, GA 30308</b></p> <p><b>SAWNEE EMC</b> offers a \$11.85 monthly discount to individuals 65+ with a household income \$15,000 or less.</p> <p><b>Application Process contact:</b> Sawnee EMC at 770-887-2363</p> <p><b>Walton EMC</b> offers a \$4.00 discount on the monthly wage charge for individuals 65+ with a household income \$15,000 or less.</p> <p><b>Application Process contact:</b> Walton EMC at 770-267-2505</p> <p><b>Jackson EMC</b> offers those 62+ or qualified to receive disability income the option of paying the bill after the due date without extra fees or credit being affected. Bills must be paid before the cut-off date. Those 62+ with income less than \$14,355 would be eligible for a \$7.50 credit for the monthly meter rental fee.</p> <p><b>Application Process contact:</b> Jackson EMC at 770-963-6166</p>	<p><b>Lifeline</b> is a government program that offers qualified low-income households a discount on their monthly local telephone bill. For more information, visit <b><a href="http://www.lifelinesupport.org/li/low-income/lifelinesupport/browser/">www.lifelinesupport.org/li/low-income/lifelinesupport/browser/</a></b></p> <p><b>BENEFITS</b></p> <ol style="list-style-type: none"> <li><b>\$13.50</b> off monthly bill</li> <li>Connection charge waived prior to connection of service.</li> </ol> <p><b>Application Process</b></p> <p>Must be a recipient of one or more of the following:</p> <ol style="list-style-type: none"> <li>Atlanta Gas Light or electric senior citizen discount</li> <li>Medicaid beneficiary</li> <li>SSI recipient</li> <li>Public Housing</li> <li>LIHEAP assistance</li> <li>Supplemental Nutrition Assistance Program (SNAP)</li> <li>Temporary Assistance for Needy Families (TANF)</li> </ol> <p>Contact: <b>AT&amp;T</b> <b>4th Floor 304 Pine Ave.</b> <b>Albany, GA 31702</b> <b>1-800-288-2020</b></p> <p><i>*Other telephone companies may offer this discount. Check with your provider.</i></p>

# You May Qualify for the Medicare Savings Program (2012)

*Income Guidelines subject to change April 1, 2012*

<b>What is the Medicare Savings Program?</b>	A federal program designed to assist individuals pay their Medicare premiums, deductibles, and coinsurance.		
<b>Who qualifies?</b>	Individuals with Medicare		
<b>How do I qualify?</b>	Qualifications are based on income and assets. See below for guidelines.		
<b>Where Do I apply?</b>	Call GeorgiaCares at <b>1-866-552-4464 (option 4)</b> or apply at the Gwinnett County DFCS <b>770-614-2500</b>		
	<b>Program Name</b>	<b>Program Will Pay</b>	<b>Income Guidelines* (Monthly)</b>
<input type="checkbox"/> <b>QMB</b> <b>Qualified Medicare Beneficiaries</b>		<b>Medicare 2012 Part B Premium</b> \$99.90	Individual – \$928 Couple – \$1,246
		<b>Medicare 2012</b> <b>Deductibles &amp; Coinsurance</b> <input type="checkbox"/> \$140 Annual Deductible <input type="checkbox"/> 20% Co-payment	
<input type="checkbox"/> <b>SLMB</b> <b>Specified Low-Income Medicare Beneficiary</b>		<b>Medicare 2012 Part B Premium</b> \$99.90	Individual – \$1,109 Couple – \$1,491
<input type="checkbox"/> <b>QI-1</b> <b>( Qualifying Individual )</b>		<b>Medicare 2012 Part B Premium</b> \$99.90	Individual – \$1,246 Couple – \$1,675
			Individual – \$6,680 Couple – \$10,020
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			Individual – \$6,680 Couple – \$10,020

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

<b>What is the Low Income Subsidy for Medicare Part D?</b>	A federal program designed to assist individuals pay prescription costs
<b>Who qualifies?</b>	Individuals with Medicare
<b>How do I qualify?</b>	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
<b>Where Do I apply?</b>	Call GeorgiaCares at <b>1-866-552-4464 (option 4)</b> or Social Security at <b>1-800-772-1213</b>

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

# A Tax Break for Gwinnett County Homeowners

**Gwinnett Justice and Administration Center  
75 Langley Drive • Lawrenceville, GA 30045**

**(770) 822-8800 • Agents available: 8:30 am - 5:00 pm Monday-Friday, except Holidays**

There are currently 14 exemptions available to Gwinnett County homeowners. All ages, income figures, and exemption amounts are based on the current tax year and are subject to change.

If you are adding or deleting a person's name on a deed, you must re-file for homestead. Refinancing your home will not affect your exemption.

If you reside within the city limits of Dacula, Grayson, Lawrenceville, Lilburn, Snellville, or Sugar Hill, your application for a county exemption will also facilitate any applicable city exemption for which you may be entitled.

## Exemption Summary

### **S1R - Regular Homestead Exemption**

No age limit. No income limit. For all property owners who occupy the property as of January 1 of the application year. This exemption includes \$10,000 off the assessed value on county, \$4,000 off school, \$7,000 off recreation, and \$2,000 off state.

### **VOE - Value Offset Exemption**

No age limit. No income limit. For all property owners who occupy the property as of January 1 of the application year. Must be eligible for the Regular Homestead Exemption. Holds the assessed value of a property constant for the county tax portion of your bill, even if there is an increase in property value. School, state and city taxes continue to be taxed at the current assessed value. The VOE may be applied to the home and up to 5 acres of land.

