Department of Finance

ACT NOW TO KEEP YOUR PROPERTY OUT OF THE SALE
COPY FOR THIRD PARTIES RELATED TO PROPERTY

90-DAY NOTICE OF INTENTION TO SELL TAX AND WATER LIENS

FEBRUARY 10, 2017
PROPERTY ADDRESS

BOROUGH **BLOCK** **LOT**

CASE NO.

If you do not have a relation to the above-referenced property, please see the reverse side of the coupon below.

Department of Finance and Department of Environmental Protection (DEP) records show **you owe $** in property taxes, water and/or sewer and other property related charges. These charges are listed below as liens against your property. You must pay or enter into an agreement to pay this debt by [date], or the City will sell the debt to an authorized buyer. **If the debt is sold, you will owe the amount below plus a 5% surcharge, accrued interest and administrative fees.**

Property Tax Lien Amount:	$	(As of [date])
Property Related Charges Lien Amount:	$	(As of [date])
Emergency Repair Charges:	$	(As of [date])
DOF Billed Water Lien Amount:	$	(As of [date])
Water Board Lien Amount:	$	(As of [date])
TOTAL LIEN AMOUNT:	**$**	

To keep your property out of the sale, you must either **pay the amount due** or enter into a **payment agreement** by [date]. See pages B1 and B2 for complete details.

If you are a s**enior citizen**, **veteran** (or a relative of a veteran), or a person with a **disability**, you may qualify for a property tax exemption in future years and may **avoid having your debt sold**. If you are on **active military duty** (or a relative of someone on active military duty) or if you received the circuit breaker credit for tax year 2016, you may also qualify to be excluded from the sale. Refer to the "Exemptions Eligibility Checklist" on page B5.

Pay today the easy way at nyc.gov/payonline.

Department of Finance

Please include this original coupon with your payment. **DEPQ**

Amount due by [date] **$**

Amount paid: $

Mail payment to:
NYC Department of Finance
59 Maiden Lane, 19th Floor
New York, NY 10038-4502

Borough, Block & Lot:

DEP - 1060.06

Department of Finance

90-DAY NOTICE OF INTENTION TO SELL TAX AND WATER LIENS

PAYMENT INSTRUCTIONS FOR: Property Taxes and Property Related Charges

PAY ONLINE by Electronic Funds Transfer (free), e-check ($2 convenience fee) or credit/debit card (2.49% convenience fee) at nyc.gov/payonline.

PAY IN PERSON by cash, official bank check, personal check, credit/debit card, or money order at the Department of Finance Business Centers (open weekdays from 8:30 a.m. to 4:30 p.m.) at the following locations:

Bronx.....3030 Third Avenue - 2nd floor
Brooklyn.....210 Joralemon Street - 1st floor
Manhattan.....66 John Street - 2nd floor
Queens.....144-06 94th Avenue - 1st floor
Staten Island.....350 St. Marks Place - 1st floor

PAYMENT INSTRUCTIONS FOR: Water Board charges (water and/or sewer charges)

PAY ONLINE by Electronic Funds Transfer (free) at nyc.gov/dep, telephone at 1-866-622-8292 (free) or credit/debit card, except Visa (2.25% convenience fee), at nyc.gov/dep or nyc.gov/payonline. You may also pay by Quickpay at nyc.gov/dep without logging in.

PAY IN PERSON by official bank check, personal check or money order at the DEP Borough Offices (open weekdays from 9 a.m. to 5 p.m.) listed below:

Bronx.....1932 Arthur Avenue - 6th floor
Brooklyn.....250 Livingston Street - 8th floor
Manhattan.....1250 Broadway - 8th floor
Queens.....96-05 Horace Harding Exp - 1st floor
Staten Island.....60 Bay Street - 6th floor

DEP's Central Office is located in Queens at 59-17 Junction Boulevard, 13th floor

SPECIAL NOTICE FOR RECORD OWNERS AND/OR THE PROPERTY THAT IS THE SUBJECT OF A BANKRUPTCY CASE UNDER TITLE 11 OF THE UNITED STATES CODE (THE "BANKRUPTCY CODE")

