



**ACT NOW TO KEEP YOUR PROPERTY OUT OF THE LIEN SALE**

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

April 17, 2019

**PROPERTY ADDRESS**

**BOROUGH                      BLOCK                      LOT**

**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 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 **July 19, 2019**, 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])
<b>TOTAL LIEN AMOUNT:</b>	<b>\$</b>	

**To keep your property out of the lien sale**, you must either pay the amount due or enter into a payment agreement by July 19, 2019. See pages B1 and B2 for complete details.

If you are a **senior 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 2018, 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](http://nyc.gov/payonline).**

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



Amount due by July 19, 2019 \$

Amount enclosed:

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

**Borough, Block, & Lot:**



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

## PAYMENT INSTRUCTIONS FOR: Property Taxes and Property Related Charges

PAY ONLINE by e-check (free) or credit/debit card (2% fee) at [nyc.gov/citypay](http://nyc.gov/citypay).

PAY IN PERSON by cash, official bank check, personal check, credit/debit card (2% fee), or money order at a Department of Finance business center (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) or credit/debit card (2.25% fee) at [nyc.gov/dep](http://nyc.gov/dep), telephone (free) at 1-866-622-8292, or My DEP mobile app.

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 7 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 7 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.



### 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.

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

Signature: \_\_\_\_\_  
Date: \_\_\_\_\_



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

NOTICE #:	RECIPIENT NAME	April 17, 2019
BOROUGH:		
BLOCK:	PROPERTY ADDRESS	
LOT:		

\*\*\*\* **DETAIL OF CHARGES** \*\*\*\*

<u>ACCT TYPE</u>	<u>TAX CODE</u>	<u>ACCT ID</u>	<u>DUE DATE</u>	<u>PERIOD BEGIN</u>	<u>TAX DUE</u>	<u>INTEREST</u>
			[date]	[date]	\$	\$
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])	
<b>TOTAL LIEN AMOUNT:</b>					<b>\$</b>	

**Remember: You must resolve these charges by July 19, 2019!**



# 2019 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 Environmental 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 **July 19, 2019**. 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 the 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 July 19, 2019.**

### PROPERTY TAXES AND RELATED CHARGES

**PAY ONLINE** by electronic funds transfer, electronic check, or credit/debit card (2% fee). Fees apply to credit/debit card payments. Visit DOF's website at [nyc.gov/liensale](http://nyc.gov/liensale).

**PAY BY MAIL** by **July 12**. 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 the 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 July 12**, 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** by electronic funds transfer (free) or credit/debit card (2.25% fee) at [nyc.gov/dep](http://nyc.gov/dep). You can create a MY DEP account or pay by Quickpay without logging in. You can also pay via the MY DEP mobile app.

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

**PAY BY MAIL** by **July 12**. 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 July 12**, 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.

## PAYMENT AGREEMENTS

You can keep your property out of the lien sale by signing a payment agreement by July 19, 2019. You may be eligible for one of the following payment agreements.

### Standard Department of Finance Payment Agreement

A standard payment agreement is available to all property owners, regardless of age or income. A down payment is encouraged, but not required, and you can choose whether to be billed monthly or quarterly. Your agreement can last between one and 10 years. You must make your payments as agreed, and you must also pay new taxes and charges on time.

To apply for a standard DOF payment agreement, download and complete the application at [nyc.gov/liensale](http://nyc.gov/liensale), or call 311 for assistance.

### Property Tax and Interest Deferral (PT AID) Payment Agreement

You may be eligible for a PT AID payment plan if you own a one-, two-, or three-family home or condominium unit; the property has been your primary residence for one year or more; you earn \$58,399 or less per year; and you have fallen behind, or are in danger of falling behind, on your property taxes.

If you are a senior (65 or older), you can apply for a plan that will allow you to defer the payment of your unpaid taxes and charges, either indefinitely (to be paid by your estate) or for a specific time period. If you are not a senior, you can apply for the fixed-term income-based payment plan or the extenuating circumstances income-based payment plan. In either case, you will have to pay no more than 8% of your income each month or quarter.

To apply for a PT AID payment agreement, download and complete the application at [nyc.gov/ptaid](http://nyc.gov/ptaid), or call 311 for assistance.

### Department of Environmental Protection Payment Agreement

To make a monthly payment 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.