### **S3 - Regular School Exemption**

Must be 62 years old as of January 1 of the year in which application is being made. Claimant and Spouse income cannot exceed \$10,000 after deductions. Add the taxable social security (line 20B from the 2011 Federal 1040 tax return) and taxable retirement / IRA income (lines 15B and 16B from the 2011 Federal 1040 tax return) for claimant and spouse. Deduct the maximum amount allowed by social security, which is \$55,742. Add the remaining amount plus all other taxable income. After subtracting the state deductions (line 11C or 12 from the 2011 Georgia 500 tax return), the remaining amount cannot exceed \$10,000. This exemption includes \$10,000 off the assessed value of county, \$10,000 off school, \$10,000 off school bond, \$7,000 off recreation, and \$2,000 off state.

### **S4 - Senior School Exemption**

Must be 65 years old as of January 1 of the year in which application is being made. Claimant and Spouse income cannot exceed \$10,000 after deductions. Add the taxable social security (line 20B from the 2011 Federal 1040 tax return) and taxable retirement / IRA income (lines 15B and 16B from the 2011 Federal 1040 tax return) for the total household. Deduct the maximum amount allowed by social security, which is \$55,742. Add the remaining amount plus all other taxable income. After subtracting the state deductions (line 11C or 12 from the 2011 Georgia 500 tax return), the remaining amount cannot exceed \$10,000. This exemption includes \$10,000 off the assessed value on county, \$4,000 off county bond, \$10,000 off school, \$10,000 off school bond, \$7,000 off recreation, and \$4,000 off state.

### **S5 - Disabled Veteran Exemption**

No age limit. No income limit. Requires a letter from the Veterans Administration stating you are 100% service connected disabled. This exemption extends to the unremarried widow/widower of minor children of the disabled veteran. This exemption includes \$50,000 off the assessed value on county, county bond, school, school bond, recreation, and state.

### **S6 - Floating Homestead Exemption**

Must be 62 years old as of January 1 of the year in which application is being made. Total household income cannot exceed \$30,000 (no exclusions). Assigned on individual basis. This exemption applies to the house and five acres of property. Exemption will not freeze assessment on school tax. (This exemption requires forfeiture of your regular exemption. Your parcel must have a substantial increase in the assessment value in order to receive a benefit similar to the regular homestead exemption).

**SC - Senior State Tax Exemption**

Must be 65 years old as of January 1 of the year in which application is being made. No income limit. Provides 100% exemption from state taxes on the home and up to 10 acres of land. Is given in addition to any other exemptions for which the owner may qualify.

**SD - Senior Disabled Veteran Exemption**

Must be 65 years old as of January 1 of the year in which application is being made. No income limit. Requires a letter from the Veteran's Administration stating you are 100% service connected disabled. This exemption extends to the unremarried widow/widower of the disabled veteran with no age or income limit. This exemption provides 100% exemption from state taxes on the home and up to 10 acres of land.

**SE - Senior Surviving Military Spouse Exemption**

65 years old as of January 1 of the year in which application is being made. No income limit. Must be an unremarried spouse of a US Service Member killed in action. This exemption provides 100% exemption from state taxes on the home and up to 10 acres of land.

**SG - Spouse of a Peace Officer or Firefighter Killed in the Line of Duty**

No age limit. No income limit. Applies to the unremarried widow/widower of a peace officer or firefighter killed in the line of duty. Requires a copy of the deceased's obituary. Provides 100% exemption from all taxes, and is in lieu of any other exemptions.

**SS - Surviving Spouse Exemption**

No age limit. No income limit. Requires a letter from the Secretary of Defense stating unremarried surviving spouse receives spousal benefits as a result of the death of spouse who was killed or died as a result of a war or armed conflict while on active duty. This exemption includes \$50,000 off the assessed value on county, county bond, school, school bond, recreation, and state.

**L1 - Disability Exemption**

No age limit. No income limit. Requires letter signed by your doctor stating that you are 100% totally and permanently disabled as of January 1 of the year in which application is being made. This exemption includes \$10,000 off the assessed value on county, \$4,000 off county bond, \$4,000 off school, \$4,000 off school bond, \$7,000 off recreation, and \$2,000 off state.

**L3A - \$20,000 Senior Exemption**

Must be 65 years old as of January 1 of the year in which application is being made. Claimant and Spouse income cannot exceed \$10,000 after deductions. Add the taxable social security (line 20B from the 2011 Federal 1040 tax return) and taxable retirement / IRA income (lines 15B and 16B from the 2011 Federal 1040 tax return) for claimant and spouse. Deduct the maximum amount allowed by social security, which is \$55,742. Add the remaining amount plus all other taxable income. After subtracting the state deductions (line 11C or 12 from the 2011 Georgia 500 tax return), the remaining amount cannot exceed \$10,000. This exemption includes \$20,000 off the assessed value on county, \$20,000 off school, \$20,000 off recreation, and \$2,000 off state.

**L5A - Senior School Exemption**

Must be 65 years old as of January 1 of the year in which application is being made. Claimant and Spouse income cannot exceed \$25,000 after deductions. Can receive this exemption if 100% disabled, regardless of age, with a signed letter from your doctor stating that you are 100% totally and permanently disabled. This exemption applies to the house and one acre of property. Must own and occupy residence within the Gwinnett County School District as of January 1 of the current tax year. Add the total taxable income for claimant and spouse (line 22 from the 2011 Federal 1040 tax return). Deduct the maximum amount allowed by social security, which is \$55,742 and the state deductions (line 9 plus 11C or 12 from the 2011 Georgia 500 tax return). The remaining amount cannot exceed \$25,000. This exemption includes total exemption from all school and school bond tax, \$10,000 off the assessed value on county, \$7,000 off recreation, and \$2,000 off state.