



ADVOCATE

SUMMER 2013

A Publication of:

SBCO – THE SOUTHERN BROOKLYN
COMMUNITY ORGANIZATION
A Division of Agudath Israel of America
Community Services

COSB – COMMUNITY ORGANIZATION
OF SOUTHERN BROOKLYN

OPCDC – OCEAN PARKWAY COMMUNITY
DEVELOPMENT CORPORATION

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N.Y.C. Dept. of Housing Preservation & Development
Center for New York City Neighborhoods



A HUD Certified
Counseling Agency



For additional information on free services to prevent foreclosure, call SBCO at 718-435-1300 or dial 311 and ask for Center for NYC Neighborhoods.

A PAINTER'S SPECIAL Road MAP to Recovery

JOE GALIARDI*, A TALL, STRAPPING GENTLEMAN, HAD BEEN EMPLOYED AS A PROFESSIONAL PAINTER FOR 27 YEARS UNTIL THAT FATEFUL DAY WHEN THE LADDER UPON WHICH HE WAS STANDING, TIPPED OVER.

He spent several weeks in the hospital, and then months undergoing physical rehabilitation. His inability to maintain his old standard of living took its toll on him physically, emotionally and, of course, financially. After several months, he finally did manage to find work again, but only on a limited basis. The loss of income during his recovery and subsequent limited employment caused him to fall behind on both his first mortgage, as well as the second mortgage he had taken out to cover the cost of renovations on his home and for his daughter's wedding.

Faced with growing debt from the unmet mortgage payments, and with the fear that he may just become yet another statistic in the foreclosure crisis, Joe reached out to the NYC 311 hotline for assistance. That's when he was referred to a group that was able to ease his tremendous burden – The Community Organization of Southern Brooklyn and their Foreclosure Prevention Counseling Program.

After finishing the preliminary intake procedures, COSB Foreclosure Prevention Counselor Robert Brand listened sympathetically as Joe explained his situation. Together, they reviewed the details of the two mortgages, until it was clear that with Joe's new lower income, there was no way he could manage the monthly payments. Following protocol, Robert detailed the documents he would need and explained the entire process of obtaining a loan modification for the first mortgage. Robert wrote up an Action Plan and began the loan modification process. Thankfully, Joe had meticulously paid his mortgage

*Names, circumstances and details are for illustrative purposes only

Continued on Page 6



Southern Brooklyn Community Organization
A project of: Agudath Israel of America
42 Broadway
New York, NY 10004
Administrative Office:
4006 Eighteenth Avenue
Brooklyn, NY 11218

Call a
H.O.M.E.
Housing Counselor
at **718-435-1300**
to see if you qualify
for the Mortgage
Assistance Program
(MAP).

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HOUSING OPTIONS MADE EASY

A network of Housing Services agencies.



In an effort to best serve the housing needs of the growing community, a group of housing agencies joined to create a collaborative effort known as

HOME – Housing Options Made Easy.

This effort is being led by SBCO – the Southern Brooklyn Community Organization, a division of Agudath Israel of America Community Services. Its' members are agencies committed to helping low and moderate income residents to obtain and maintain affordable housing and to provide a broad spectrum of housing services to strengthen the viability and quality of Brooklyn neighborhoods.

HOME NETWORK PARTNERS



Program Guide

Mortgage Counseling

Services provided by COSB, OPCDC

Guides potential homeowners through the home purchase process including pre- and post-purchase counseling; helping obtain a mortgage; applying for down payment assistance grants.

