

The meeting was called to order at 4:15 P.M.

Mr. Paul Ellis, Chairperson of the Committee, welcomed the attendees and introduced the forums speakers – representatives from the New York City Department of Finance Ms. Barbara Bermudez and Mr. Mike Arroyo. He explained that the representatives would discuss various programs available to help tenants freeze their rent, or homeowners reduce homeownership costs.

At the invitation of Mr. Ellis, State Assemblyman Jeffrey Dinowitz made introductory remarks on the various programs and on his efforts in revising the financial requirements in order to increase the number of people that are eligible for the programs.

Ms. Bermudez and Mr. Arroyo then proceeded to make the following presentation on the programs noted:

Senior Citizen Rent Increase Exemption Program (SCRIE)

Ms. Bermudez explained that tenants who qualify for the Senior Citizen Rent Increase Exemption (SCRIE) Program can have their rent frozen at their current level and be exempt from future rent increases.

Requirements

- Must be at least 62 years old;
- Rent an apartment that is regulated by the Division of Housing and Community Renewal (DHCR) (i.e. rent controlled or rent stabilized apartments or hotel stabilized);
- Total annual household income of \$50,000 or less; and
- Pay more than one-third of the household's total monthly income for rent.

You may apply by mailing your completed Senior Citizen Rent Increase Exemption Initial Application and include all required documents. You may walk into the office at 66 John Street, 3rd fl. Monday to Friday 8:30 a.m. – 4:40 p.m. You may also apply online via nyc.gov/SCRIE. After you apply online, you must mail all required documents.

Your benefit must be renewed before your lease ends. To continue getting your SCRIE benefit, mail your completed Senior Citizen Rent Increase Exemption Renewal Application and include all required documents before the “End Date” stated on your Approval Order. You will be mailed a renewal application approximately 60 days before your SCRIE benefit expires. If for any reason you do not receive the renewal application, you must still submit a renewal application or your benefit will expire.

Disability Rent Increase Exemption Program (DRIE)

Ms. Bermudez noted that on July 1, 2014, the household income to qualify for DRIE increased to \$50,000. Tenants that qualify for the Disability Rent Increase Exemption (DRIE) Program can have their rent frozen at their current level and be exempt from future rent increases.

Requirements

- Be at least 18 years old;
- Rent an apartment that is:
 - Regulated by the Division of Housing and Community Renewal (DHCR) (i.e. Rent stabilized units, Rent controlled units, Rent regulated hotel units);
 - Owned by a Mitchell-Lama development, Limited Dividend housing company, Redevelopment company or Housing Development Fund Corporation (HDFC) incorporated under New York State's Private Housing Finance Law; and
 - Located in a building where the mortgage was federally insured under Section 213 of the National Housing Act;
- Be named on the lease or rent order or have been granted succession rights to the apartment;
- Have a total annual household income of \$50,000 or less;
- Spend more than one-third of your monthly household income on rent; and
- Receive Federal Supplemental Security Income (SSI), Federal Social Security Disability Insurance (SSDI), U.S. Department of Veterans Affairs disability pension or compensation, or Disability-related Medicaid if the applicant has received either SSI or SSDI in the past.

To apply for DRIE, you may mail your completed Disability Rent Increase Exemption initial application and include all required documents. You may walk into the office at 66 John Street, 3rd fl. Monday to Friday 8:30 a.m. – 4:40 p.m. You may also apply online via nyc.gov/DRIE. After you apply online you must mail all required documents.

Your benefit must be renewed before your lease ends. To continue getting your DRIE benefit, mail your completed Disability Rent Increase Exemption renewal application and include all required documents before the "End Date" stated on your Approval Order. You will receive a renewal application approximately 60 days before your DRIE benefit expires. However, if for any reason you do not receive the renewal application, you must still submit a renewal application or your benefit will expire.

* For more information on either SCRIE or DRIE programs, you can download "Your Guide to the Senior Citizen Rent Increase Exemption (SCRIE) and Disability Rent Increase Exemption (DRIE) Programs" at http://www.nyc.gov/html/dof/html/property/property_tax_reduc_drie_sc_te.shtml

Senior Citizen Homeowners Exemption (SCHE) Program

Ms. Bermudez explained that this program provides a property tax exemption for senior citizens who own one, two, or three family homes, condominiums, or cooperative apartments.

