

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 - Owner Occupied	\$1,000	3	(Note 1)		N/A	N/A	N/A	N/A	YES
1 Family - Non-Owner Occupied	\$1,000	3	(Note 1)		N/A	N/A	\$1,000	1	NO
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 2017 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, 2018.