

How to Avoid the Lien Sale

If you do not pay your property taxes, water and sewer charges, or other property-related charges, you may be at risk of being included in a lien sale. The next lien sale will be held on May 20, 2025.

When you are included in the lien sale, the City of New York sells your debt to an authorized buyer. This does not mean that your property has been sold, but if you do not resolve your outstanding debt, the lien sale can be a first step toward foreclosure.

**You have several options for avoiding the lien sale.
You must take action by May 19, 2025!**

OPTION 1: PAY THE CHARGES

You must pay at least the minimum amount shown on the warning notice that you received in the mail. You continue to be obligated to pay the amounts due on your property.

- Property taxes and related charges: www.nyc.gov/citypay
- Water or sewer charges: www.nyc.gov/dep

OPTION 2: ENTER INTO A PAYMENT PLAN

There are three payment plan options for property taxes and charges:

- Standard payment plan: Available to all property owners. No down payment required (unless there was a previous default). Pay monthly or quarterly, for a period of 1-10 years. Must also remain current with new charges.
- PT AID: Available to 1- to 3-family homes or condominiums that are primary residences. Annual household income must be no greater than \$107,300. Deferral or income-based repayment.
- PT AID Circuit Breaker: Available to owners eligible for PT AID whose property tax bill is more than 10% of their income. Property's assessed value must be \$250,000 or less. Can defer the amount above 10%; minimum annual payment of \$1,500.

To make a monthly payment agreement with DEP for water and sewer charges, go to any DEP borough office. For more information, call (718) 595-7890.

OPTION 3: APPLY FOR A PROPERTY TAX EXEMPTION

FINDING THE RIGHT EXEMPTION(S) FOR YOU

Please visit www.nyc.gov/finance for the most up-to-date information about exemptions.

	1 STAR (School Tax Relief) Basic STAR*	1 A Enhanced STAR*	2 Senior Citizen Homeowners' Exemption (SCHE)	2 A Disabled Homeowners' Exemption (DHE)	3 Veterans Exemption	4 Disabled Crime Victim and Good Samaritan Exemption	5 Clergy Exemption
ELIGIBILITY	Available to owners of houses, co-ops, and condos with an annual income of \$250,000 or less.	Available to owners of houses, co-ops, and condos who are 65+ with an annual income of \$107,300 or less.	Available to owners of houses, co-ops, and condos who are 65+ with annual income of \$58,399 or less.	Available to disabled owners of houses, co-ops, and condos with annual income of \$58,399 or less.	Available to certain veteran owners of houses, co-ops and condos, their unremarried surviving spouses and Gold Star parents.	Crime victims and those injured trying to prevent crime or assist a victim. Civilians only. Owner must have modified home to accommodate disability.	Available to members of the clergy or their unremarried surviving spouses that own houses or condos in NYS.
BENEFIT	Tax savings: approximately \$300/year.	Tax savings: approximately \$650/year	Reduces assessed value up to 50%.	Reduces assessed value up to 50%.	Level of benefit varies.	Compensation for cost of renovations to accommodate disability.	Reduces assessed value of home by \$1,500. Tax savings: approximately \$256/year
TO APPLY	Visit www.tax.ny.gov or call (518) 457-2036.	Visit www.tax.ny.gov or call (518) 457-2036.	Complete an application, available at www.nyc.gov/sche .	Complete an application, available at www.nyc.gov/dhe .	Complete an application, available at www.nyc.gov/ownerexemption	Complete an application, available at www.nyc.gov/ownerexemption	Complete an application, available at www.nyc.gov/ownerexemption
DEADLINE	March 15	March 15	March 15	March 15	March 15	March 15	March 15

Not-for-profit organizations may be eligible for an exemption that will keep their property out of the lien sale. Active duty military personnel may request an exclusion from the lien sale by completing an affidavit. More information is available at www.nyc.gov/liensale.

OPTION 4: SUBMIT A LIEN SALE EASY EXIT PROGRAM APPLICATION

You can be removed from the lien sale if you are approved for the Lien Sale Easy Exit Program application. To be eligible:

- The property must be a one-, two-, or three-family home or condominium unit.
- The property must be your primary residence.
- You cannot own any other New York City properties.
- The combined annual income of all owners and residing spouses must be less than \$107,300.

You can be removed via the Easy Exit Program up to three times in a 36-month period.

OPTION 5: SUBMIT AN EMERGENCY REPAIR CERTIFICATION

If you only owe HPD Emergency Repair charges, you can be removed from the lien sale if you have a one- to three-family home that is your primary residence and you do not own other properties. Visit www.nyc.gov/liensale.

HOW TO GET HELP

Property Taxes: Visit www.nyc.gov/liensale, email taxlien@finance.nyc.gov, or call (212) 440-5408. You can also call 311 or visit a Department of Finance business center (locations at www.nyc.gov/dof).

Water and Sewer Charges: Visit www.nyc.gov/dep, call (718) 595-7000, or visit a Department of Environmental Protection borough office (locations at www.nyc.gov/dep).

Emergency Repair and Alternative Enforcement Program Charges: Call (212) 863-6020 or email hpderp@hpd.nyc.gov.

