Limited Access:
Problems with ACCESS NYC

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Office of the New York City Public Advocate

Betsy Gotbaum
Public Advocate for the City of New York

EXECUTIVE SUMMARY

Despite tremendous economic growth following the economic downturn of September 11, 2001, New York City still suffers from widespread poverty. In 2005, more than 1.5 million New Yorkers—almost one in five—lived in poverty. The high poverty rate indicates that many New Yorkers are in need of access to social and health benefit programs.

ACCESS NYC was launched in October 2006 by the Department of Information Technology and Telecommunications (DoITT) in an effort to help New York City residents obtain the public benefits for which they are eligible. ACCESS NYC is a free, online screening tool that allows any individual to enter information to determine whether or not he or she qualifies for 28 city, state, and federal health and human service benefits. As of August 4, 2007, there have been 112,771 visits to ACCESS NYC.

The Office of the Public Advocate initiated an investigation to: 1) evaluate ACCESS NYC's ability to determine eligibility for all 28 benefit programs for a range of households with different family and income characteristics, 2) assess the quality and accuracy of information provided by DoITT about the benefit programs available and location of program offices, and 3) determine the degree to which ACCESS NYC is user-friendly with regards to obtaining application forms. This report finds that although ACCESS NYC is a useful program overall, several improvements should be made to ensure that individuals can learn about and access benefits.

METHODOLOGY

The Office of the Public Advocate tested ACCESS NYC in August 2007 by creating profiles for 14 hypothetical households. Seven households had incomes below the 2007 federal poverty guidelines maximum gross income, by family size, and seven households had incomes above the federal poverty guidelines. Households varied by family size, age, and other characteristics. The screening process was completed in English and the program was reviewed to determine if benefit information was available in Spanish, Mandarin Chinese, Arabic, Haitian-Creole, Korean, and Russian. For each household, a researcher evaluated the accuracy of ACCESS NYC's response (i.e., the list of programs for which the household would be eligible). The quality and accuracy of information provided by DoITT on the ACCESS NYC website and program links was also evaluated.

SELECTED FINDINGS

Elements of the ACCESS NYC website may discourage New Yorkers who are concerned about their immigration status from using the system.
Although city agencies are prohibited under Mayor Bloomberg's Executive Order 41 from sharing a person's citizenship and immigration status with federal agencies, ACCESS NYC does not include a statement informing users of this protection; therefore, some immigrants may be reluctant to apply for benefits for themselves or their children. While the ACCESS NYC homepage does state that the system can be used anonymously, it does not include a statement informing program users of the protections of Executive Order 41.

Furthermore, Step 2 of the system requests that users provide their first name, middle initial, and last name, information that is not necessary for use of the system and may intimidate users who are concerned about their immigration status.

ACCESS NYC does not provide a list of programs for which undocumented immigrants and their citizen children are eligible, nor does the system screen for the immigration status of each household member in order to determine program eligibility.
ACCESS NYC gives undocumented immigrants no indication of which benefits are available to them, nor does it use immigration status as a criterion in determining program eligibility.

ACCESS NYC only provides information about federal tax credit programs, not state or city programs.
Although federal tax credits provide the largest tax credit amount, the state and city tax credits can be substantial. For example, the state and city Earned Income Tax Credit (EITC) provided as much as $1,586 per household in 2006. For households to claim these state and city tax credits, separate tax forms must be completed.

ACCESS NYC does not provide links to the application forms for all programs for which eligibility is determined.
Currently, there are only 11 application forms available through ACCESS NYC. Links to application forms for tax credit programs, financial assistance programs, and unemployment insurance are not provided.

ACCESS NYC does not list community-based facilitated health enrollment organizations among the locations New Yorkers can visit to apply for public health insurance.
Although community-based facilitated enrollment is an effective method of ensuring that families and individuals obtain health insurance, often providing individual assistance throughout the enrollment process, ACCESS NYC does not provide the contact information for the 35 facilitated enrollment organizations in the city.