Foreclosure Counseling

Services provided by COSB, OPCDC

Assists homeowners facing or about to face the foreclosure process

Home Improvement Grants and Loans

Services provided by COSB, OPCDC

Provides homeowners with information regarding low-interest loans and grants to make homes more energy efficient and building code compliant

Housing Relocation

Services provided by SBCO, COSB, OPCDC

Matches tenants looking for housing with landlords who have vacant units available

SCRIE/DRIE

Services provided by OPCDC

(SCRIE Senior Citizen Rent Increase Exemption/ DRIE Disability Rent Increase Exemption)

Qualifying applicants can have their rent frozen at the current rate and be exempt from future increases

Senior Services

Services provided by SBCO

Provides a nutritious hot lunch served in a congregate setting, as well as security services for tenants at West End Gardens Senior Citizen Housing Development

» MESSAGE FROM THE EXECUTIVE DIRECTOR

What a difference a year makes...

In the last issue of our HOME Advocate, we introduced our newly formed HOME program. HOME, an acronym for Home Options Made Easy – was created to serve as a collaborative effort in which member housing organizations join forces to provide a full menu of housing services to the public. I am excited to report to you that we have seen tremendous success in the HOME network, and in each of our individual agencies.

I am proud to tell you that COSB has now been approved by HUD (US Department of Housing and Urban Development) as a certified counseling agency. As a HUD approved agency, we provide foreclosure prevention counseling services free of charge by working in partnership

with the Federal Government.

Additionally, close relationships have been developed with local elected officials who continue to advocate on our behalf at all levels of government.

Several new programs and services are in the planning stages. We hope to begin a series of educational seminars to facilitate in the sale of the long-awaited Culver El Development.

I invite you to share your thoughts, observations or requests with me at any time.

Wishing you a wonderful summer,

Rabbi Avrohom Jaffe

To Buy or Not To Buy....

THAT IS THE QUESTION

Lynette Sadler came into the COSB office with mixed feelings. On the one hand, she felt ready to become a homeowner; however, she was afraid of falling into the trap from which her best friend narrowly escaped.

Her friend, Joanne was in the local supermarket where a bright sign caught her eye. “Beautiful Home for Sale” the sign read. The house seemed to be exactly what she wanted. It was a large 2 family home, with the second unit promising a monthly rental income of \$1200, all for a mortgage payment of only \$2,500.

Joanne excitedly called the number and spoke with Charles, the suave real estate broker. When Joanne showed interest in buying the house, she was overjoyed when he informed her that he would help her acquire a mortgage – nearly guaranteeing her an approval. The house needed some repair and Charles assured her, as a “full-service” broker, he would see to it that everything would be “good as new” before the closing. Charles was so helpful and eager to please.

Charles introduced Joanne to Mr. Sam Thorne, a mortgage broker. Sam guaranteed her that even though she was only earning \$33,000 a year as a beautician; he had a mortgage product with payments that she would be able to afford. After a quick meeting with surprisingly little paperwork, Sam reassured her that the process was moving along, and the mortgage would be approved.

A mere two weeks later, Charles called to advise her that they would be able to close in a few days and she needed to meet Mr. Dewey – a “well respected” real estate attorney to guide her through the closing process.

Closing day came and Joanne stopped at the house on her way for a quick “walk-through” before the closing. When she expressed that many of the promised repairs were never finished and some were just painted over, Mr. Dewey’s response was “these things sometimes happen”.

At the closing she learned that although the promised monthly payment of \$2,500 was accurate, it was going to



change after 6 months. Sam Thorne explained that many mortgages were structured that way. Sitting there surrounded by people “helping” her, she began to get intense feelings of anxiety. Luckily, Joanne had the sense to back out of the deal before the closing, but only after she had invested much time, money and effort, over the past few months.

...

Still reeling from Joanne’s story, Lynette hoped to avoid falling into a similar trap, so she went online to the Department of Housing and Urban Development (HUD) website to find a homeownership counseling program in her area. She was pleased to see COSB, the Community Organization of Southern Brooklyn listed there, as it was located quite near her apartment.

As she waited in the comfortable COSB waiting area to meet with a housing counselor, Lynette was impressed by the professionalism of the staff, and com-

forted by the organization’s mission statement posted on the wall, stating: “The Mission of The Community Organization of Southern Brooklyn is to help maintain and enhance the quality of residential life in the community by providing a range of neighborhood and housing services.” That really told her that she had come to the right place.

