

Tax Lien Sale Outreach

Fiscal Year 2025

Final Report

Compiled in July 2025

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Overview

Following the passage of Local Law 82 of 2024, the Center for NYC Neighborhoods (“the Center”) was chosen as the entity responsible for coordinating nonprofit outreach and services for homeowners and multi-family property owners ahead of the 2025 tax lien sale. This report was prepared by the Center on behalf of City agencies. In partnership with the NYC Department of Housing Preservation and Development (HPD), the NYC Department of Finance (DOF), the NYC Department of Environmental Protection (DEP), the Mayor’s Public Engagement Unit (PEU), and the Center’s network of Outreach Partners, the Center is proud to submit this final report outlining 2025 Tax Lien Sale Outreach Program (the “Program”) activities.

The 2025 lien sale was the first sale of NYC municipal debt since 2021, following delays and cancellations during the early years of the COVID-19 pandemic. As a result, the initial number of properties on the list was significantly higher than in previous years. As the Program completed outreach between February and May, the data was clear that more time was needed to reach a critical mass of owners impacted by the sale. DOF agreed to, and ultimately approved, a two-week extension of the sale date from May 20 to June 3, allowing more time for thousands of additional owners to take action on their municipal debt before the sale.

While preparation for the sale and outreach to impacted owners by the agencies and organizations above began several months before the release of the 90-day lien sale list, this report covers activities completed between that list’s publication date on February 12, 2025, and the extended sale date on June 3, 2025. The Program served owners of Tax Class (TC) 1 and 2 properties (“owners”) through a robust outreach campaign that included: direct outreach such as events, counseling, and door-knocking; remote outreach such as mailings, emails, texts, and phone calls; and marketing efforts across traditional, digital, and social media outlets. In addition to TC1 and 2 owners, the Program also engaged with the tenants of owners in these buildings, where applicable, ensuring they were aware of the property’s inclusion in the sale and educated on their rights as a tenant. In all, owners who were included in the sale received at least eight touchpoints from the Program. The table below, organized by borough and referenced throughout this report, provides an overview of the number of Tax Class 1 and 2 owners on each notice list published by DOF, and those included in the regular sale that commenced on June 3, 2025.

Borough	90 Day	60 Day	30 Day	10 Day	Included in Regular Sale on 6/3
Queens	9,808	8,717	6,975	5,938	1,216
Brooklyn	4,175	3,795	3,135	2,677	1,398
Bronx	6,444	5,736	4,588	3,864	580
Staten Island	1,568	1,363	1,074	902	221
Manhattan	2,022	1,781	1,503	1,311	439

Total	24,017	21,392	17,275	14,692	3,854
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*Note: As of the publication of this report, the sale population has not been finalized; 1,334 properties are currently pending for the subsequent sale.

Outreach Partners and Cross Agency Collaboration

The Center solicited proposals and selected a group of 17 local partner organizations (“Outreach Partners”), listed below, to provide outreach, housing counseling, and legal services to owners and their tenants ahead of the sale. The partners provided services across the city, leveraging existing relationships with their community and maximizing the Program’s reach. They provided free one-on-one counseling to owners at events and in their offices, conducted in-person outreach such as door knocking, flyering, and visiting community spaces like houses of worship or senior centers; and carried out remote outreach, through calls, emails, texts, mailings, and social media posts.

Outreach Partners

- Brooklyn Legal Services
- Brooklyn Level Up
- Brooklyn Neighborhood Services
- Bridge Street Development Corporation
- Bronx Neighborhood Housing Services
- East New York Community Land Trust
- Grow Brooklyn
- Housing and Family Services of Greater NY
- Jewish Association Serving the Aging
- MHANY Management
- Northfield Local Development Corporation
- Neighbors Helping Neighbors
- Neighborhood Housing Services of Brooklyn
- Neighborhood Housing Services of Jamaica
- Neighborhood Housing Services of NYC
- New York Legal Assistance Group
- Queens Legal Services

To ensure the most effective and wide-reaching outreach program possible, the Center, its Outreach Partners, DOF, DEP, HPD, PEU, and staff representatives from the City Council engaged in regular update briefings, coordination calls, and emails to address escalations. By leveraging existing partnerships and establishing new relationships between these entities, we were able to reach and assist as many owners as possible throughout the lien sale period, while preventing those with complex issues from slipping through the cracks.