ACCESS NYC does not provide information about benefit programs in languages other than English.
Although ACCESS NYC allows foreign language users to screen for benefits in six languages, if a user wants to obtain more information about a specific program, the information provided via links is generally only available in English. Not providing the information on these websites in languages other than English makes the foreign language feature of ACCESS NYC of little use.

SELECTED RECOMMENDATIONS

Make the ACCESS NYC website less intimidating to New Yorkers who are concerned about their immigration status.
The system should not request that the user submit his or her full name in Step 2. Instead, the system should make it clear that submission of the user's full name is not necessary to complete the screening process and that an invented "user name" will suffice. In Step 3, the user should continue to be given the option of submitting his or her full name in order to receive the system's help in filling out benefit application forms, but at that point, the system should inform users that under Executive Order 41, city agencies are prohibited from sharing a person's citizenship and immigration status with federal agencies.

Add a list of those benefit programs for which undocumented immigrants are eligible and a screening question that requests the immigration status of all members of the household.
The ACCESS NYC website should inform the user of which programs are available regardless of immigration status. In addition, a screening question that requests the immigration status of each household member would enable undocumented immigrant users to determine their eligibility, and their family member's eligibility, for specific benefits.

Add information and application forms for the various New York State and City tax credit programs available.
ACCESS NYC should provide information and application forms for the New York State Child and Dependent Care Credit, Empire State Child Credit, and the New York State and City EITC programs.

Include additional benefit programs in the screening process and add more application forms.
ACCESS NYC should screen for Social Security Disability Insurance (SSD), a benefit for the disabled, and Supplemental Security Income (SSI), a benefit for the aged, blind, or disabled. In addition, DoITT should consider screening users for private benefit programs, such as Lifeline, a benefit for reduced-rate telephone service. Links to the application forms for unemployment insurance, federal tax credit programs, Home Energy Assistance Program (HEAP), and public assistance should be added to ACCESS NYC.

List community-based facilitated health enrollment organizations among the locations an individual can visit to apply for public health insurance.
Adding community-based facilitated enrollment organizations would provide more points of access to health insurance for families and individuals.

Allow ACCESS NYC users to submit benefit applications and make appointments with benefit officers online.
Online applications and scheduling would encourage more people to apply for benefits and make the entire process more efficient.

Work with agencies to ensure that benefit information provided via website links is translated into the languages that can be used in ACCESS NYC.
DoITT should work with the appropriate agencies that administer benefit programs to ensure that information provided via links to other agency websites is translated into the six additional languages that can be used in ACCESS NYC.

The City Council should pass and Mayor Bloomberg should sign into law the REAACT (Ready Access to Assistance Act) bill to further facilitate access to public benefits.
REAACT would allow advocates to set up information tables in the public areas of public benefits offices of city agencies. Under REAACT, benefit-seekers would be able to enlist an advocate to represent them in their meetings with agency caseworkers and access valuable information, as well as translation and interpretation assistance. The bill would help New Yorkers navigate the difficult and complicated process of applying for public benefits.

INTRODUCTION

Introduced in October 2006 by the Department of Information Technology and Telecommunications (DoITT), the Integrated Human Service System, better known as ACCESS NYC, is a free, online screening tool that allows an individual to enter personal information to determine whether he or she qualifies for 28 city, state, and federal human service benefits (see Appendix A for a list of programs screened by ACCESS NYC).[1] Available on the city's official website, www.nyc.gov, ACCESS NYC can be used by any individual to determine what benefit programs he or she may be eligible for. ACCESS NYC can be used anonymously or an individual can create an account that saves information entered for up to 60 days. Users can utilize the program in seven languages: English, Spanish, Mandarin Chinese, Arabic, Haitian-Creole, Korean, and Russian. As of August 4, 2007, there have been 112,771 visits to ACCESS NYC.[2]

Pursuant to the New York City Charter, the Public Advocate is authorized to review and investigate the programs, operations, and activities of city agencies.[3] In accordance with this responsibility, the Office of the Public Advocate initiated an investigation to: 1) evaluate ACCESS NYC's ability to determine eligibility for a range of households with different family and income characteristics, 2) assess the quality and accuracy of information provided by DoITT about the benefit programs available and location of program offices, and 3) determine the overall user-friendliness of ACCESS NYC with regards to obtaining application forms.[4] This report finds that although ACCESS NYC is a useful program overall, several improvements should be made to ensure that individuals can learn about and access benefits.