The intended sale of a lien as described in this notice is not an act of collection. The proposed purchaser of the liens, a Delaware trust (the "Purchaser"), cannot, unless authorized by the Bankruptcy Court, take any act of collection on a lien during the time the record owner and/or the property is the subject of a bankruptcy proceeding as set forth in the Bankruptcy Code (the "Restrained Acts"). The Restrained Acts include the application of the 5% surcharge, any statutory interest rate increases, notification costs, and any penalty amounts or any act to enforce the liens by act of foreclosure or other legal means without first obtaining appropriate judicial relief. Thus, for properties with an assessed value of $250,000 or less, interest on any Department of Finance charges sold will accrue at the rate of 6 percent per annum, compounded daily. For properties with an assessed value of over $250,000, interest on any Department of Finance charges sold will accrue at the rate of 18 percent per annum, compounded daily. Interest on any Department of Environmental Protection charges sold will accrue at the rate of 9 percent per annum, compounded daily. Additionally, any time period which commences upon the sale of the Bankruptcy Tax Liens shall be tolled during the time the related property owner is in bankruptcy. The Purchaser will reserve its rights, upon removal of the record owner and/or the property from the protections set forth in the Bankruptcy Code, to take all appropriate legal actions.

Department of Finance

Borough, Block & Lot:

☐ By checking this box, you are stating that you do not wish to receive future notices regarding the property listed above. If you do not wish to receive notices for this property, please detach the coupon and mail it to:

I certify that I do not wish to continue to receive notices regarding the property indicated above by the borough, block and lot.

Signature: _____
Date: _____

TAXPAYER IDENTIFICATION
NYC DEPARTMENT OF FINANCE
59 MAIDEN LN FL 26
NEW YORK NY 10038-4502

2017 NOTICE OF INTENTION TO SELL LIENS
DO NOT LOSE YOUR HOUSE OR PROPERTY

WHAT IS A LIEN SALE?
A lien is a legal claim against real property for unpaid property taxes, water, sewer or other property charges, including the interest due on the taxes and charges.

The sale is the transfer of the lien to an authorized buyer. It is not a sale of the property, but if the taxes and/or charges are not paid or resolved, the lienholder can begin a foreclosure proceeding in court.

WHAT DOES THIS NOTICE MEAN?
It means that the City's records show that you owe:

- Property taxes and accrued interest to the Department of Finance (DOF), and/or
- Water and sewer charges and accrued interest to the Department of Environment Protection (DEP), and/or
- Emergency Repair Program (ERP) or Alternative Enforcement Program (AEP) charges and accrued interest, which are assessed by the Department of Housing Preservation and Development (HPD) and billed by DOF.

WHAT DO YOU NEED TO DO?
To prevent the sale of a lien on your property, you must resolve your debt by **May 11, 2017**. You may do this by paying the full amount of your debt, arranging a payment agreement or bringing a payment agreement in default up to date. If you submit a payment by check and your check bounces, you may be subject to additional notices and your property may be included in either the lien sale specified in this notice or a later one.

See the following two pages for more information.

CAN ANYONE BUY LIENS?
The City only sells liens to a single authorized buyer, and not to the general public. Please do not contact us about purchasing liens.

HOW TO PAY

All payments must be received by May 11th.

PROPERTY TAXES AND RELATED CHARGES

PAY ONLINE by electronic funds transfer, electronic check, or credit/debit card. Convenience fees apply to credit/debit card and electronic check payments. Visit DOF's website at **nyc.gov/liensale**.

PAY BY MAIL by **May 2nd**. Make your check or money order payable to NYC Department of Finance. Write the property's borough, block, and lot number (which can be found in the upper right hand corner of the first page of this notice) on the memo line. Do not combine lien payments for NYC Department of Finance with payments to the NYC Water Board. Please use separate checks. You may use the same envelope. Also, state if payment is for specific charges, e.g., ERP or AEP. Mail to:

NYC Department of Finance
P.O. Box 680
Newark, NJ 07101-0680

PAY IN PERSON - DOF offices listed on page B2 accept cash, official bank checks, personal checks, credit/debit cards, and money orders. For payments made **after May 2nd**, we recommend using an official bank check or money order to ensure timely processing and to prevent the sale of the lien(s). You do not have to pay in the borough where the property is located.

WATER / SEWER CHARGES

PAY ONLINE at **nyc.gov/dep** to pay water/sewer charges for free by electronic funds transfer or at **nyc.gov/payonline** to pay by credit/debit card or electronic check. You may also pay by Quickpay at nyc.gov/dep without logging in.

PAY BY PHONE by calling 1-866-622-8292 for a free electronic funds transfer.