Informational Materials

In total, owners included in the 2025 tax lien sale received at least eight touch points (four each from DOF and the Center) throughout the lien sale period. DOF sent 90-, 60-, 30-, and 10-day Lien Sale Notices to all owners on each list ([Appendix 1](#)). The Center followed up with a “Get Help”-style postcard within two weeks of each notice ([Appendix 2](#)). Additionally, DOF sent more than 26,000 postcards to encourage attendance at outreach events held in April ([Appendix 3](#)). The agency also issued missed payment notices ([Appendix 4](#)) in November 2024 and again in February 2025, prior to the publication of the 90-day list, to provide year-round notification for owners behind on their payments. Altogether, these touch points resulted in the delivery of over 473,000 pieces of mail to owners involved in the lien sale: 74,265 sent by the Center and 399,640 sent by DOF.

DOF developed a two-page fact sheet outlining important information about the lien sale and the resources available to remove a property from the sale ([Appendix 5](#)). The sheet was translated into 10 languages and utilized by City agencies, the Center, its Outreach Partners, and elected officials.

The Center and a group of its Outreach Partners distributed 7,000 informational flyers during the lien sale period ([Appendix 6](#)). The majority of these flyers were handed out to houses of worship ahead of the religious holiday weeks in mid-April, and the remainder were distributed at 19 (non-lien sale focused) Homeowner Help Desk events held in Manhattan, Brooklyn, Queens, the Bronx, and virtually between April and June. The Outreach Partners reported positive feedback from a number of the houses of worship they delivered flyers to. Most notably, Bridge Street Development Corporation partnered with the United Jewish Organizations of Williamsburg and North Brooklyn, who reported that many of their members weren’t aware of the sale before seeing the flyer and were grateful to the Program for initiating this outreach before Passover.

DOF and PEU distributed a total of 11,600 flyers and brochures ([Appendix 7](#)) during the lien sale period. Two thousand flyers were distributed at in-person outreach events, and 8,500 (including 2,000 in 10 languages other than English) were used to canvas neighborhoods with high numbers of owners on the lien sale. Additionally, DOF’s Outreach team distributed 600 brochures about payment plans and the Property Tax and Interest Deferral (PT AID) program, and 500 tax exemption brochures.

A number of informational emails were sent to owners during the lien sale period:

- DOF sent 2,177 emails to owners on the lien sale list ([Appendix 8](#))
- DEP sent 14,100 emails to owners on the lien sale list
- The Center’s Homeowner Hub sent 226 resource emails ([Appendix 9](#)) to owners who called

their hotlines during the lien sale period. The email was translated to Spanish, Haitian Creole, Traditional Chinese, and Simplified Chinese to provide resources to a diverse population of owners.

Outreach and Assistance

Experience from prior lien sales, feedback from Outreach Partners, and research provided by the Center's Marketing and Communications team affirm that owners included in the sale often need multiple, diverse touchpoints in order to understand their lien issue, learn about available resources, and take action to resolve their debt. To meet these needs, the Center, its partners, DOF, DEP, HPD, and PEU deployed a wide variety of outreach methods to reach as many owners as possible and ultimately remove them from the sale prior to June 3.

A total of 66 lien sale events were held between February and June 2025 ([Appendix 10](#)). The events were hosted by DOF, elected officials, and/or the Center's Outreach Partners. [Appendix 11](#) shows sample event signage developed by the Center. The events were attended by at least 1,500 people. The Outreach Partners also joined the City agencies at DOF's Extended Business Center Hours in all five boroughs during the week before the original lien sale date, May 20. In addition, HPD provided informational materials at 21 (non-lien sale focused) events, which gathered 775 attendees.

As noted above, the Outreach Partners provided outreach, housing counseling, and legal services to owners ahead of the lien sale. They provided free counseling and legal services at DOF-organized events as well as events they organized and hosted themselves and continued to offer in-depth lien sale services at their offices during the sale period. In total, partners counseled 2,885 clients during the lien sale period (1,853 at events and 1,032 in office).

