



NEW YORK STATE SENATOR

Jeffrey D. Klein

## Major Property Tax Relief for Seniors & Individuals with Disabilities Expands to Help Thousands More Live Affordably

JEFFREY D. KLEIN August 9, 2017

| ISSUE: **PROPERTY TAX RELIEF, SENIORS, PERSONS WITH DISABILITIES, NEW YORK CITY COUNCIL**

*After SCHE/DHE signed into state law, City Council acts*

**New York, NY** — Members of the **Independent Democratic Conference** applauded the New York City Council's passage of an enabling clause of **Senator Diane Savino's (D-Statens Island/Brooklyn)** legislation to expand the Senior Homeowners' Exemption (SCHE) and Disabled Homeowners' Exemption (DHE).

The City Council passed the enabling clause, sponsored by Brooklyn **Councilman Chaim Deutsch**, on Wednesday at their stated meeting.

"The passage of today's bill codifies into law the raising of the SCHE/DHE maximum income limit. This is an important step towards easing some of the financial burdens that many of our senior and disabled homeowners face. Tens of thousands of additional New Yorkers will now be able to qualify for a property tax break of up to 50% and fewer seniors will be forced to choose between paying bills and paying for essentials each month. Thank you Mayor de Blasio for the collaboration on this bill, as well as my State colleagues Assemblymember Brian Kavanaugh and Senator Diane Savino for their part in passing this legislation on the state level," **said Councilman Deutsch.**

This year, the IDC fought to increase the income eligibility for the SCHE and DHE programs which provide major property tax exemptions to residents living on fixed incomes. Seniors could potentially save upwards of \$1,000 a year through the exemption.

Senator Savino's legislation, which received support from Mayor Bill de Blasio, raises the income cap for SCHE/DHE to \$50,000 for a full 50% property tax exemption and to \$58,400 for a partial exemption, which will provide much-needed relief to New York City homeowners. The eligibility levels have not been raised since 2006. The current income limit for a full 50% reduction is just \$29,000.

Assemblyman Brian Kavanagh carried the legislation through the Assembly.

"Our seniors and disabled New Yorkers, who live on fixed incomes, deserve to reside in their communities without the fear of losing their homes. Many of our senior citizens choose to age in place in the neighborhoods where they've raised their families, worked and enjoyed throughout their lives. I thank Councilman Deutsch for moving this vital piece of legislation forward in the City Council," **said Senator Savino.**

"Our seniors deserve to live out their golden years without worrying that they can no longer afford their homes, the places where they raised their children and hold cherished memories. It is important that for seniors and disabled homeowners living on tight budgets we create an affordable New York by bringing real property tax relief by raising the income eligibility for SCHE and DHE to 2017 levels. I'm proud that the IDC has been the driving force behind this policy and I thank Councilman Deutsch and his colleagues for helping make this a reality," **said Senator Jeff Klein (D-Bronx/Westchester).**

"Giving property tax breaks to more seniors and people with disabilities who own their homes is an important step forward in our continuing efforts to ensure that our

communities are affordable. This law will help thousands of New Yorkers to remain in their homes and their neighborhoods,” **said Assemblymember Kavanagh (D-Manhattan).**

Governor Cuomo signed Senator Savino’s legislation into law at the end of July. With the actions taken today by the City Council the legislation will go to Mayor de Blasio’s desk for approval, who included the proposal in his Executive Budget.

At that point, a 120-day window will open up for people to apply for the program for this year. Those with applications already on file that were rejected this year will be re-processed for eligibility. If a qualifying resident already paid taxes, the city’s Department of Finance would issue a credit.

On average a homeowner who qualifies for the program under the expanded income threshold could save up to \$1,750 a year.

This proposal would also increase the cap for partial exemptions to \$58,400, with property tax exemptions provided to qualified senior and disabled homeowners on a sliding scale.

| <b>SCHE/DHE at up to \$58,400</b> |                  |
|-----------------------------------|------------------|
| <i>Income Range</i>               | <i>Abatement</i> |
| \$57,500 - \$58,400               | 5%               |
| \$56,600 - \$57,499               | 10.0%            |
| \$55,700 - \$56,599               | 15.0%            |
| \$54,800 - \$55,699               | 20.0%            |

|                     |       |
|---------------------|-------|
| \$53,900 - \$54,799 | 25.0% |
| \$53,000 - \$53,899 | 30.0% |
| \$52,000 - \$52,999 | 35.0% |
| \$50,100 - \$51,999 | 40.0% |
| \$50,001 - \$50,999 | 45.0% |
| \$0 - \$50,000      | 50.0% |

Members of the IDC said the new law would create affordability for residents living on fixed incomes.

“With living costs always going up, unfortunately more and more New Yorkers are having a difficult time keeping their homes, especially Senior Citizens and New Yorkers with disabilities. They fought hard to buy and keep their homes, so I am glad the income eligibility for SCHE and DHE will soon increase, which will help some of our most vulnerable homeowners,” **said Senator Jose Peralta (D-Queens).**

“Keeping up with the ever rising cost of living in the city can be difficult enough for the average New Yorker. This is especially difficult for the senior and disabled homeowners of our boroughs. Expanding the SCHE/DHE program will go a long way in helping New Yorkers on a fixed income continue to live close to their families in the city that they helped build. I applaud my IDC colleagues for never quitting when it comes to fighting for the most vulnerable of New Yorkers,” **said Senator Tony Avella (D-Queens).**

<https://lh6.googleusercontent.com/K5-gfkM-LgnrMiMplbhrLn1M9AQEyyLrBr9fqKvhQNChcvPyci2x>

“HDFC co-ops are a crucial part of the 31st Senate District's affordable housing stock, and the expansion of this program to help seniors and New Yorkers with disabilities stay in their homes is a welcome step towards preserving affordability in the area. Seniors and people with disabilities often have limited mobility and depend on community support, so making it easier for them to stay in those communities will increase their quality of life as well as improving the life of the community at large,” **said Senator Marisol Alcántara (D-Manhattan).**

“Property taxes represent an affordability challenge particularly important to New York City seniors and those living with disabilities. This law takes a step forward in meeting that challenge. Recognizing the unique circumstances these households face and accommodating their needs means keeping our communities whole. I am proud to be a part of meaningful action to make our communities more affordable and to work in partnership to keep more money in the pockets of these New Yorkers. Thanks to Senator Savino, Senator Klein and all my colleagues in government for their leadership on this issue. Now on the ground, in our communities, we need to ensure seniors and those living with disabilities take full advantage of this exemption,” **said Senator Jesse Hamilton (D-Brooklyn).**

The IDC's push to increase eligibility received praise from numerous advocacy groups.