BACKGROUND

Poverty in New York City

Despite tremendous economic growth in New York City following the economic downturn of September 11, 2001, New York City still suffers from widespread poverty. For many New Yorkers, a booming economy has not translated into a better standard of living. Despite increases in median household income, in 2005, the poverty rate for New York City was 19.1 percent.[5] More than 1.5 million New Yorkers lived in poverty. In addition, according to a 2007 report by the Children's Defense Fund, more than 500,000 children—28 percent of all New York City children—lived in poverty.[6] According to the U.S. Census Bureau's 2005 American Community Survey, the Bronx was the poorest urban county with a median household income of $29,228.[7]

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[1] As of August 2007, ACCESS NYC screens for 28 benefit programs.

[2] ACCESS NYC August 2007 newsletter, Department of Information Technology and Telecommunications (DoITT).

[3] NYC Charter Section 24.

[4] In June 2007, the New York City Office of the Comptroller issued an audit report on ACCESS NYC which found that the system met specifications, was completed on schedule, and was developed within projected costs. Two benefit programs were tested (Food Stamps and Healthy NY) for two hypothetical household scenarios.

[5] U.S. Census Bureau, *2005 American Community Survey*, released August 29, 2006.

[6] Children's Defense Fund, *Summer Meals 2006: New York City Failed Again, Tens of Thousands of Children Underserved, Millions of Federal Dollars Lost*, May 2007.

[7] Sam Roberts, "Census Figures Show Scant Improvement in City Poverty Rate," *New York Times*, August 30, 2006.

The high poverty rate indicates that many New Yorkers are in need of access to public benefit programs. The following statistics illustrate the needs of New Yorkers:

- According to a 2007 report by FoodChange, Inc., more than 700,000 New York City residents—180,255 of them immigrants—were eligible for food stamps, but were not enrolled.[8]

- In 2006, more than 1.5 million children were eligible for free summer meals, but only 12 percent of those eligible used it on a daily basis.[9]

- According to a 2007 report by the Department of Health and Mental Hygiene (DOHMH), more than one million adults—one in six New York City residents—were uninsured. Of those uninsured New Yorkers, 286,000 may be eligible for public health insurance.[10]

- In 2003 and 2004, approximately 95,000 New Yorkers were eligible for the earned income tax credit (EITC), a benefit worth up to $6,000, but did not claim it.[11]

- In 2005, only 41 percent of unemployed New Yorkers were receiving unemployment insurance. New York City residents could have collected $200 to $250 million more per year if all eligible New Yorkers had applied.[12]

Applying for benefit programs can be a complicated and difficult task for anyone, especially for undocumented immigrants who face additional challenges. Despite Mayor Bloomberg's Executive Order 41,[13] which prohibits city agencies from disclosing a person's citizenship and immigration status to federal agencies, immigrants are often reluctant to apply for benefits for themselves or their children.[14] Although immigrant families are more likely to experience economic hardship than native-born families,[15] they are less likely to apply for benefits. According to a 2004 report by The Urban Institute, low-income children under six years of age with native-born parents were twice as likely to receive food stamps as low-income citizen children with immigrant parents.[16]

ACCESS NYC

ACCESS NYC was launched in October 2006 in an effort to help people obtain the benefits for which they are eligible. ACCESS NYC's screening process consists of three steps. In the first step, a user enters basic information about his or her household and income. The program asks