All owners must be 65 years of age or older in the year that they apply, not necessarily on the day that they apply. If you own your property with either a spouse or sibling, only one of you needs to meet this age requirement.

The combined income of all owners and their spouses cannot be more than \$37,399. Income includes, but is not limited to, Social Security and retirement benefits, interest,

dividends, capital gains, net rental income, salary or earnings and net income from self-employment.

All owners must occupy the property and have it as their primary residence unless:

- One of the owners is a non-resident because he or she is a spouse or used to be a spouse of the resident owner and is not living there because of divorce, legal separation or abandonment; or
- One of the owners is absent because he or she is receiving health-related services as an in-patient of a residential health care facility.
- If either of these situations applies, the only person who can reside on the property during that period is the spouse or co-owner.

Your Exemption Application for Homeowners and all required documents must be postmarked by March 15 (or the next business day, if March 15 is on a weekend) for your exemption to begin on July 1 in the same year.

If you are a senior who is eligible for SCHE and you purchase property after the March 15 deadline, you can apply for the benefit within 30 days after the purchase.

New York State School Tax Relief Program (STAR)

Ms. Bermudez explained that this program provides a partial exemption from school property taxes. If your July property tax bill shows that you no longer have the Basic STAR property tax exemption, it's not too late to get it back. Contact the NY State Department of Taxation and Finance or call them at 518-457-2036. The State is accepting late registrations.

Basic STAR

There is no age requirement.

The combined income of all resident owners (owners who live on the property) and of any owner's resident spouse cannot be more than \$500,000. Income is federal adjusted gross income minus the taxable amount of total distributions from individual retirement accounts or annuities (commonly known as IRAs). Income documents will be required to establish your eligibility for this program.

The property must be the primary residence of at least one owner. Married couples owning more than one property can only have STAR on one property unless they are divorced or legally separated and can provide documentation to support their claim.

The approximate benefit is a \$300 tax reduction. Your Exemption Application for Homeowners including all required documents, must be postmarked by March 15 for the benefit to begin July 1 of the year you apply. If March 15 falls on a weekend, the deadline will be the next business day.

Enhanced STAR Exemption (STAR)

All owners must be 65 or older by the end of the calendar year in which the exemption begins, unless they are the spouse or sibling of an owner who is 65 or older by that time.

The combined income of all owners and of a resident owner's spouse cannot be more than \$83,300. Income is federal adjusted gross income minus the taxable amount of total distributions from individual retirement accounts or annuities. Income documents will be required to establish your eligibility for this program.

The property must be the primary residence of at least one owner. Married couples can only have STAR on one property unless they are divorced or legally separated and can provide documentation to support their claim.

The approximate benefit is a \$600 tax reduction.

Your Exemption Application for Homeowners including all required documents, must be postmarked by March 15 for the benefit to begin July 1 of the year you apply. If March 15 falls on a weekend, the deadline will be the next business day.

Disabled Homeowners' Exemption (DHE)

Ms. Bermudez explained that this program provides a property tax exemption to disabled owners of 1, 2, and 3 family houses, condominiums, or cooperative apartments.

At least one owner must have a documented physical or mental disability not due to the use of alcohol or illegal drugs. If you own the property with a spouse, registered domestic partner, or sibling, only one of you is required to be disabled.

The combined income of all owners and their spouses cannot be more than \$37,399. The application instructions specify the sources of income we use to determine your eligibility.

The property must be your primary residence if you are applying as an owner who is disabled. If you are receiving health-related care as an inpatient of a residential health care facility, your property may also be eligible.

Your Exemption Application for Homeowners and all required documents must be postmarked by March 15 (or the next business day if March 15 is on a weekend) for your exemption to begin on July 1 in the same year.