Outreach Partners also engaged with owners through other in-person means. They used the lien sale lists to target outreach to owners within their respective catchment areas, helped owners access information about their lien, and reviewed the options they had for removing their lien from the sale. The options included tax exemptions and abatements, payment plans, the [Property Tax And Interest Deferral](#) program (PT AID), or the [Easy Exit](#) program. Partners deployed staff who spoke multiple languages (Spanish, Haitian Creole, and/or Arabic) and brought a variety of informational materials to combat language barriers and build trust with owners who they reported knew very little about the lien sale. They visited houses of worship, senior centers, and recreational centers, to meet owners and their tenants in their communities. In total, partners engaged with more than 15,000 people through in person outreach, including at least 5,300 who were contacted via door knocking.

PEU also completed robust and targeted in-person outreach, knocking on over 6,500 doors of owners included in the lien sale throughout the city (Manhattan-6, Brooklyn-2643, Bronx-1300, Staten Island-363, Queens-2206). PEU's outreach prioritized homeowners and landlords of small unit buildings who were most likely to have faced financial barriers that could have resulted in their property ending up on the lien sale list. During door-to-door canvassing, PEU staff provided owners with information about how they could remove their property from the lien sale and hands-on application support to those who were eligible for a tax exemption or the Easy Exit plan. The team also made referrals directly to DOF for owners who needed support signing up for payment plans and to HPD for Emergency Repair Program (ERP) solutions. Lastly, PEU partnered with others in the Program to organize an agency-wide canvassing event in Canarsie, Brooklyn to knock doors and get the word out about the sale towards the end of the season. Canarsie was selected for maximum impact, as it was the densest neighborhood by number of 1–3-unit buildings on the lien sale list per square mile, making it an ideal location for door-to-door canvassing.

The Program also included a variety of remote outreach strategies to reach impacted owners:

- DEP completed 66,000 robocalls to owners on the lien sale lists.
- PEU completed 6,251 calls and sent 2,459 texts in its phone and text banking efforts.
- HPD completed 5,430 robocalls to HPD-registered owners on the lien sale lists, including 3,815 calls to owners on the 60-day TLS list and 1,615 calls to owners who were on the list as of the original sale date on May 20.
 - The average call length was 93 seconds, and the message length was 110 seconds. This indicates that the majority of homeowners who received the robocall listened to 85% of the complete message.

Homeowner Hub Activities

The Center's Homeowner Hub ("the Hub") is an in-house, bilingual (English and Spanish) hotline and case management resource, reachable directly and via New York City's 311 hotline. During the lien sale period, the Hub was responsible for triaging owners' tax lien issues, providing information about the sale, and offering referrals to network partners for free housing counseling and legal services. These services helped owners understand their municipal debt and explore ways to avoid the lien sale, including making a full payment, entering a payment plan, or applying for and being approved for an exemption, deferral program, or Easy Exit.

The Hub fielded more than 1,380 property tax-related calls during the lien sale period, resulting in 416 referrals to network partners. This represented a 38% increase in call volume compared to the same period in 2024, when no lien sale was scheduled. The Hub team was able to flex their capacity to field this influx of inquiries, and built procedures to ensure callers were properly

routed to the right supports.

Of the owners who received a lien sale referral from the Hub:

- 82% live in a 1- to 4-family home, 15% live in 5+ unit homes/buildings, and 2% live in a condo or co-op, (1% of callers did not specify their property type)
- The majority live in Brooklyn (44%) and Queens (31%)
- 52% identified as Black or African American and 15% identified as Hispanic or Latino
- 50% of referred homeowners are seniors

Marketing

The Program deployed a robust marketing and communications plan during the lien sale period, including social media and digital marketing, blog posts, radio ads, and LinkNYC ads.

