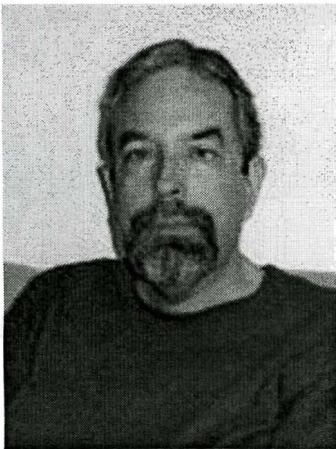


**Gary Koulish**

"There must be more than a few disabled homeowners out there. I hope by sharing my story through the CIDNY network more people will become aware of this important benefit."

Sharing Info On A Homeowner's Benefit

When Gary Koulish, a native New Yorker who has a visual impairment, heard about a program that defrays the cost of rent increases for disabled renters called the Disability Rent Increase Exemption (DRIE), he wondered if similar exemptions existed for disabled homeowners.

Gary worked in the hospitality industry through his thirties, but in the mid-80's, he experienced retinal detachment, and his frequent visits to the hospital made it difficult to maintain his job. Luckily, withdrawing from the workforce was not a crisis for Gary, since he had accumulated savings throughout his career and was able to buy his apartment when his building went co-op. However, with SSI and SSD as his only source of income and his savings dwindling away, Gary had to find ways to cut his costs in order to keep his home.

By asking his local elected officials, Gary found out about the Disabled Homeowners' Exemption (DHE), which provides a tax reduction for low-income homeowners with disabilities. For Gary, finding out information about this benefit was not easy: "There seemed to be a lot of information out there about this benefit for renters with disabilities, but nothing for homeowners with disabilities."

Like many programs operating in New York City, applying for the DHE required tenacity. Though Gary applied for DHE in December 2005, he was still not receiving his exemption over a year later. When he tried to determine whether the exemption was in effect or how to speed to the process along, Gary was transferred between his Building Management and the Department of Finance and back again. Finally, Gary decided to contact his local New York City Council Member, Gale Brewer, who sent a letter to the Department of Finance on his behalf. Three months later, Gary's exemption went into effect. His exemption provides him with a fifty percent tax reduction as a homeowner and was retroactive to the date of his application.

"There must be more than a few disabled homeowners out there. I hope by sharing my story through the CIDNY network more people will become aware of this important benefit."