

PAYING MUNICIPAL ARREARS

All residential building owners must pay their property tax, water, sewer, and Emergency Repair Program (if applicable) bills on time and in full. Owners who fail to do so run the risk of accruing interest, having their charges convert to liens, having the liens sold through the City's annual tax lien sale, and potentially losing their property through foreclosure.

COMMON MUNICIPAL ARREARS

PROPERTY TAX BILLS



Department of Finance

(718) 595-7000

EMERGENCY REPAIR WORK



Housing Preservation & Dev't

(212) 863-6020

WATER & SEWER CHARGES



Environmental Protection

(212) 440-5408

OPTIONS & OUTCOMES



Building owners can pay outstanding municipal charges in full.



Building owners may have the option to enter into a payment agreement.



Unpaid municipal liens may be eligible to be sold through the City's annual tax lien sale.

When the City sells a lien, it is not selling the property. The lienholder purchases the right to collect the balance on the original charge amount as well as interest accrued, additional fees, and surcharges. Ultimately, however, if the property owner does not pay what is owed, the lienholder can foreclose and the building will be sold at auction.



THIS GUIDE IS FOR INFORMATIONAL PURPOSES ONLY AND IS NOT INTENDED AS LEGAL ADVICE OR A STATEMENT OF THE LAW.

PAYING MUNICIPAL ARREARS

1. What if I fail to pay a municipal charge on time?

You should immediately contact the Department of Finance and arrange to pay the charge.

Department of Finance (DOF)

Customer Service

311

Along with collecting property taxes, the DOF is responsible for collecting other charges and fees on behalf of multiple city agencies, including the Department of Housing Preservation and Development (HPD) (for emergency repair, Alternative Enforcement Program, demolition, and 7AFA charges, as well as property registration fees), Department of Buildings, Department of Design and Construction, Fire Department, Department of Transportation, and Department of Health and Mental Hygiene, among others. Note: HPD may also have some charges on its records from prior to 2000. New purchasers should check with both DOF and HPD for outstanding HPD charges.

Department of Housing Preservation & Development

Payments

As noted above, most payments for HPD charges should be made to DOF directly.

General Information

General information regarding HPD charges incurred since 1999 is available on HPD's website at www.nyc.gov/hpd. Enter the building address on the right hand side of the home page, and then select "Charges" from the left hand side. This report will show HPD charges; payments may have been made against these charges or the charges may not yet have been transferred to DOF. Check DOF's website for actual outstanding balances.

Research and Reconciliation Unit

(212) 863-6020

For copies of invoices or explanations of fees specific to an HPD charge—Emergency Repair Program (ERP), Alternative Enforcement Program (AEP), Demolition, Property Registration, 7AFA, all fees, etc.—or to protest an AEP, ERP or Demolition charge, contact the HPD's Research and Reconciliation Unit. Protests must be made before the due and payable date for the AEP, ERP or Demolition charge provided on the second statement of account containing such charge. Protests must be made in writing.

Department of Environmental Protection

Customer Service

(718) 595-7000

The Department of Environmental Protection (DEP) is responsible for reading water meters and charging and collecting fees related to water and sewer usage from property owners in New York City and surrounding communities.

For complete lists of payment options by City agency, visit:

Department of Finance

http://www.nyc.gov/html/dof/html/property/property_bill_soa.shtml

Department of Environmental Protection

http://www.nyc.gov/html/dep/html/water_and_sewer_bills/index.shtml

2. What if I can't afford to pay a municipal charge in full?

DOF and DEP offer building owners the opportunity to enter into payment agreements, in which they can pay down their charges over time. For more information, visit:

Department of Finance (also services HPD charges)

http://www.nyc.gov/html/dof/html/property/property_bill_agreements.shtml

Department of Environmental Protection

http://www.nyc.gov/html/dep/html/customer_services/lienfaq.shtml#a11

Owners of buildings that (1) have received subsidy from HPD, and, (2) are included in the agency's Asset Management portfolio should also contact their designated HPD Asset Manager.

3. What's a tax lien sale?

Any overdue municipal charges (property taxes, housing maintenance, water, sewer, etc.) are considered a lien against a building. The City has the authority to sell this lien in a process called a lien sale. When the City sells a lien, it is not selling the property. The lien purchaser does not take title to the property, but has the right to collect the balance on the original charge as well as interest accrued and additional fees and surcharges. Ultimately, however, if the property owner does not pay what is owed, the lienholder may foreclose and the building will be sold at auction.