- The Center posted [90-](#), [60-](#), and [30-](#)day blog posts, a [tax lien explainer](#) ([Appendix 12](#)), and tax lien tracker maps ([Appendix 13](#)), which provided visitors with valuable information about the lien sale, including the resources available to owners to resolve their debt.
 - The blog posts were viewed more than 151,000 times with a viewer engagement rate of more than 70%. This highly successful engagement rate demonstrates the information was of high use to the average viewer.
 - The lien sale explainer page received more than 4,200 visits and was embedded as a QR code within the Center's flyers and other print materials.
 - The tracker maps placed all TC1 and TC2 liens on a council district heat map of the city and provided breakdowns for water debt- and ERP debt-only liens, which helped the Center and its partners target outreach and educate elected officials about how the sale impacted their constituents.
- The Center ran social media ads on Meta and Instagram, along with Google search ads ahead of the lien sale ([Appendix 14](#)). Ads drove visitors to the Center's informational blog posts, which contained links to DOF and DEP websites, lists of upcoming events, and contact information for the Homeowner Hub.
 - To boost the ads' effectiveness, online audiences were retargeted — or served a follow-up ad after the viewer engaged the previous post. There were also geo-targeted ads to reach the ZIP codes with the highest numbers of owners on the lien sale lists (11203, 11434, 11208, 11233, 11207, 11212, 11221, 11236, 10469, 11412, 10466, 11216).
 - Throughout the lien sale period, the Center's ads had significant reach, which is defined as unique viewers who see an ad (Meta - 3 million), and ads were seen or engaged (liked and commented on) by online viewers 37 million times (Google - 25 million; Meta - 12 million).
- HPD posted eight social media posts across X, Meta, and Instagram during the lien sale

period ([Appendix 15](#)). These posts drove audiences to DOF's lien sale page and 311, and were viewed over 5,000 times.

- The Center ran a radio ad on 1010 WINS throughout the lien sale period to drive listeners to the Homeowner Hub for assistance with their lien.
 - According to Nielsen analytics, the ad resulted in a 2.8 million reach (unique listeners) and achieved more than 22 million impressions (number of listens by all unique listeners).
 - Additional reporting also indicated a strong correlation between ad broadcasts and visits to the Center's *Get Help* page within minutes after each ad was aired (more than 1,800 visits).
- The Center partnered with HPD to deploy a LinkNYC ad in the most impacted ZIP codes in Brooklyn, Queens, the Bronx, and on Staten Island ([Appendix 16](#)). The ad ran from May 9 through May 19 and received approximately 28,400,000 impressions.

Media

News of the Program's outreach efforts ahead of the lien sale was shared through a variety of media outlets. This wide spread of coverage, detailed below, ensured impacted owners in every borough and with different media habits would be reached and informed of the upcoming sale:

- 1010 Wins: [DOF/HPD Commissioners On-Air Discussing Tax Liens/Extension](#) (no longer hosted online)
- mmNY: [Op-Ed | A fairer way to resolve property tax debt](#)
- amNY: [The tax lien sale is approaching on May 20 — get help today!](#) (1,200,000 monthly visits)
- BK Reader: [A Lifeline For Homeowners Who Are on The Tax Lien Sale List](#) (51,000 monthly visits)
- Bloomberg: [NYC Homes Up for Lien Sale Cut in Half After Deadline Extension](#) (59 million monthly visits)
- Brick Underground: [Mayor Adams is bringing the tax lien sale back. Here's how to get your property off the list](#) (120,000 monthly visits)
- Brooklyn Daily Eagle: [NYC urges homeowners to check status as property lien deadline looms](#)
- Brownstoner: [Upcoming City Tax Lien Sale Puts Brooklyn Homeowners at Risk, Advocates Say](#) (254,000 monthly visits)
- City Life Org: ['Lien Sale Easy Exit Program' to Help New Yorkers Resolve Their Debt](#) (51,000 monthly visits)
- City Limits: [NYC's Tax Lien Sale is Back. Here's What You Need to Know](#) (130,000 monthly visits)
- City Signal: [Are You At Risk of Losing Your Home Through NYC's Tax Lien Sale?](#)