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[8] FoodChange, Inc., *Immigrant Access to the Food Stamp Program: An In-depth Analysis of New York City's Immigrant Communities, Estimates of Unmet Need and Barriers to Access*, January 2007.
[9] *See 6.*
[10] Depending on their immigration status, many of these adults may be eligible for public health insurance. New York City Department of Health and Mental Hygiene, *Health Care Access Among Adults in NYC: The Importance of Having Insurance and a Regular Care Provider,* May 2007.
[11] New York City Department of Consumer Affairs, "New York City Kicks Off Tax Season with the 5th Annual Earned Income Tax Credit Campaign," January 31, 2007.
[12] Dimple Abichandani, Tosh Anderson, and Andrew Stettner, "Reinvigorating New York's Jobless Safety Net: A Progress Report," June 21, 2006.
[13] Executive Order 41 is a comprehensive privacy policy signed September 2003. It protects information regarding citizenship and immigration status, sexual orientation, status as a sexual assault victim or victim of domestic violence, and income tax records.
[14] The Urban Institute, *The Health and Well-Being of Young Children of Immigrants*, 2004.
[15] *Ibid.*
[16] *Ibid.* Citizen children of undocumented immigrant parents are eligible for food stamps.

for a first name, middle initial, and last name for the user, although only a first name is required for him or her to continue to the next step. The user must provide the number of people living in the household; the total gross income of the household; whether the primary residence is owned or rented; whether there are any members of the household who are age 60 or older, disabled, blind, pregnant, unemployed, or a veteran; and the age of any individuals 24 years old and younger in the household. Next, ACCESS NYC provides a list of programs for which the household may be eligible according to the information entered, as well as a separate list of programs for which ACCESS NYC could not make an eligibility determination. Before proceeding to Step 2, the program asks the user to select the programs he or she would like ACCESS NYC to conduct a more detailed screening.

Step 2 asks for specific information about each household member and asks for the full name for each person although again, only a first name is required to continue with the program. The user must answer questions about income, resources (e.g., cash-on-hand, checking and savings accounts, and stocks and bonds), expenses (rent, child care, medical expenses, etc.), employment status, and home ownership status. Once all the information is complete, ACCESS NYC lists the programs for which each household member may be eligible, as well as those programs for which the system could not make a determination.

In Step 3, ACCESS NYC informs the user of the actions needed to begin the application process for benefits. It provides more information on how to apply for benefits and what documents are required, links to application forms, and office locations for specific programs, available by zip code.

As of November 2006, $5.7 million had been spent on ACCESS NYC with an additional $5 million available for future upgrades and enhancements.[17]

METHODOLOGY

The Office of the Public Advocate tested ACCESS NYC in August 2007 by creating 14 hypothetical household profiles (see Appendix B). Seven households had incomes below the 2007 federal poverty guidelines maximum gross income, by family size, and seven households had incomes above the federal poverty guidelines. Households varied by family size, age, and other characteristics. The screening process was completed in English and the program was reviewed to determine if benefit information was available in Spanish, Mandarin Chinese, Arabic, Haitian-Creole, Korean, and Russian. For each household, a researcher evaluated the accuracy of ACCESS NYC's response (i.e., the list of programs for which the household would be eligible). The quality and accuracy of information provided by DoITT on the ACCESS NYC website and program links was also evaluated.

FINDINGS

ACCESS NYC accurately determined each household's eligibility for the 28 benefit programs screened. In addition, the information provided is useful and thorough, although there are a few

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[17] New York City Office of the Comptroller, *Audit Report on the Development and Implementation of ACCESS NYC by the Department of Information Technology and Telecommunications*, June 12, 2007.

notable omissions. While fairly straight-forward, the system could benefit from a few changes to make it more user-friendly.

Elements of the ACCESS NYC website may discourage New Yorkers who are concerned about their immigration status from using the system.
Although city agencies are prohibited under Mayor Bloomberg's Executive Order 41 from sharing a person's citizenship and immigration status with federal agencies, ACCESS NYC does not include a statement informing users of this protection; therefore, some immigrants may be reluctant to apply for benefits for themselves or their children. While the ACCESS NYC homepage does state that the system can be used anonymously, it does not include a statement informing program users of the protections of Executive Order 41.

Furthermore, Step 2 of the system requests that users provide their first name, middle initial, and last name, information that is not necessary for use of the system and may intimidate users who are concerned about their immigration status.

