



NEW YORK STATE SENATOR

Stephen M. Saland

## Information On State Grants

STEPHEN M. SALAND

It is said that the three most important considerations when purchasing property are "location, location and location", however, the three most important issues for Hudson Valley taxpayers are "property taxes, property taxes and property taxes".

Statistics show that New York ranks well above the national average when it comes to real property taxes, and New Yorkers are demanding relief. Many suggestions have been made over the years on how to provide real property tax reform, but there has been no consensus. While measures such as STAR are important, reform is critical to virtually all property owners.

As Chairman of the Senate Education Committee, I am keenly aware of the impact school property taxes have on a community. Under the current system, a homeowner's ability to pay is not the main factor used to calculate their property tax liability. Instead, education funding relies heavily on property tax assessments. And while certain school districts are partially funded through a variety of local taxes, real property taxes constitute the vast majority of local revenue raised to support school districts.

The Senate Majority has passed Senate Bill 6119, which combines a number of reform and relief proposals, the first two of which I introduced and was gratified that they were included in this omnibus bill:

- authorizes voters to determine if school property taxes on primary residences should be phased out over five years and be replaced with additional State funding,
- requires the State to fully fund any mandated program imposed on municipalities or school districts which creates an annual net additional cost in excess of \$10,000 on any individual locality or school district, or a statewide net additional cost of \$1 million or more,
- establishes a Blue Ribbon Commission on Property Tax Reform to study and recommend alternatives to the present education financing system,
- provides financial incentives to localities by tripling (\$5 to \$15 per parcel) the amount of aid the State provides to localities who reassess every three years,
- seniors who are over 65 and earn less than \$100,000 would have their assessments frozen, thereby limiting the growth in their property tax bills. The State would then make up the financial difference to school districts and local governments.

Despite the State's historic STAR program, real property taxes continue to rise throughout New York. I recognize the need to provide relief to hardworking, overburdened taxpayers and urge the Assembly and the Governor to join the Senate to finally address a problem that has too long begged a solution.

#### Health Related Phone Numbers

Adelphi Univ. Breast Cancer Hotline 1-800-877-8077

NYS Commission on Quality Care & Advocacy for the Disabled 1-800-522-4369

AIDS Hotline 1-800-962-5065

ALS-NY Hotline 1-800-672-8857

Alzheimer's Association 1-800-272-3900

American Cancer Society Hot Line 1-800-227-2345

American Diabetes Association 1-800-342-2383

American Heart Association 1-800-242-8721

American Lung Association 1-800-586-4872

Arthritis Foundation Info Line 1-800-283-7800

Attorney General's Healthcare Bureau 1-800-771-7755 X 3

Breast Cancer Options 845-339-4673

EPIC -- Elderly Pharmaceutical Insurance Coverage Plan 1-800-332-EPIC

Help for Incontinent People 1-800-252-3337

Health Insurance Information Counseling & Assistance Program (HIICAP) 1-800-701-501

Hospicelink 1-800-331-1620

Long Term Care Information 1-888-697-7582

Lyme Disease Foundation 1-800-886-5963

Lyme Disease Info in Columbia County 518-828-3358

NYS Department of Health Information Numbers:

Child Health Plus 1-800-698-4543

Complaints on doctors 1-800-663-6114

Complaints on managed care 1-800-206-8125

Complaints on nursing homes 1-888-201-4563

Complaints on hospitals 1-800-804-5447

Family Health Plus 1-877-9FHPLUS

Healthy NY 1-866-432-5849

Patient Care Hotline 1-800-425-0320

Organ and Tissue Donation registry 1-877-752-3175

Smokers Quitline 1-888-609-6292

West Nile Virus information 1-800-458-1158

Cancer information 1-800-462-1884

Roswell Park Cancer Institute 1-800-685-6825

Certified home health care agency info 1-800-628-5972

Medicare Prescription Drug Discount Program 1-800-633-4227

NYS Office of Mental Health 1-800-597-8481

NYS Partnership for Long Term Care 1-888-697-7582

Ovarian Cancer Hotline 1-800-682-7426

Parkinson's Disease Foundation 1-800-457-6676

Patient Assistance Program info 1-888-477-2669

Poison Control Center 1-800-222-1222

### General Information Phone Numbers

Child Abuse Hotline 1-800-342-3720

Columbia County Office for the Aging 1-518-828-4258

Counter Terrorism Tip Line 1-866-SAFENYS

Directory of Toll-free numbers 1-800-555-1212

Domestic Violence Hotline 1-800-942-6906

Dutchess County Office for the Aging 1-845-486-2555

Federal Information Center 1-800-688-9889

Internal Revenue Service Helpline 1-800-829-1040

Internal Revenue Service (forms) 1-800-829-3676

I © New York

hotel reservations in NYS 1-800-CALLNYS

Medicare and Medigap questions 1-800-MEDICARE

NYS Atty. Gen. Consumer Fraud Bureau 1-800-771-7755

NYS Banking Department:

Banking complaints 1-800-522-3330

Holocaust Claims Processing Office 1-800-695-3318

NYS Educ. Dept. Library for the Blind 1-800-342-3688

NYS Comptroller - Unclaimed Funds 1-800-221-9311

NYS Department of Taxation & Finance

Tax questions 1-800-225-5829

Tax forms 1-800-462-8100

NYS Division of Tax Appeals 1-518-266-3000

NYS camp site reservations 1-800-456-CAMP

NYS Sex Offender Registry 1-800-262-3257

NYS Insurance Department

Insurance complaints and questions 1-800-342-3736

Appeal for denial of healthcare services 1-800-400-8882

NYS Senior Citizens' Hotline 1-800-342-9871

NYS Public Service Commission:

Cable television complaints 1-800-342-3330

Hotline - emergency gas, electric, phone

**and water complaints 1-800-342-3355**

Helpline - non-emergency gas, electric,

**phone and water complaints****1-800-342-3377**

Alternative Energy Hotline 1-888-697-7728

Green Power Hotline 1-866-476-7697

Senior Citizen Insurance Resource Ctr. 1-800-342-3736

Social Security Administration 1-800-772-1213

U.S. Veterans' Administration 1-800-827-1000

NYS Division of Veteran's Affairs 1-888-838-7697

Verizon Unlawful Call Center 1-800-518-5507

**Useful Web Sites**[www.senatorsaland.com](http://www.senatorsaland.com) --- Senator Saland's website[www.state.ny.us](http://www.state.ny.us) --- New York State's web site with links to all state agencies[www.senate.state.ny.us](http://www.senate.state.ny.us) --- New York State Senate[www.aging.state.ny.us](http://www.aging.state.ny.us) --- NYS Office for the Aging[www.oag.state.ny.us/seniors/seniors.html](http://www.oag.state.ny.us/seniors/seniors.html) --- Attorney General's housing guide for seniors[www.dhcr.state.ny.us/ahd](http://www.dhcr.state.ny.us/ahd) --- New York State Affordable Housing Directory[www.oag.state.ny.us/seniors/nursing.html](http://www.oag.state.ny.us/seniors/nursing.html) --- Attorney General's guide to choosing a nursing home

[www.hiicap.state.ny.us](http://www.hiicap.state.ny.us) --- Health Insurance Counseling and Assistance Program

[www.nyagr.org](http://www.nyagr.org) --- Comparison of prescription drug prices in NY

[www.ins.state.ny.us/cseniors.htm](http://www.ins.state.ny.us/cseniors.htm) --- senior Citizens Insurance Resource Center

[www.nysdta.org](http://www.nysdta.org) --- NYS Division of Tax Appeals

[www.banking.state.ny.us/srvglos.htm](http://www.banking.state.ny.us/srvglos.htm) --- Home Equity & Car loan rates in New York State

[www.nylottery.org](http://www.nylottery.org) --- New York State Lottery

[www.orps.state.ny.us](http://www.orps.state.ny.us) --- NYS Office of Real Property Services

[www.criminaljustice.state.ny.us/nsor/index.htm](http://www.criminaljustice.state.ny.us/nsor/index.htm) --- NYS Sex Offender Registry

[www.ssa.gov](http://www.ssa.gov) --- Social Security Administration

[www.irs.ustreas.gov](http://www.irs.ustreas.gov) --- Internal Revenue Service - questions, forms, etc.

