



NEW YORK STATE SENATOR

Joseph P. Addabbo Jr.

## Electeds BRING FREE Tax Lien HELP TO WOODHAVEN ON MARCH 27

JOSEPH P. ADDABBO JR March 13, 2013

| ISSUE: **TAXES, PROPERTY TAX**

*State Senator Joe Addabbo & Assemblyman Mike Miller Offer Help to District Property Owners*

**Queens, NY, March 12, 2013 – NYS Senator Joe Addabbo and NYS Assembly Member Mike Miller** are co-sponsoring a **free** Tax Lien Assistance Outreach Event later this month. Constituents whose tax liens are on the list to be sold and who are struggling with tax lien issues should come on **Wednesday, March 27**, to the **Woodhaven Richmond Hill Volunteer Ambulance Corps, between 6 – 8 PM**. All are welcome. Representatives from the New York City Department of Environmental Protection (DEP), New York City Department of Finance (DOF) and New York City Department of Housing Preservation and Development (HPD) will be there to assist residents individually to discuss eligibility for billing programs, water debt assistance and setting up payment plans. Please call Senator Addabbo's Howard Beach district office at [718-738-1111](tel:718-738-1111) or Assemblyman Mike Miller's Woodhaven office at [718-805-0950](tel:718-805-0950) to RSVP.

“Both Assemblyman Miller’s and my offices are sending out robo-call invitations to this free session in Woodhaven to those constituents whose tax liens are in danger of being sold. I strongly urge them to come to our outreach event in order to obtain the help they need to avoid the sale, which can have serious consequences in the future,” noted Senator Addabbo.

A tax lien sale is the transfer of the lien to a single authorized buyer who hires a collection agency. It is not a sale of the property, but if the taxes and/or charges are not paid or resolved, the lien holder can begin a foreclosure proceeding in court. A representative from the NYC Department of Finance will be available at the March 27 session to meet one-on-one with homeowners with tax liens to help them avoid the Lien Sale by discussing eligibility for exemptions from the sale or ways of resolving the lien. In order to prevent the sale of a lien on property, **the debt must be resolved by May 16, 2013** through one of the

following methods: pay your outstanding debt in full; enter into a payment agreement; apply to receive an exemption that will exclude the property from the Lien Sale; dispute the charges by filing a formal dispute with DEP or Finance. A tax lien usually involves real estate, although it can also involve other forms of personal property. A lien is placed on the property when the owner fails to pay, or is delinquent in paying, certain taxes. Less common are tax liens that involve other fees owed to a government agency. In most situations, however, tax liens are issued because a tax lien servicer is not paid.

When a tax lien does involve real estate and the property does exchange hands, this obligation of repayment is said to "run with the land." That means the new property owner is now responsible for repayment of taxes owed even if the non-payment occurred because of a prior owner. This is one of the reasons a title search and title insurance is so important to new homeowners.

Property owners must bring their water/sewer bills, property taxes and Department of Housing Preservation and Development loan paperwork. In one-on-one sessions, the City will have representatives on hand to offer customer service and will be able to check your eligibility for billing programs, including their Water Debt Assistance Program and provide help with setting up payment plans. The Department of Environmental Protection will provide customer service regarding payment of water and sewer bills, water conservation education and water assistance program; the Department of Finance will cover its exemption programs (if you have a water lien on a property, NYC Finance may be eligible to sell your lien to a private debt collector); the Department of Housing Preservation and Development will provide assistance in preventing foreclosures and predatory lending and assist with securing low-interest loans.

Residents of Senator Addabbo's and Assemblyman Miller's districts who have been sent a legal claim against their property for unpaid taxes, or whose property was on a published lien sale list, are encouraged to attend this outreach session to obtain advice and to take the necessary steps to prevent the sale of their lien. The Finance representative will provide assistance in developing payment agreements, resolving billing disputes and helping complete exemptions applications for those who qualify.

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