- News 12 Brooklyn: [Protecting Your Home Against Lien Sales](#) (538,000 monthly visits)
- Harlem World Magazine: [Department Of Finance Extends Deadline For 2025 Tax Lien Sale From Harlem To Hollis](#)
- Harlem World: [NYC Tax Lien Sale Deadline Extended: What Harlem Property Owners And Beyond Need To Know Now](#) (125,000 monthly visits)
- HPD Press Release: [City Leaders Promote ‘Lien Sale Easy Exit Program’ to help New Yorkers Resolve Their Debt](#)
- News12 Brooklyn: [Tax Lien Sale Extension](#) (538,000 monthly visits)
- News12 Brooklyn: [Thousands of Brooklyn homeowners at risk of losing properties as tax lien sale returns](#)
- Norwood News: [NYC Finance Department Extends Deadline for 2025 Tax Lien Sale to Help At-Risk Homeowners Avoid Sale](#)
- Our Time Press: [Council Member Chi Ossé Advises Brooklyn Residents on Handling Property Tax Liens](#)
- Our Time Press: [Gregory Anderson: Bridge Street Development Corporation & Brownstoners of Bed-Stuy United in Effort to Strengthen Support to Homeowners](#)
- SI Live: [‘Lien Sale Easy Exit Program’ To Help New Yorkers Resolve Their Debt](#) (4,000,000 monthly visits)
- SI Live: [NYC extends deadline for in-debt property owners to correct issues before lien sale](#)
- SI Live: [These New Yorkers have only a few days to avoid having their debt sold by city](#)
- Staten Island Advance: [NYC extends deadline for in-debt property owners to correct issues before lien sale](#) (2,600,000 monthly visits)

In addition, the Center had success and traction in seeing the tax lien sale amplified via other channels, including TikTok, where content about how to avoid the tax lien sale received almost 50,000 views and 11,800 likes.

Applications to DOF and DEP Programs and Resources

The following data, provided by DOF and DEP, outlines the number of owners who applied for and/or were approved for payment plans, exemptions (Senior Citizen Homeowner Exemption, Disabled Homeowner Exemption, and Veterans Exemption), PT AID, and the Easy Exit program. Data for homeowners interested in the Preservation Track (Voluntary Foreclosure Program) are not included below.

Resource	Pending* Applications	Approved Applications
DOF Payment Plan	258	3,620
DEP Payment Plan	0	4,400

Senior Citizen Homeowner Exemption	37	449
Disabled Homeowner Exemption	10	21
Veterans Exemption	1	123
PT AID	32	70
Easy Exit	45	462

**Note: Pending applications are those that were received by DOF and in processing at the time of this report's publication but have not been approved or denied. Liens with pending applications are not included in the sale immediately after the sale date, June 3, but may be included later on if they are not approved.*

Examples of Assistance Provided to Owners

- **Brooklyn Legal Services:** *Mr. G sought assistance after discovering that he was on the lien sale list for water debt. He is a 56-year-old Hispanic man who lives in a three-family home in Brownsville. He fell behind on his bills after his wife passed away in 2018, and the situation worsened when he lost work and tenant income during the pandemic. He had tried to enter a payment plan with the City in the past, but never fully understood his options and was unable to afford a required \$14,800 down payment. Brooklyn Legal Services helped Mr. G submit and get approved for an Easy Exit application, and upon approval, he was removed from this year's sale. He still owes over \$50,000 in water debt, and Brooklyn Legal Services has advised him on his options to resolve his arrears in the future.*
- **Brooklyn Neighborhood Services:** *Mr. & Mrs. X, an African American couple in their 80s residing in Bedford-Stuyvesant, sought assistance for the home they'd lived in for over 40 years. They were unaware that their property was on the tax lien sale list until they received a letter from CM Chi Osse's office. They met with a counselor at an event where they explained they lived on a fixed income and were facing increased medical and housing costs. They were visibly distressed about the possibility of losing their home. Brooklyn Neighborhood Services counseled them on the lien process and explained their eligibility for the Senior Citizen Homeowner's Exemption. They completed applications for the exemption and a payment plan to pay down their arrears, thus removing them from the lien sale, and connected them with Brooklyn Legal Services to further assist with other non-tax related issues that they were facing.*
- **NHS of NYC:** *NHS assisted Mr. T, an African American, senior, retired MTA worker with vision limitations who lived in his two-family home since the late 1980s. He lives in the ground-floor unit and rents out the second unit to a longtime senior tenant. Mr. T fell behind on his property taxes and water charges in recent years after his wife passed away,*

his retirement income was reduced, and he took on significant out-of-pocket expenses for home repairs not covered by insurance. Despite trying to keep up with partial payments on his debt, he received a lien sale notice this year. Feeling overwhelmed, he attended a housing info session hosted in partnership with NHSNYC and was connected with a counselor. The NHSNYC counselor reviewed his situation and confirmed he owed nearly \$9,800 in back taxes and related charges. They helped him apply for the Senior Citizen Homeowner's Exemption and a payment plan, reducing his annual tax liability moving forward and exempting him from the lien sale. The counselor also helped him build a basic household budget and connected him with a free legal clinic to ensure his estate planning documents were in place to protect the home for his daughter.