Veteran's Exemption

Ms. Bermudez explained that this program provides a property tax exemption to veterans, the spouse or unremarried widow/widower of a veteran, or Gold Star parent (the parent of a child who died in the line of duty). Veterans are former members of the United States armed forces or the Merchant Marines (during World War II) or recipients of expeditionary medals.

The veteran must have served in the armed forces during the Persian Gulf Conflict, Vietnam War, Korean War, World War II or World War I. The property must be the primary residence of the owner who qualifies for the Veteran Exemption.

The applicant must submit a copy of the DD-214 or separation papers for each veteran. For benefits to begin on July 1 of the year that you apply, the Exemption Application for Homeowners, including all required documents, must be postmarked by March 15. If March 15 falls on a weekend, then the deadline will be the next business day.

Notice of Recorded Document Program

Following the presentation on the foregoing topics, Ms. Bermudez went on to address several related issues that she said could be of interest to the audience. She explained that deed fraud happens when a fraudulent deed is recorded against a property. In many cases, the owner may not even be aware that a deed was recorded against their property.

She urged attendees to register for the Recorded Document Notification Program to get notified anytime a document was recorded related to their property. She also recommended checking the City Register's records often using the ACRIS system (nyc.gov/finance) link for a property inquiry to make sure that there are no unknown deeds or mortgages recorded on their property.

Property Assessment - Notice of Property Value (NOPV)

Ms. Bermudez went on to discuss issues relating to property assessment. Every January, the Department of Finance mails New York City property owners a Notice of Property Value (NOPV). This important notice has information about your property's market and assessed values. Finance determines your property's value every year, according to State law. The City's property tax rates are applied to the assessed value to calculate your property taxes for the next tax year. You get your first tax bill for the year in June. If you believe the values or property descriptions on the NOPV are not correct, you can ask Finance to review your property's description or bring other errors to their attention by filing a request form. You have until March 15th to challenge values.

At the conclusion of the presentation, Ms. Bermudez provided their contact information as follows: Robin Bermudez, Outreach Coordinator for Services, (212) 669-8745, BermudezR@finances.nyc.gov, and Michael Arroyo, Constituent Liaison Outreach Unit, (212) 669-8745, arroyom@finance.com. Both may be contacted at their offices located at 1 Centre Street, 22nd Floor, NYC, NY 10007. www.nyc.gov/finance.

Following the above presentation, Committee members discussed the presentation, ways in which to disseminate program information and possible future venues for another presentation. It was agreed that extra copies of the materials brought by the speakers should be made available to the public at the board office.

Discussion followed on the minutes for September. Ms. Reyes requested revisions to the minutes regarding discussion that occurred concerning community committee

members. Approval of the minutes was tabled by Mr. Ellis, pending the requested revisions.

The chair continued with old business. Mr. Ellis and Mr. Marquez gave an update regarding meetings and activities concerning Marble Hill Houses. They noted that there will be continued conversations with elected officials and NYCHA concerning services and staffing at the development.

A concern was raised regarding reductions in policing and manpower at Marble Hill, and the Board area, and there was subsequent discussion regarding same. There was also discussion concerning the fact that NYCHA does not recycle in any of its developments.

Committee members discussed the planned public forum at Marble Hill Houses, possibly in collaboration with Councilman Rodriguez, including discussion on items/services desired at Marble Hill, such as a new community center and pruning of trees.

Mr. Ellis reviewed some of the improvements at Marble Hill over recent months, including increased staffing, repair of security light fixtures and pruning of trees. It was also reported that the 50th Precinct was able to apprehend a perpetrator due to the cameras at Marble Hill.

There was discussion concerning future committee meetings. The November meeting will be held in the Ft. Independence and Bailey Avenue area, provided that we are able to secure a location. The December meeting is expected to include a presentation on illegal conversions.

Regarding new business, Ms. Georgia Santiago requested that the June 2014 minutes reflect her comments made that evening referencing a resident at Marble Hill who has not had a working stove for over a year. Mr. Ellis agreed to revise the minutes accordingly.

There being no further business to the committee, the meeting was adjourned at 7:00 p.m.

Respectfully submitted by,

Julie Reyes,
CB 8 – Bronx
Housing Committee Member