Harold Grumet, a knowledgeable COSB Housing Counselor, began by reviewing her whole financial picture and studying her documents – tax returns, income and assets, credit card and other debts and obligations. He then calculated the costs involved in purchasing the property Mrs. Sadler was considering. He enumerated various expenses related to homeownership aside from the mortgage – i.e. real estate taxes, homeowners insurance, water and sewer taxes, and even setting aside funds on a monthly basis for eventual repairs and maintenance.

After careful consideration, Harold looked up at Lynette and said “I’m not sure you’re going to like what I am about to tell you, but in your present situation you may not be able to afford this purchase. You really would need a larger down-payment in order to keep the carrying costs affordable.” He suggested that she immediately enter into a savings plan that would help her increase her savings, and to include employer matching funds if they are available. He suggested that he meet in a few months to re-assess her finances.

Lynette thanked Harold for his helpfulness and his candor. She then told him about her friend Joanne’s experience, and though she was disappointed that she could not afford to buy a house as she thought, she nevertheless was happy to be told so up front. He also suggested that she have her friend, Joanne contact him to assist her with the home-buying process. 🏠



DRIE/SCRIE

Navigating the Puzzle

Eleanor was very puzzled. When she applied for the Disability Rent Increase Exemption (DRIE) program, she knew she filled out the forms correctly, and submitted all of the requested information. But now, two months later, she received a most confusing letter. The NYC Department of Finance was asking for many things that didn't make sense to her; a copy of her tax return, but she didn't have to file one; a copy of her letter from Social Security, but she had included it with her application. They also asked for information about others in her household, but she only had a roommate who was not related to her.

Frustrated, Eleanor called 311 for assistance. While they couldn't answer specific questions, they did refer her to the Ocean Parkway Community Development Corporation (OPCDC) for assistance. Her call was directed to Tom Bauer – OPCDC's Administrative Director, and a DRIE/SCRIE specialist. "From what you're telling me, it sounds like there is something unclear in the application about your finances" said Tom. He explained that if the reported income does not seem sufficient to meet the applicant's expenses, especially after paying the monthly rent, then questions will be asked. He suggested that she come see him at OPCDC's offices and bring a copy of her application and her financial documentation.

Eleanor came to OPCDC accompanied by a friend. Upon review of Eleanor's documents, Tom immediately spotted the reason for the confusion. "According to your application, your monthly rent is \$975, but your monthly income is only \$751. When the DRIE office sees this" Tom explained, "they sense that some information is missing. If your total income is less than your rent, how are you able to pay your rent every month? That's why they want a tax return."

Eleanor explained that she had a roommate who split the rent payment with her. She didn't report the roommate's income, as she is not a family member. "That's true", said Tom, "but her portion of the rental payment can now be seen as income for you. If we show it as income, you will still be within the maximum income limit of \$20,148 for a single person, and it will explain how you can afford the rent. If she had been a family member, you would have been required to include her and her income on your application. Now, all we need to do is provide a letter explaining that you did not file a tax return, and that you have a roommate who contributes half the cost of the rent."

"Why are they asking me for the SSI award letter again?" she asked. "I sent it with the application," Tom took a quick look at the letter she had sent and smiled. "You sent them the most recent letter you received, one which specifies what your income will be for this year – 2013. What they need to see is the letter

indicating what your income was going to be for 2012. Don't worry if you do not have it, a copy can be obtained from the Social Security Office."

Seeing that Tom had a solution for Eleanor, her friend, Sylvia Greenes, had a few questions of her own. Sylvia had applied for DRIE, but received a letter stating she wasn't eligible because her income is too high, even though her tax return shows that her Adjusted Gross Income was only \$12,500. "How can I possibly be over income" she asked.