ACCESS NYC does not provide a list of programs for which undocumented immigrants and their citizen children are eligible, nor does the system screen for the immigration status of each household member in order to determine program eligibility.
ACCESS NYC gives undocumented immigrants no indication of which benefits are available to them, nor does it use immigration status as a criterion in determining program eligibility.

Step 1 of the screening process does not provide any detailed information about the various health insurance programs available.
The links for more information at the end of Step 1 of the screening process are the same whether a household qualifies for "Public Health Insurance/Medicaid *without* a family contribution" or for "Public Health Insurance/Medicaid *with* a family contribution." The current links do not provide any detailed information about which health insurance programs require a family contribution and which do not. In addition, there are no links at the end of Step 1 that provide information on the various health insurance programs available to the user, (i.e., Child Health Plus A, Child Health Plus B, Family Health Plus, Healthy NY, Medicaid, Medicaid Excess Income, and Prenatal Care Assistance Program (PCAP)). Although the user will be screened for all public insurance programs in Step 2, failure to list the various programs at the end of Step 1 could discourage those who wish to be screened for a particular health insurance program.

The website link for more information on public assistance is incorrect.
Clicking on the link for the public assistance program leads to the Human Resources Administration (HRA) site for job placement, training, and education. This website does not provide any information about how to apply for temporary assistance, the benefits provided, or what the eligibility requirements are.

ACCESS NYC only provides information about federal tax credit programs, not state or city programs.
Although federal tax credits provide the largest tax credit amount, the state and city tax credits can be substantial. For example, the state and city EITC provided as much as $1,586 per household in 2006. ACCESS NYC does not provide information on the New York State Child

and Dependent Care Credit, Empire State Child Credit, or the New York State and City EITC or provide any links to the appropriate tax forms for these tax credit programs. For households to claim these tax credits, separate tax forms must be completed.[18]

ACCESS NYC does not provide links to the application forms for all programs for which eligibility is determined.
Currently, there are only 11 application forms[19] available through ACCESS NYC. There are no links to application forms for unemployment insurance, the federal child tax credit, federal child and dependent care credit, federal EITC, Home Energy Assistance Program (HEAP), or public assistance.

ACCESS NYC does not list community-based facilitated health enrollment organizations among the locations New Yorkers can visit to apply for public health insurance.
Studies have shown that community-based facilitated enrollment is an effective and cost-efficient method of ensuring that New York's public health insurance programs reach the families and individuals they were designed to serve.[20] Facilitated enrollers provide valuable resources, such as translational services and individual assistance throughout the enrollment process. ACCESS NYC does not provide the locations and contact information for the 35 facilitated enrollment organizations in the city.

ACCESS NYC does not provide information about benefit programs in languages other than English.
Although ACCESS NYC allows foreign language users to screen for benefits in six languages, if a user wants to obtain more information about a specific program, the information provided via links is generally only available in English.[21] Not providing the information on these websites in languages other than English makes the foreign language feature of ACCESS NYC of little use.

ACCESS NYC does not provide a telephone number to call when a user needs assistance with the program.
ACCESS NYC indicates that there is an ACCESS NYC Help Desk, but does not provide a telephone number to call to reach the Help Desk. Instead, the system instructs users to contact 311 and ask for 'ACCESS NYC.' However, 311 does not provide a telephone number for the Help Desk.

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[18] The City EITC is automatically credited when applying for New York State EITC. As of the 2007 tax year, a City Child Care tax credit will be available for eligible households. The credit is valued at approximately $1,000.
[19]The following applications are available: Child Care, Out-of-School Time (OST), Universal Pre-kindergarten (UPK), Food Stamps, School Meals, Women, Infants, and Children (WIC), Healthy NY, Public Health Insurance, Disability Rent Increase Exemption (DRIE), Senior Citizen Rent Increase Exemption (SCRIE), and the Exemption and Abatement Application for Owners. Only one application form is used for four property tax exemption and abatement programs (i.e., School Tax Relief (STAR), Senior Citizen Homeowners' Exemption (SCHE), Veterans' Exemption, and the Disabled Homeowners' Exemption (DHE) programs).
[20] The Children's Aid Society and Children's Defense Fund, *Community-based Facilitated Enrollment: Meeting Uninsured New Yorkers Where They Are,* February 2005.
[21] Benefit program information was not available in Arabic, Haitian-Creole, and Korean. Benefit program information in Chinese and Russian was only available for the SCRIE program. Benefit program information in Spanish was only available for the SCRIE program and Healthy NY.