PAY BY MAIL by **May 2nd**. Make your check or money order payable to the NYC Water Board. Write your water account number on the memo line and mail to:

NYC Water Board
P.O. Box 11863
Newark, NJ 07101-8163

PAY IN PERSON - DEP offices listed on page B2 accept official bank checks, personal checks, and money orders. For payments made **after May 2nd**, we recommend using an official bank check or money order to ensure timely processing and to prevent the sale of the lien(s). You do not have to pay in the borough where the property is located. You may also pay water/sewer charges at DOF Business Centers.

This notice is also available upon request in **Bengali, Chinese, French, Haitian Creole, Korean, Russian and Spanish. Call 311.**

TLS-2017 (90-Day)

PAYMENT AGREEMENTS

New Payment Agreements - No Down Payment Required

Payment agreements may be available for properties included in the 90-day Lien Sale Notice. No down payment is required. Your agreement can be as long as 10 years. For an agreement with the Department of Finance (DOF), you will be billed quarterly, but you may pay monthly if you prefer. For an agreement with DEP, you will be billed monthly. As part of the agreement, you must also pay new taxes and charges on time.

You can keep your property out of the lien sale by signing a payment agreement by May 11, 2017.

To make an agreement with DEP for water and sewer charges, go to any DEP Borough Office listed below. You will need a government-issued photo ID. For more information, call (718) 595-7000.

To make an agreement with DOF for property tax and related charges, begin by downloading and completing the Payment Agreement application, available at nyc.gov/liensale. The application includes instructions on how to proceed. You will need a government-issued photo ID. If you cannot go online, call 311. From outside New York City, call (212) 639-9675. If the property is owned by a corporation, the individual who signs the payment agreement must first provide written proof of power of attorney or that (s)he is an officer of the corporation.

For Property Owners with Payment Agreements

If you received a notice for the 2011 to 2016 Lien Sale and signed a payment agreement, and you receive this notice, it means that the agreement is not up to date (required payments have not been made for six months). You have until May 11, 2017 to bring the agreement up to date. You may only enter into a new payment agreement if you qualify for extenuating circumstances or if you pay 20% down for all charges, interest, and fees owed.

If you have or had a payment agreement with either DOF or DEP prior to receiving notice for the 2011 Lien Sale, and you receive this notice, it means that DOF or DEP records show the required payments are not up to date. If you want to bring your payments up to date or if you believe you made the required payments, please contact DOF or DEP. If you wish to create a new payment plan, see the instructions in the previous section.

CUSTOMER ASSISTANCE

➢ **FOR PROPERTY TAXES**

Online: **nyc.gov/liensale**
Email: **taxlien@finance.nyc.gov**
Phone: **212-440-5408** - Weekdays 9 a.m. - 5 p.m.
Senior Ombudsman: **212-440-5407** - Weekdays 9 a.m. - 5 p.m.
In Person: At DOF Business Centers
All charges can be paid here.

Weekdays 8:30 a.m. - 4:30 p.m.

Bronx.....3030 Third Avenue - 2nd fl
Brooklyn.....210 Joralemon Street - 1st fl
Manhattan.....66 John Street - 2nd fl
Queens.....144-06 94th Avenue - 1st fl
Staten Island.....350 St. Marks Place - 1st fl

➢ **FOR EMERGENCY REPAIR & ALTERNATIVE ENFORCEMENT CHARGES**

Online: **nyc.gov/liensale**
Phone: **212-863-6020** - Weekdays 9 a.m. - 4 p.m.
Email: **hpderp@hpd.nyc.gov**

➢ **FOR WATER & SEWER CHARGES**

Online: **nyc.gov/liensale**
Phone: **718-595-7000** - Weekdays 9 a.m. - 6 p.m.
Saturdays 9 a.m. - 2 p.m.
In Person: At DEP Borough Offices -
Weekdays 9 a.m. - 5 p.m.

Bronx.....1932 Arthur Avenue - 6th fl
Brooklyn.....250 Livingston Street - 8th fl
Manhattan.....1250 Broadway - 8th fl
Queens.....96-05 Horace Harding Exp - 1st fl
Staten Island.....60 Bay Street - 6th fl

➢ **TO DISPUTE WATER & SEWER CHARGES**

Online: **nyc.gov/liensale**
Email: **ombuds@dep.nyc.gov**
Phone: **718-595-OMBU (6628)**

WHEN THE CITY CAN SELL A LIEN ON A PROPERTY

Depending on your type of property, there can be as many as four conditions that make your property eligible for the sale. Use this table to understand the rules that apply to your property. If the last column says "YES" read Note 2 to see how your property could be excluded from the sale.