### **For Property Owners with Payment Agreements**

If you have received a warning notice for the 2019 lien sale and signed a payment agreement, you are receiving this notice because your agreement is not up to date (required payments have not been made for six months or longer). You have until July 19, 2019, 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 the Department of Finance or the Department of Environmental Protection prior to receiving notice for the 2019 lien sale, you are receiving this notice because 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 above.

## CUSTOMER ASSISTANCE

### ➤ **FOR PROPERTY TAXES**

Online: **[nyc.gov/liensale](http://nyc.gov/liensale)**  
Email: **[taxlien@finance.nyc.gov](mailto:taxlien@finance.nyc.gov)**  
Phone: **212-440-5407/5408** - Weekdays 9 a.m. - 5 p.m.

Senior  
Ombudsman: **212-291-4414** - 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](http://nyc.gov/liensale)**  
Phone: **212-863-6020** - Weekdays 9 a.m. - 4 p.m.  
Email: **[hpdcrp@hpd.nyc.gov](mailto:hpdcrp@hpd.nyc.gov)**

### ➤ **FOR WATER & SEWER CHARGES**

Online: **[nyc.gov/liensale](http://nyc.gov/liensale)**  
Phone: **718-595-7000** - Weekdays 9 a.m. - 6 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](http://nyc.gov/liensale)**  
Email: **[ombuds@dep.nyc.gov](mailto:ombuds@dep.nyc.gov)**  
Phone: **718-595-OMB (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 - 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
2-3 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 Veterans Exemptions: If you have an "Old Law" veterans 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 veterans exemptions of the "combat" or "disability" benefit type are excluded from the lien sale. If you are not sure of your benefit type, visit [nyc.gov/nycproperty](http://nyc.gov/nycproperty) to look up your property and view details about your account.

Those who received the State Real Property Tax Credit for Homeowners ("Circuit Breaker" credit) in Tax Year 2018 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](http://nyc.gov/liensale).

If you think you are eligible for any of our exemptions, application forms are available at our website: [nyc.gov/taxreductionprograms](http://nyc.gov/taxreductionprograms).

## **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.

# EXEMPTIONS ELIGIBILITY CHECKLIST

## Instructions

1. Please complete the checklist below to see if you qualify for a property tax exemption that could keep your property out of the lien sale.
2. 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.
3. 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 (check all that apply):

- All owners will be 65 or older by December 31, 2019, and the total combined income for all owners is \$58,399 or less. (If the owners are spouses or siblings, only one must be 65+.)
- All owners receive disability benefits and the total combined income for all owners is \$58,399 or less. (If the owners are spouses or siblings, only one must have a disability.)
- One or more of the owners is active duty military personnel.
- One or more 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 2018.

## 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 this form to: NYC Department of Finance, Lien Sale Exemptions Unit, 66 John St, 3rd Floor, New York, NY 10038.

If it appears that you may qualify for a property tax exemption, we will send you a full lien sale exemption application so that you may apply for an exemption that would remove your property from the lien sale.





**If you do not act, the right to collect what you owe could be sold to a private collection agency.**

This packet contains important information.

## What is this?

This is a notice that you owe the City property taxes and/or water/sewer charges.

## What do I need to do?

You must resolve what you owe by **July 19, 2019**.

You can either pay now *OR* set up a long-term payment plan. Thousands of people set up payment plans that work for them to resolve what they owe.

### OPTION A: Pay now:

	PROPERTY TAXES	WATER/SEWER CHARGES
Pay in person by July 19, 2019	See p. B2 for locations	See p. B2 for locations
Pay online by July 19, 2019	<a href="http://nyc.gov/liensale">nyc.gov/liensale</a>	<a href="http://nyc.gov/payonline">nyc.gov/payonline</a> , or "My Dep" mobile app
Pay by phone by July 19, 2019	212-291-2931	1-866-622-8292 (free)
Pay by mail by July 12, 2019	NYC Department of Finance P.O. Box 680 Newark, NJ 07101-0680	NYC Water Board P.O. Box 11863 Newark, NJ 07101-8163

### OPTION B: If you can't pay now, set up a payment plan:

Apply in three easy steps

- Step 1:** Download the Property Tax Payment Agreement Request at [nyc.gov/dofpaymentplan](http://nyc.gov/dofpaymentplan).
- Step 2:** Print and complete the request form.
- Step 3:** Submit your application and supporting documents at any DOF business center. (See p. B2 for locations.)

## Questions?



**Call us:** 212-440-5408 (property taxes)  
718-595-7000 (water/sewer charges)  
**Visit our website:** [nyc.gov/finance](http://nyc.gov/finance)