RECOMMENDATIONS

Although information regarding specific programs is the responsibility of the agency overseeing the programs, as the overseer of ACCESS NYC, DoITT should work with agencies to ensure that all information is correct and up-to-date and constantly work to improve the system.

Make the ACCESS NYC website less intimidating to New Yorkers who are concerned about their immigration status.
The system should not request that the user submit his or her full name in Step 2. Instead, the system should make it clear that submission of the user's full name is not necessary to complete the screening process and that an invented "user name" will suffice. In Step 3, the user should continue to be given the option of submitting his or her full name in order to receive the system's help in filling out benefit application forms, but at that point, the system should inform users that under Executive Order 41, city agencies are prohibited from sharing a person's citizenship and immigration status with federal agencies.

Add a list of those benefit programs for which undocumented immigrants are eligible and a screening question that requests the immigration status of all members of the household.
The ACCESS NYC website should inform the user of which programs are available regardless of immigration status. In addition, a screening question that requests the immigration status of each household member would enable undocumented immigrant users to determine their eligibility, and their family member's eligibility, for specific benefits.

Include additional benefit programs, such as Social Security Disability Insurance (SSD), Supplemental Security Income (SSI), in the screening process.
Currently, ACCESS NYC screens for 28 federal, state, and city benefit programs. The system should also screen for SSD, a benefit for the disabled, and SSI, a benefit for the aged, blind, or disabled. In addition, DoITT should consider screening users for private benefit programs, such as Lifeline, a benefit for reduced-rate telephone service.

Add information and application forms for the New York State and City tax credit programs to ACCESS NYC.
ACCESS NYC should provide information and application forms for the New York State Child and Dependent Care Credit, Empire State Child Credit, the New York State and City EITC. When available, information and the forms for the City Child Care Tax Credit, which will take effect in the 2007 tax year, should also be included.

Add more application forms to the current list of applications available on ACCESS NYC.
Links to the application forms for unemployment insurance, the federal child tax credit, federal child and dependent care credit, federal EITC, Home Energy Assistance Program (HEAP), and public assistance should be added to ACCESS NYC.

Add detailed information about the various public health insurance programs available to the end of Step 1 of the screening process.
Information about the various public health programs, including Child Health Plus A, Child Health Plus B, Family Health Plus, Healthy NY, Medicaid, Medicaid Excess Income, and PCAP should be easily accessible at the end of Step 1.

Provide a link to the correct webpage for public assistance information.
The webpage link for public assistance should be corrected to direct users to a page which provides information about, and eligibility requirements for, public assistance.

List community-based facilitated health enrollment organizations among the locations an individual can visit to apply for public health insurance.
Adding community-based facilitated enrollment organizations would provide more points of access to health insurance for families and individuals. In addition, enrollment counselors at these organizations can directly assist with the application process, thereby ensuring that that health care access is available as soon as possible for individuals and families.

Allow ACCESS NYC users to submit benefit applications and make appointments with benefit officers online.
Currently, the system does not permit the user to submit an application online. Instead applications must be completed by hand and mailed or submitted in person. ACCESS NYC should allow the user to complete and submit applications online (and mail in supporting documents) and schedule an interview, if applicable. The online system should also provide an acknowledgement of receipt for the application. Online applications and scheduling would encourage more people to apply for benefits and make the entire process more efficient.