Tom explained that the DRIE and SCRIE programs calculate income differently than the IRS. The DRIE and SCRIE programs record income from all sources, both taxable and non-taxable. They don't allow all deductions that are included in the calculation of Adjusted Gross Income on a 1040 tax return.

"So what deductions do they allow?" she asked.

Tom quoted the regulations to Sylvia. "They take into account Federal, State

Continued on Page 8

City Launches "NYC Build it Back" Recovery Programs

On Monday, June 3rd, Mayor Bloomberg announced the opening of registration for the NYC Build it Back program, New York City's program to assist homeowners, landlords, and tenants in the five boroughs whose homes and properties were damaged by Hurricane Sandy. NYC Build It Back provides several pathways to help affected residents return to permanent, sustainable housing by addressing unmet housing recovery needs in several categories.

WAS YOUR HOME DAMAGED OR DESTROYED BY HURRICANE SANDY?

NYC BUILD IT BACK is a City program that provides assistance to homeowners, renters and landlords in the five boroughs impacted by Hurricane Sandy.

**CALL
311
or visit**

nyc.gov/builditback



#NYCBUILDITBACK

NYC Housing Recovery

**DIAL
311**



WE ARE PLEDGED TO THE LETTER AND SPIRIT OF U.S. POLICY FOR THE PROTECTION OF FAIR HOUSING OPPORTUNITY THROUGHOUT THE NATION. WE ENCOURAGE AND SUPPORT PARTICIPATION GOVERNMENT HOUSING PROGRAMS AND ON THESE WE WILL ENFORCE TO PREVENT DISCRIMINATION OF RACE, COLOR, RELIGION, SEX, HANDICAP, ANCESTRY, OR NATIONAL ORIGIN.

What is a **TAX LIEN** **SALE** ?

» Did you recently receive a notice that a tax lien on your property was sold?

» What does this mean?

» What should you do about it?

Each year, over \$12 billion in real estate taxes go unpaid. Since 1996, New York City has been authorized to conduct tax lien sales on unpaid property taxes. Through required reauthorizations of the legislation, additional forms of debt have been included. Now water, sewer, and other property-related charges can be sold. The lien sale generates revenue for the City by collecting unpaid debt, but there can be negative implications for homeowners who are unfamiliar with the process.

The debt eligible for the lien sale includes delinquent property taxes, water and sewer charges, as well as emergency repairs, and other municipal charges. The City bundles its most marketable liens into securities for sale to a third party Trust, which borrows money from external institutional investors to pay the City upfront. The Trust then assumes responsibility for collecting the debt through service collectors, and introduces additional fees and interest to property owners, who have one year to pay their debt. After investors have been paid back, the City is entitled to collect additional revenue from interest payments and fees.



I do not have any interest in this property.

Why did I receive this notice?

Notices are sent to all current or previous Interested Parties that listed with the Department of Finance and property searches. This could include current or previous residents, owner, heirs or relatives. If you do not have any interest in the property for which you received a notice, you may disregard the notice.

Once I pay this tax lien, will the lien be removed from the property?

No. Shortly after you have paid this lien, you will receive a Tax Lien Discharge, which is issued from the Bank of New York. You must take this to the City Register Office to be recorded. Once the Tax Lien Discharge has been recorded, the lien will be removed from the property.

Can I settle this debt at a discount?

No, the Trust is required to collect the outstanding Principal, Interest and if in foreclosure, Legal Fees in full before a request can be made for a Tax Lien Discharge.

How long do I have to pay this lien?

You have six months and thirty days from the date of the tax sale to satisfy this lien with the Servicer before the Trust has the right to initiate a foreclosure action on the property.

Can I pay in person?

No, all payments must be mailed or wired.

What if my property has multiple liens?

If your property has multiple tax liens, they will be listed separately. You must generate a separate Payoff for each tax lien. You must send the payment separately for each tax lien, as the lockbox address will be different.