[thomas.loc.gov](http://thomas.loc.gov) --- U.S. Congress

[www.pueblo.gsa.gov](http://www.pueblo.gsa.gov) --- Federal Consumer Information Center

[www.nps.gov](http://www.nps.gov) --- National Park Service

[www.usps.gov/ncsc](http://www.usps.gov/ncsc) --- US Postal Service with Zip Code look up

[www.whitehouse.gov](http://www.whitehouse.gov) --- The White House

[www.alz.org](http://www.alz.org) --- Alzheimer's Association

[www.medicare.gov](http://www.medicare.gov) --- Medicare



[www.healthfinder.gov](http://www.healthfinder.gov) --- consumer health information

[www.weather.com](http://www.weather.com) --- weather for anywhere in the US

[www.als-ny.org](http://www.als-ny.org) --- Amyotrophic Lateral Sclerosis (Lou Gehrig's Disease) Association of Greater NY

[www.aarp.org](http://www.aarp.org) --- American Association of Retired Persons (AARP)

[www.iloveny.com](http://www.iloveny.com) --- I © New York website - with on-line hotel reservations in NYS

[www.clinicaltrials.gov](http://www.clinicaltrials.gov) --- information on clinical health trials

[www.ins.state.ny.us/extapp/extappqa.htm](http://www.ins.state.ny.us/extapp/extappqa.htm). --- NYS Insurance Dept. appeal for denial of health services

[www.osc.state.ny.us](http://www.osc.state.ny.us) --- Office of State Comptroller - link to find Unclaimed Funds

[www.nyspltc.org](http://www.nyspltc.org) --- NYS Partnership for Long Term Care

[www.pparx.org](http://www.pparx.org) --- Information on patient assistance programs

[www.adelphi.edu/nysbreastcancer](http://www.adelphi.edu/nysbreastcancer) --- Adelphi Univ. Statewide Breast Cancer Support Program

[www.breastcanceroptions.org](http://www.breastcanceroptions.org) --- Breast cancer info and support for Hudson Valley residents

[www.lymediseaseassociation.org](http://www.lymediseaseassociation.org) --- Lyme Disease Association

[www.stopticks.org](http://www.stopticks.org) --- Local Lyme Disease organization

[www.hospitals.nyhealth.gov](http://www.hospitals.nyhealth.gov) --- NYS hospital profiles

[www.nydoctorprofile.com](http://www.nydoctorprofile.com) --- Info on doctors practicing in NYS

[www.hospitalcompare.hhs.gov](http://www.hospitalcompare.hhs.gov) --- Info to compare the quality of hospital care

I recently hosted forums in both Dutchess and Columbia counties to increase awareness among my constituents about how they can better protect themselves from the growing crime of identity theft. As you may know, identity theft occurs when someone uses your name, Social Security number, date of birth, or other identifying information without authority, to commit fraud. If you suspect that you are the victim of identity theft, you can place a fraud alert or a credit freeze on your credit reports.

As was noted in Tuesday's Poughkeepsie Journal article, *Patients offered fraud aid: Credit bureau to work with Vassar center*, VBMC made an arrangement with TransUnion, to allow patients affected by the laptop theft to register for a fraud alert that will be extended from the usual 90 days to seven years. A fraud alert is a flag to the credit reporting agencies indicating that your identity may have been compromised. Simply call the toll-free fraud number of any one of the three major consumer reporting companies (Equifax: 1-800-525-6285; Experian: 1-888-397-3742; or TransUnion: 1-800-680-7289) and they will notify each other of your fraud alert.

A fraud alert, however, is different from a credit freeze. As of November 1, 2006, you may place a freeze on your credit report if you suspect your identity has been compromised. I am pleased to have co-authored and co-sponsored this important legislation, which will prohibit a credit reporting agency from releasing your credit report or rating to anyone, and will serve to block thieves who may be attempting to use your name to get credit, loans, or leases. I am also proud to have co-sponsored the security breach legislation requiring VBMC to notify persons affected by the laptop thefts.

In the interim, you can take the initiative and request copies of your credit history from one of the credit reporting agencies. The Fair Credit Reporting Act (FCRA) gives you specific rights when you are, or suspect that you are, the victim of identity theft. For more information, visit [www.consumer.gov/idtheft](http://www.consumer.gov/idtheft).

While identity theft remains a concern, it is important to get the message out that consumers can become empowered by educating themselves about the critical importance of identity protection.