Work with agencies to ensure that benefit information provided via website links is translated into the languages that can be used in ACCESS NYC.[22]
DoITT should work with the appropriate agencies that administer benefit programs to ensure that information provided via links to other agency websites is translated into the six additional languages that can be used in ACCESS NYC.[23]

Provide a number to contact if a user has a question about ACCESS NYC.
A telephone number to the ACCESS NYC Help Desk should be provided on the homepage of ACCESS NYC. In addition, DoITT should add the ACCESS NYC Help Desk number to the 311 directory.

The City Council should pass and Mayor Bloomberg should sign into law the REAACT (Ready Access to Assistance Act) bill to further facilitate access to public benefits.
REAACT would allow advocates to set up information tables in the public areas of public benefits offices of city agencies. Under REAACT, benefit-seekers would be able to enlist an advocate to represent them in their meetings with agency caseworkers and access valuable information, as well as translation and interpretation assistance. The bill would help New Yorkers, particularly those whose primary language is not English, to navigate the difficult and complicated process of applying for public benefits and services.

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[22] This recommendation was also suggested by the New York City Office of the Comptroller, *Audit Report on the Development and Implementation of ACCESS NYC by the Department of Information Technology and Telecommunications*, June 12, 2007.

[23] In response to the audit report by the New York City Office of the Comptroller, DoITT indicated that it was in the process of revamping its marketing materials for a multi-lingual anti-poverty advertising campaign, which included distributing literature in seven languages available on ACCESS NYC and performing outreach about ACCESS NYC. Although ACCESS NYC is capable of screening for benefits in seven languages, the websites for additional information are generally only available in English. Before outreach regarding ACCESS NYC to non-English speakers/users is conducted, these program websites should be fully accessible to foreign language users.

APPENDIX A

Benefit Programs Screened by ACCESS NYC

Programs for Families with Children

Child Care – The Administration for Children's Services (ACS) provides free or low-cost child care to eligible families through ACS-funded programs or child care vouchers.

Head Start – Provides educational programs for income-eligible children age 3 to 5 and a wide variety of support services for their families, regardless of immigration status.

Out-of-School Time (OST) – Free after-school academic support, sports, recreational, arts and cultural programs for youth between the ages of 6 to 21, regardless of immigration status.

Universal Pre-K (UPK) – Free pre-kindergarten programs for 4-year-olds, regardless of immigration status.

Employment Programs

Unemployment Insurance – Temporary income (up to 26 weeks) for eligible workers who are unemployed and looking for work.

Financial Assistance Programs

Child Tax Credit - A federal tax credit to help families offset some of the costs of raising children up to the age of 17.

Child and Dependent Care Credit - A federal tax credit to offset a portion of child and dependent care costs for working families. Immigration status is not relevant.

Earned Income Tax Credit (EITC) - A refundable federal, state, and city income tax credit for children up to the age of 19 for low-income working individuals and families.

Home Energy Assistance Program (HEAP) - Provides low-income households with assistance paying home heating costs, regardless of immigration status.

Public Assistance - Benefit provided to a person or family based on income requirements to help pay for rent and basic living expenses.

Food and Nutrition Programs

Food Stamps – A United States Department of Agriculture (USDA) program to assist people with limited income in purchasing food.

School Meals – Free breakfast for all students, regardless of income or immigration status. Free or reduced-price lunch, depending on income eligibility.

Summer Meals – Free breakfast and lunch for all children, regardless of immigration status, under the age of 19 from late June to late August.

Women, Infants, Children (WIC) – Supplemental food program that provides nutritious food, milk, juice, formula and other items to low-income pregnant or breastfeeding women, infants, and children up to age 5. Immigration status is not relevant.

Health Insurance Programs

Healthy NY - Health insurance for small business owners, their employees, and their employees' families.

Medicaid Excess Income Program/Medicaid - Medicaid coverage for individuals whose net monthly income is above the Medicaid income limits and who meet all other Medicaid eligibility requirements.

Prenatal Care Assistance Program (PCAP)/Medicaid - Comprehensive prenatal care and other health services for women and teens, regardless of immigration status, who meet income requirements. Women receive services for at least two months after delivery and infants for at least one year after birth.