**Pay close attention to the mailing address that is listed on the bottom of each Payoff that is generated. Every tax sale year has a different lockbox address (ie. Payment for your 2008 Tax lien will be mailed to a different address than your 2009 Tax Lien.)*

HELPFUL CONTACTS

New York City
Tax Customer Assistance
212-504-4080
212-504-4115 TTY

New York City Department of
Environmental Protection
718-595-OMBU
(For special assistance to all water and
sewer account holders facing lien sale)
212-504-4115
(For water and sewer billing inquiries)

Tax Lien Ombudsperson
212-504-4039
212-504-4115 TTY
212-504-4037 (Senior Citizens Only)

Where do I record my Tax lien Discharge

The Tax Lien Discharge must be recorded at the City Register Office. In Brooklyn, the City Register is located in the Kings County Municipal Building 210 Joralemon Street, Room 2 Brooklyn, NY 11201 (718) 802-3590.

What periods do these taxes cover?

This Tax Lien includes all delinquent periods prior to the date of the tax sale.

You can view the delinquent periods of your Property Taxes by visiting New York City's Property Information webpage <http://nycprop.nyc.gov/nycproperty/nynav/jsp/selectbbl.jsp>

Can I pay this lien in installments?

Payment plans require a down payment equal to or greater than 10% of the outstanding balance.

Will I own the property if I pay this lien?

No, paying this tax lien does not give you any legal rights to the property that you do not already have. ☹

Road MAP to Recovery Continued from Front Cover

and other financial obligations on time until his accident. After a few months, Robert was happy to inform Joe that a workout plan had been finalized and the bank was willing to modify the loan. The new loan saw payments reduced from the monthly amount of \$2,700 to a more manageable \$2,100.

That still left the problem of the second mortgage. The balance was \$115,000, with a monthly payment of \$621. Joe simply couldn't afford it, and needed assistance to come up with a viable solution. Robert felt that the first

Preservation and Development (HPD) called "The Mortgage Assistance Program" or "MAP" (see sidebar) that was created for exactly this kind of scenario. Many housing counselors may be unaware of this program, but as members of the CNYCN Network, COSB counselors had been trained in the details of the MAP program. Due to his disability and reduced income, Mr. Galiardi would meet the financial criteria necessary to qualify for the loan. MAP funds could possibly be utilized to pay off the second mortgage, and Joe would not have to




"It took some time for all the pieces to fall into place," says a relieved Joe Galiardi, "but I could never have done it without the help I received from COSB's incredible staff."

course of action should be to contact the lending institution and explain Joe's unique situation. After consulting with the bank, they made what seemed like an almost miraculous offer. In consideration of the circumstances and the past payment history, they would consider the loan paid in full if Joe would come up with a lump sum payment of \$23,000 (a mere 20% of the remaining balance).

Robert saw that his client was still not happy. "That would be great," Joe said, "if I actually had a way to come up with \$23,000". Undeterred, Robert conferred with his manager and with Harold, a fellow COSB counselor, and after brainstorming for some time, they pulled another weapon from their counseling arsenal. "Wait, asked Robert, can't we apply for MAP funds?" Robert turned to Joe and explained that there was a program created by the City of New York through the Department of Housing

worry about repaying this interest-free loan until the end of the loan term or until the house would be sold or refinanced.

Now all of the pieces of the puzzle were beginning to fit together nicely. Joe Galiardi would show the lending institution of the first loan how he could well afford the trial payments for the modification, and, thanks to MAP, the second loan would be satisfied. Robert proceeded to assist Joe with all of the necessary documentation required for the MAP Program. The completed application was then submitted to The Center for NYC Neighborhoods or CNYCN – the administrator of MAP funds for approval. Sure enough, the MAP loan was approved, the second mortgage satisfied and the first mortgage modified.