Type of Property	Property Tax Debt		Water/Sewer Debt		AEP Debt		ERP Debt		May Be Excluded (Note 2)
	Minimum Amount	Years Overdue	Minimum Amount	Years Overdue	Minimum Amount	Years Overdue	Minimum Amount	Years Overdue	
1 Family House	$1,000	3	(Note 1)		N/A	N/A	N/A	N/A	YES
2-3 Family - Owner Occupied	$1,000	3	$2,000	1	N/A	N/A	N/A	N/A	YES
1-3 Family - Non-Owner Occupied	$1,000	3	$2,000	1	$1,000	1	$1,000	1	NO
Residential Condominium	$1,000	3	$1,000	1	$1,000	1	$1,000	1	YES
Residential Cooperative Building	$1,000	3	$1,000	1	$1,000	1	$1,000	1	NO
Vacant Lot Zoned Residential	$1,000	3	N/A	N/A	$1,000	1	$1,000	1	NO
Small Store or Office with 1 or 2 Apartments Above	$1,000	3	$2,000	1	$1,000	1	$1,000	1	YES
Housing Development Fund Corporation (HDFC) Rental Building	$5,000	2	$5,000	2	$5,000	2	$5,000*	2	NO
All other	$1,000	1	$1,000	1	$1,000	1	$1,000*	1	NO

*Only charges posted on or after Jan. 1, 2006, may be included.

Note 1: If you own a **1-family house** and only owe **water/sewer charges** but not property taxes, the City may NOT sell a lien on your property. Although the water/sewer debt may not be sold, DEP may terminate your water/sewer service if charges remain delinquent.

Note 2, Exclusion Rules: We will not sell the liens if your property is a 1- to 3-family house or a residential condominium, if it is owner-occupied and if you qualify for one or more of the following benefits:

- Senior Citizen Homeowners Exemption: Homeowners who are age 65 or older who meet income requirements
- Disabled Homeowners Exemption: People with disabilities who meet income requirements
- Certain Veteran Exemptions: If you have an "Old Law" Veteran Exemption, you are excluded from the lien sale only if you purchased the property with payments received as prisoner of war compensation from the U.S. Government. All Veteran Exemptions of the "combat" or "disability" benefit type are excluded from the lien sale. If you are not sure of your benefit type, go to nyc.gov/finance, click on Property and under Online Tools click "Your Exemptions and Abatements."

Those who received the State Real Property Tax Credit for Homeowners ("Circuit Breaker" credit) in Tax Year 2016 will also be excluded.

Active military duty personnel may request an exclusion from the lien sale by completing an affidavit available at **nyc.gov/liensale**.

If you think you are eligible for any of our exemptions, application forms are available at our website: www.nyc.gov/taxreductionprograms. Please note: You must apply for exemptions by March 15, 2017.

ANSWERS TO COMMONLY ASKED QUESTIONS ABOUT THE CITY'S LIEN SALE PROCESS

WHAT KINDS OF DEBT ARE SOLD IN A LIEN SALE?

- Property taxes
- Sewer or water charges, surcharges
- Other property-related fees and charges, including Emergency Repair Program and Alternative Enforcement Program charges
- Accrued interest on all taxes and charges listed above

CAN MY LIEN BE SOLD EVEN IF I AM IN THE PROCESS OF DISPUTING THE TAX OR CHARGE?

Yes. If you are in the process of contesting the assessed value of your property, or the amount of your other charges, you must pay the taxes and/or charges in full or enter into a payment agreement to prevent the sale. If your dispute is successful, you will be entitled to a refund of any overpayments you made.

WHAT HAPPENS AFTER A LIEN IS SOLD?

Within 90 days after a lien sale date, the City notifies all property owners by mail of:

- The terms and conditions under which the lien was sold
- The name and address of the new lienholder
- The name of the lienholder's authorized representative whom the property owner should contact. The representative will also contact the property owner by mail to discuss payment arrangements.

When the City of New York bills your property for new taxes and charges, you must continue to pay them to the City.

*Property owners should **not** deal with, or make payments to, anyone other than the new lienholder or their authorized representative named in the letter sent by the City.*

WHAT ADDITIONAL CHARGES WILL RESULT FROM THE SALE?

