

DO YOU QUALIFY FOR A PROPERTY TAX EXEMPTION?

Exemption	Who is eligible?	Income	Residency/ Ownership	Excluded from Lien Sale?
Senior Citizen Homeowners' (SCHE)	Seniors 65 and over	\$58,399 or less	Primary residence; owned 1 year or more	Yes
Disabled Homeowners' (DHE)	Owners 18+ with a qualifying disability	\$58,399 or less	Primary residence	Yes
Veterans	US military veterans, widows of veterans, and Gold Star parents. Must have served during designated periods	No requirement	Primary residence (except Eligible Funds exemption recipients)	Combat and disabled veterans.*
Circuit Breaker	All who meet income, property requirements	\$18,000 or less	Property market value less than \$80,000	Yes
School Tax Relief (STAR)	All who meet income, property requirements	Exemption: \$250,000 or less Credit: \$500,000 or less	Primary residence	No
Enhanced STAR	Seniors 65 and over	\$88,050 or less	Primary residence	No

VISIT WWW.NYC.GOV/OWNEREXEMPTION OR CALL 311 TO LEARN MORE ABOUT ANY OF THESE PROGRAMS.

*ELIGIBLE FUNDS EXEMPTION RECIPIENTS WHO PURCHASED PROPERTY WITH POW COMPENSATION ARE ALSO EXCLUDED.

INFORMATION ABOUT THE CITY'S TAX LIEN SALE PROCESS

A lien is an unpaid tax or charge that is recorded against your property. Every year, New York City sells liens to an authorized buyer that adds fees to your debt while interest continues to accrue as determined by City law. The following types of debt may be sold in the tax lien sale – real property taxes; water and sewer charges; and other real-property-related fees and charges, including those for the Emergency Repair Program and Alternative Enforcement Program. Paying your property tax and other property related charges, including water and sewer charges, ensures that you will not lose your property as the result of a lien sale.

The Department of Finance will send you warning notices 90, 60, 30, and 10 days before a lien sale if your property is at risk so you have an opportunity to take action to remove your property from the at risk pool. If your lien is sold, you will still be responsible for the unpaid charges, plus taxes, fees, interest, and administrative costs. If your lien is sold, you will receive a

notice and you should contact the new lien holder to arrange payment. A lien sale is not a transfer of your property, but failure to pay the lien could lead to the foreclosure of your home.

If you receive a letter or notice from the Department of Finance informing you of overdue charges or that your property may be included in a lien sale, it is important that you take action right away. You can:

- Pay what you owe
- Enter into a Property Tax and Interest Deferral (PT AID) or standard payment agreement
- Apply for a property tax exemption that will exclude you from the sale

Active military members may request exclusion from the lien sale by affidavit. More information at www.nyc.gov/liensale.

MORE INFORMATION

Visit us at www.nyc.gov/liensale. You may also email taxlien@finance.nyc.gov or call the Department of Finance's lien sale ombudsman at (212) 440-5408 or senior citizen ombudsman at (212) 440-5407. You may also call 311 for assistance.

For questions about your water and sewer charges, call the Department of Environmental Protection's ombudsman at (718) 595-6628 or send an email to ombuds@dep.nyc.gov.