"It took some time for all the pieces to fall into place," says a relieved Joe Galiardi, "but I could never have done it without the help I received from COSB's incredible staff." 

MAP-Mortgage Assistance Program IS IT RIGHT FOR YOU?

The Mortgage Assistance Program (MAP) provides loans of up to \$25,000 to eligible homeowners.

COMMON USES

- Paying arrears to reinstate a mortgage
- Paying off a second mortgage
- Paying off condo or homeowner association arrears to avoid a foreclosure or make a workout possible
- MAP cannot be used to pay off municipal liens or consumer debts.

HOW IT WORKS

- MAP loans are without interest (0%) and have no monthly payments.
- MAP loans are repaid at the end of the loan term or when homeowner refinances, sells, or no longer lives in their home.
- MAP loans may be forgivable if homeowner does not profit from the sale of his or her home, or if repayment of the loan would jeopardize continued homeownership.
- MAP funds are paid directly to the mortgage lender or servicer.
- MAP funds may be used in conjunction with other loans, grants, or borrower contributions.

QUALIFICATIONS


- Housing Counselor must apply on homeowner's behalf.
- Applicants must:
 - live in New York City
 - live in a 1-4 family house or condo that is their primary residence
 - have an annual household income at or below 165% of Area Median Income (AMI).

(Contact Housing Counselor for a chart with income limits by family size.)

- After receiving MAP funds, a household must have an affordable housing cost burden:
 - 40% front end debt-to-income ratio (all housing debt divided by gross monthly income)
 - 55% back end debt-to-income ratio (all housing and non-housing debt divided by gross monthly income)
- Clients who do not meet the basic MAP requirements are not eligible.



CULVER EL UPDATE

As we near the final approval and the commencement of the actual development and construction of the CULVER EL Development, we will be scheduling a series of educational seminars aimed at preparing low and moderate income families for home ownership. The first seminar, titled **"You really CAN own your home! Here's how..."** will be taking place in August. Please look out for announcements in your local newspapers advertising the schedules of these educational seminars, or call our office at 718-435-1300. 



All About Carbon Monoxide Compliance

Carbon monoxide (CO) is a highly toxic gas. CO is very dangerous because it is colorless, odorless, tasteless, and non-irritating. CO poisoning can be fatal. The warning signs of CO poisoning are headaches, dizziness, tiredness and nausea. If you feel that you are suffering from the effects of carbon monoxide poisoning or that your home may have a CO leak, immediately open all of the windows, remove yourself from your home and call the Fire Department.

New York City has laws in place to

protect people from carbon monoxide poisoning. Both landlords and tenants have responsibilities to ensure that all New Yorkers are safe.

Residential owners are required to ensure that tenants are provided with carbon monoxide detectors under Local Law 75 of 2011. Private One and two-family dwellings are also required to have carbon monoxide detectors installed. This 2011 law amended Local Law 7 of 2004, which required carbon monoxide detectors to be installed by November 1, 2004. The 2011 law additionally requires the

replacement of all existing detectors, as their useful life expires, or by October 2012, whichever is later. Approved CO detectors must comply with UL 2034 of Underwriters Laboratories. For existing buildings, a CO detector can be battery-operated, or can plug into an electrical outlet as long as it has a battery back-up in case of power interruption. New buildings or substantially improved buildings must have detectors that are hard-wired to the building's electrical systems. The installation of a combination smoke alarm/CO detector is allowed.

OWNERS' RESPONSIBILITIES INCLUDE:

Provide and install at least one approved carbon monoxide detector within each dwelling unit. The carbon monoxide alarms must be installed within 15 feet of the primary entrance to each sleeping room. The alarm must also be equipped with an end-of-life alarm. This applies to all multiple dwellings and one- and two-family homes.

