

Who Can Submit a Hardship Declaration:

If you are unable to pay what you owe to remove your property from the City's annual tax lien sale due to economic hardship related to the COVID-19 pandemic, you may be eligible for an exclusion from the lien sale. To be eligible, you must be an individual (not a corporation), and you cannot own more than 10 residential units. (For example, a single-family homeowner, co-op unit owner, or condo owner may be eligible, but an apartment building of more than 10 units is not eligible.)

How to Submit a Hardship Declaration:

Online: www.nyc.gov/liensale

Mail: NYC Department of Finance, 59 Maiden Lane – Tax Lien Unit, 28th Floor

In Person: If you are unable to submit a declaration online or by mail, you can submit a declaration in person at any Department of Finance business center (locations available at www.nyc.gov/visitdof or by calling 311).

Deadline: December 16, 2021

Section 1: Eligibility

To be eligible for the hardship exclusion, you must meet the following eligibility criteria.

- You must be an individual (not a corporation or other business entity).
- You must own no more than 10 residential dwelling units, including your primary residence.
- Your property must not be vacant or abandoned.
- The units that are not your primary residence must be occupied by a tenant or available for rent.
- You must have experienced a COVID-19-related hardship listed in Section 4.

Section 2: Declarant Information

NAME		
EMAIL ADDRESS	PHONE NUMBER	

Section 3: Property Information

STREET ADDRESS		APT. NUMBER	
CITY	STATE	ZIP	
OR			
BOROUGH	BLOCK	LOT	

Section 4: Hardship Information

Please check all of the following that apply to your household:

- Significant loss of household income during the COVID-19 pandemic.
- Increase in out-of-pocket expenses due to illness or related to the performance of essential work during the COVID-19 pandemic.
- Reduced income or increased out-of-pocket expenses due to the need to care for a child or an elderly, disabled, or sick family member during the COVID-19 pandemic.
- Moving expenses or difficulty in relocating to another residence during the COVID-19 pandemic.
- Other circumstances related to the COVID-19 pandemic that have: negatively affected your ability to obtain meaningful employment or earn income; significantly reduced your household income; or significantly increased your expenses.
- The inability of one or more of your tenants to pay their rent in full since March 1, 2020.

Section 5: Payment Plan Options

As a result of your hardship declaration, you are eligible for a payment agreement to address your outstanding property taxes, water and sewer charges, and other property-related charges. Would you like to receive more information about enrolling in a payment plan?

- Yes, I am interested in enrolling in a payment plan.
- No, I am not interested in enrolling in a payment plan.

If you indicate that you are interested in enrolling in a payment plan, Department of Finance staff will contact you. For more information about payment plans, visit www.nyc.gov/dofpaymentplan.

Section 6: Hardship Declaration

By signing and submitting this declaration, you are affirming the following:

- I am the owner of the property at the above address. Including my primary residence, I own, whether directly or indirectly, 10 or fewer residential dwelling units. I am experiencing financial hardship, and I am unable to pay my full tax bill for the reason(s) specified above.
- Any public assistance (including unemployment insurance, pandemic unemployment assistance, disability insurance, or paid family leave) that I have received since the start of the COVID-19 pandemic does not fully make up for my household's decreased income or increased expenses.
- I understand that any fees, penalties, or interest for not having paid real property taxes in full may still be charged or collected and may result in a foreclosure action against me on or after January 15, 2022, if I do not fully pay any missed or partial payments and fees.
- I hereby certify that all information contained in this declaration is true and correct to the best of my knowledge. I understand that this information is subject to audit and that if the Department of Finance determines that I have made false statements, I may lose my hardship exclusion and my property may be subject to the lien sale. I understand that the willful making of any false statement of material fact contained herein will subject me to the provisions of New York Penal Law § 175.30 related to the making and filing of false instruments and will make this declaration null and void.

SIGNATURE	DATE
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If you have questions or need assistance, please contact the Department of Finance's tax lien ombudsperson at (212) 291-4414 or taxlien@finance.nyc.gov.