Medicaid - Free health insurance for low-income adults. Emergency Medicaid is available to all, regardless of immigration status. Pregnant women, regardless of immigration status, are eligible for the program.

Family Health Plus/Medicaid - Public health insurance for adults who do not have health insurance and have incomes too high to qualify for Medicaid.

Child Health Plus A/Medicaid - Health insurance available for children of low-income families. Free medical care is provided through a health plan.

Child Health Plus B – Free or low-cost health insurance for low-income children who are not eligible for Child Health Plus A. Medical care is provided through a managed care plan. Immigration status is not relevant.

Housing Programs

Disability Rent Increase Exemption (DRIE) - Prevents rent increases for leaseholders with disabilities who live in rent regulated apartments.

Senior Citizen Rent Increase Exemption (SCRIE) - Provides exemption from future rent increases for seniors age 62 or older living in a rent stabilized apartment or residential hotel, with a disposable household income of $27,000 or less.

Disabled Homeowners' Exemption (DHE) - Low-income homeowners with disabilities may be eligible for a 5-to-50-percent property tax reduction.

Senior Citizen Homeowners' Exemption (SCHE) - Seniors who are age 65 or older who own one-, two-, and three-family homes, condominiums, or cooperative apartments, and whose federally adjusted gross income is less than $35,400 a year may qualify for a property tax reduction.

School Tax Relief (STAR) - A tax relief program that lowers property taxes for owner-occupied primary residences. Basic STAR has no income or age limits. Enhanced STAR is limited to owners age 65 or older with an income limit of $70,650 for all owners of the property.

Veterans' Exemption - Veterans who served in the first Persian Gulf Conflict, Vietnam War, Korean War, World War I, World War II, and their spouses, or a parent whose child died in the line of duty are eligible for an exemption on their property's assessed tax value.

Section 8 - Provides vouchers for rent subsidies for eligible low-income families. Currently, the program is only open to emergency referred applicants (victims of domestic violence, intimidated witnesses of a crime, and individuals and families who have open cases with ACS).

APPENDIX B

14 Household Profiles Screened

Households with Incomes Below the Federal Poverty Level, by Household Size

1.   1 adult (37 year old), household income is $10,000, rent home

2.   2 adults (66 year old and 31 year old), household income is $13,000, rent home, HoH (Head of Household) is a senior and disabled, 31 year old is pregnant

3.   3 people (32 year old, 1 infant, and 4 year old), household income is $17,000, rent home, HoH is pregnant

4.   3 people (35 year old, 4 year old, and 10 year old), household income is $17,000, rent home, 4 year old is disabled

5.   4 people (41 year old, 40 year old, two people are 20 years old), household income is $20,000, own home, HoH is a veteran and disabled

6.   5 people (69 year old, 32 year old, 1 year old, 5 year old, and 8 year old), household income is $24,000, rent home, HoH is disabled and a senior, adult is unemployed and a veteran

7.   5 people (66 year old, 32 year old, 20 year old, 1 year old, and 13 year old), household income is $24,000, own home, HoH is a senior, 32 year old is pregnant, 20 year old is unemployed

Households with Incomes Above the Federal Poverty Level, by Household Size

1.   1 adult (37 year old), household income is $14,000, rent home

2.   2 adults (66 year old and 31 year old), household income is $27,000, rent home, HoH is a senior and disabled, 31 year old is pregnant

3.   3 people (32 year old, 1 infant, and 4 year old), household income is $35,000, rent home, HoH is pregnant

4.   3 people (35 year old, 4 year old, and 10 year old), household income is $40,000, rent home, 4 year old is disabled

5.   4 people (41 year old, 40 year old, two people are 20 years old), household income is $40,000, own home, HoH is a veteran and disabled

6.   5 people (69 year old, 32 year old, 1 year old, 5 year old, and 8 year old), household income is $40,000, rent home, HoH is disabled and a senior, adult is unemployed and a veteran

7.   5 people (66 year old, 32 year old, 20 year old, 1 year old, and 13 year old), household income is $50,000, own home, HoH is a senior, 32 year old is pregnant, 20 year old is unemployed