



2018 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 17, 2018**. You can pay the full amount of your debt, arrange a payment agreement or bring 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 bottom of this page for payment instructions.

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 17th.

PROPERTY TAXES AND RELATED CHARGES

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

PAY BY MAIL by **May 9th**. 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 9th**, 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 or "MY DEP" mobile app. 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 9th**. 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 9th**, 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 available upon request in **Arabic, Bengali, Chinese, French, Haitian Creole, Korean, Polish, Russian, Spanish, and Urdu**. Call 311.

TL-2018 (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 17, 2018.

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 2017 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 17, 2018 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)**