File a Certificate of Satisfactory Installation with HPD within 10 days from the date of installation. You can file online or complete and submit the Form CO1 as directed. Click here to go to the application HPDOnline. When you enter the HPDOnline application, type in your building address. On the next screen, look for the left menu bar and click on the option Carbon Monoxide Certificate. Then proceed to complete the online Carbon Monoxide Detector Certificate of Installation. You must be validly registered with HPD in order to file this Certificate. In buildings with cooperative units, the managing agent for the cooperative owners of the building should be filing the form for all units in the building. In buildings with condominium units, the Board of Managers must file a form for the entire building.

Provide a notice in a form approved by HPD informing occupants of Local Law 75 requirements. This applies to non-owner occupied units in private one- and two-family homes.

Provide written information regarding the testing and maintenance of carbon monoxide alarms, including general information concerning carbon monoxide poisoning and what to do if a carbon monoxide alarm goes off, to at least one adult occupant of each dwelling unit when the unit is installed. This applies to class "A" multiple dwellings and non-owner occupied units in one – and two-family homes.

TENANTS OF CLASS A MULTIPLE DWELLINGS AND ONE AND TWO FAMILY DWELLINGS ARE REQUIRED TO:

- Reimburse the building owner \$25.00 for each carbon monoxide alarm that is newly installed or installed as a result of the occupant's failure to maintain the carbon monoxide alarm or where the carbon monoxide alarm has been lost or damaged by the occupant.
- Keep and maintain the carbon monoxide alarm in good repair.
- Test all carbon monoxide detectors at least once a month (all alarms have test buttons).
- Replace batteries twice a year, in the spring and in the fall when clocks are changed for daylight savings time.
- Replace the battery immediately. An audible trouble signal will sound warning that the battery is low.
- Never paint over carbon monoxide detectors.



Keep Your Home Safe This Summer



A Message from New York State Senator **Simcha Felder** 17th District

As you prepare to go on vacation, I urge you to make every effort to secure your home.

While you are away, newspapers and circulars can accumulate on your front steps and lawn, indicating that no one is home. This can make your house a prime target for burglars.

Help protect your home by putting a **Do Not Place Unsolicited Circulars On This Property** sign in the window of your house.

To obtain a copy of this FREE sign please stop by my District Office: 1412 Avenue J Suite 2E, Brooklyn, 11230 or call (718) 253-2015 or fax: (718) 253-2030. We can also mail one or more to you upon request.

Have a safe and enjoyable summer season!



DRIE/SCRIE *Continued from Page 4*

and Local income taxes paid, and also Social Security and Medicare taxes paid.”

“What about medical expenses? Doesn’t that count for anything,” she asked hoping to find a way to still qualify.

“No, I’m afraid not. Medical expenses are not allowable deductions in calculating income for SCRIE or DRIE purposes.”

Tom reviewed the tax return carefully. He noticed that she showed employment income. He asked if she had brought a copy of her application. Looking at it closely, he saw that there were, in fact, two deductions for which she did qualify, and which were not indicated on the application. Noting the dejected look on Sylvia’s face, Tom quickly shared his discovery.

“Actually, I think we can still get this to work. It’s the combination of your employment income and your SSI that appear to put you over the income limit. But there are certain exclusions to your income which weren’t applied.”

First he explained about the earnings exclusions. “You can deduct the first \$65 of wages per month (earned by working) for as many months as you were working last year. Then there is the One-for-Two Incentive: After deducting the first \$65 earned each month, divide the total amount of wages (earned by working) by two. Once you apply those discounts, your income will meet the program requirements. All we have to do is correct your application and you should be approved”.

Needless to say, Eleanor Fromm and Sylvia Greenes were most grateful for OPCDC’S knowledgeable staff. 📞



“I thought I’d lose my home...”

...A HOME counselor reversed the foreclosure process and saved my home – at no charge!”

CALL HOME TODAY AT
718-435-1300

A DELAY CAN COST YOU...
...YOUR HOME!



HOUSING OPTIONS MADE EASY
A network of Housing Services agencies.

4006 18TH AVENUE
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