Once a lien is sold, the property owner then owes the taxes, charges, and accrued interest that were included in the lien sale to the new lienholder, not to the City. The amount owed increases once the lien is sold. The lienholder is entitled to charge:

- A 5% surcharge on the entire lien amount
- Interest, compounded daily and payable semi-annually
- Administrative costs associated with the lien sale, including an estimated $300 to cover the costs of any advertisements and notices

CAN THE NEW LIENHOLDER SELL MY PROPERTY?

Yes, the new lienholder can sell your property, but not at first. Foreclosure can begin within one year after the lien sale date if you have not paid the lien in full or entered into a payment agreement with the new lienholder. However, the lienholder may begin foreclosure proceedings earlier than one year after the lien sale date if:

- The semi-annual interest payment is not paid within 30 days of the payment due date; or
- Current taxes or charges remain unpaid for six months before the lien is paid in full.

LEGAL BASIS FOR THE LIEN SALE

The sale of the tax lien for continued default on payment of the amount due on the property is provided for in section 11-319 of the New York City Administrative Code. The law also requires the Department of Finance to send notices 90, 60, 30 and 10 days prior to the date of the lien sale, and to send a Notice of Sold Lien within 90 days after delivery of the tax lien sale certificate.

Department of Finance

Exemption Eligibility Checklist

This Checklist can be used only if your property has been included in the Lien Sale. If not, and you wish to apply for personal exemptions, please use the Exemption Application for Owners, available at nyc.gov/finance or by calling 311.

SENIORS, VETERANS, ACTIVE DUTY MILITARY PERSONNEL AND PEOPLE WITH DISABILITIES

Who Own and Live in 1- to 3-Family Houses or Residential Condos

Our records show that you owe property taxes, water charges, or ERP/AEP charges. If you do not contact us by May 1, 2017, the City could sell a lien on your property.

If you are a senior citizen, person with a disability or veteran (or a relative of a veteran), or if you or a relative is on active military duty, you may qualify for a property tax exemption and may avoid having your debt sold.

Your property may also be excluded from the sale if you received the New York State Real Property Tax Credit for Homeowners (the "Circuit Breaker" credit) for Tax Year 2016.

PLEASE FILL OUT THE CHECKLIST ON THE REVERSE AND MAIL TODAY!

If you may qualify for an exemption, we will send you a lien sale exemption application. You must complete a lien sale exemption application to apply for an exemption that would remove your property from the lien sale. For questions about property tax exemptions, please call **311** (outside New York City call 212-639-9675).

Due date: May 1, 2017

EXEMPTIONS ELIGIBILITY CHECKLIST

Instructions

1. Please fill out the checklist below. If you check both boxes in Section A and at least one box in Section B, you may qualify for an exemption.
2. When you are done with the checklist, complete Section C and then return the Exemptions Eligibility Checklist to us at the address below.
3. If we think you may be eligible for a senior, disabled homeowner or veteran exemption or meet the "Circuit Breaker" credit or active duty military requirements, we will send you an application upon receipt of this checklist.
4. You must complete the exemption application in order to be considered for removal from the lien sale. **This checklist is not an exemption application.**

Section A

By checking these boxes, I certify that:

- ❑ My property is a 1- to 3-family house or residential condominium.
- ❑ I own my property and use it as my primary residence.

Section B

I also certify that:

- ❑ One of the owners was born in 1952 or earlier and the total combined income for all owners is less than $37,400.
- ❑ One of the owners receives disability benefits and the total combined income for all owners is less than $37,400.
- ❑ One of the owners is active duty military personnel.
- ❑ One of the owners is a veteran (or spouse / widow / widower of a veteran) or a Gold Star parent.
- ❑ I received the New York State Property Tax Credit (the "Circuit Breaker" credit) for Tax Year 2016.

Section C

1. OWNER'S NAME: _____
2. PHONE NUMBER: (___ ___ ___) ___ ___ ___ ■ ___ ___ ___ ___
3. STREET ADDRESS: _____
4. CITY: _____
5. STATE: _____ 6. ZIP CODE: _____
7. BOROUGH: _____ BLOCK: _____ LOT: _____
8. EMAIL ADDRESS (Optional): _____

Mail to NYC Department of Finance, Lien Sale Exemptions Unit, 66 John Street, 3rd Floor, New York, NY 10038

Due date: May 1, 2017