- **NYLAG:** NYLAG assisted Ms. N, an African American woman who's resided at her property in Harlem since 1986. There is ongoing litigation for deed theft on the property, and the individuals behind the partition scam have been publicly identified in multiple news reports as serial perpetrators of deed fraud, specifically targeting homeowners in Black and Latino neighborhoods across New York City. The case seeks to invalidate the fraudulent deed and restore rightful title to Ms. N. NYLAG assisted her with an Easy Exit application and successfully escalated the application after it was initially denied. After explaining the deed theft allegations, the property was removed from this year's lien sale list by DOF, allowing Ms. N more time to pursue litigation on the property and restore title to her name.
- **Homeowner Hub:** The Center assisted a veteran at an event on Staten Island in March. He was confused about his lien sale notice because he had previously received a Veteran Exemption. The team coordinated with DOF at the event and helped the homeowner reapply for the exemption, which had lapsed, thus removing his lien from the upcoming sale.
- **DOF Office of the Taxpayer Advocate (OTA):** A legal services representative contacted the OTA requesting assistance for a client who inherited 25% of a property from her late mother in 1996, which was included in the lien sale. In 2017, the taxpayer's brother, who inherited the remaining 75%, sold his interest to a third-party LLC, and the LLC then filed a partition action to force the taxpayer to cede her remaining interest. Initially, it appeared there was little OTA could do as DOF has not historically removed properties from lien sales over disputes between family members and the taxpayer could not enter into a payment plan because she owned less than the required 50% of the property. However, the person who facilitated the transfer to the LLC was a known bad actor, so much so that the Attorney General's office (OAG) had opened a deed fraud investigation into the transaction. Furthermore, the property's unpaid taxes did not begin accruing until after the LLC took possession in 2019, so if the taxpayer's brother came forward, the property could be pulled due to potential deed fraud. The brother lived out of state, there was little indication that he would do so. OTA explained the facts and arguments to DOF, and they agreed that because of the OAG's involvement in a deed fraud investigation, the lien should be removed

from the 2025 sale.

Conclusion

The Center, its Outreach Partners, DOF, DEP, PEU, and HPD deployed a robust, multi-pronged Program designed to meet owners (and their tenants) in their communities, educate them about the lien sale, and help them access a variety of resources available to resolve their debt. With a range of off-ramp options in place, the Program is proud to have coordinated and overseen outreach and counseling to minimize the sale's impacts throughout the city. The Program ran a social, digital, and traditional media campaign, hosted and attended events, staffed business centers, coordinated with elected officials, visited houses of worship and senior centers, knocked on doors, counseled homeowners, assisted with probate proceedings, called, texted, mailed, and emailed owners, all culminating in more than 20,000 TC1 and 2 owners being removed from the list – an 84% drop between the 90-day and final list. The efforts described above were instrumental in protecting affordable homeownership in New York City. Cross-sector collaboration with government partners and community-based organizations was essential in this effort, and the Program is pleased that the close coordination with all stakeholders delivered such a significant decrease in the number of TC1 and 2 owners included in the sale.

Furthermore, the Program's results indicate that a sustained outreach campaign outside of the lien sale period is necessary to continue reaching owners who are affected by rising housing costs and other living expenses. Feedback from this year's Program confirms that owners often need multiple different engagements in order to connect with the Program, understand their debt, and take action to resolve it. Owners may be living on fixed incomes or tight budgets, burdened by tangled title issues, or weary of falling victim to bad actors and scams in the housing space. As a result, year-round outreach and proactive resource sharing is necessary to build trust with owners and ultimately, reduce the number of liens that are sold by the city each year. All agencies and partners in this effort were essential, and the Center and its partners remain dedicated to serving owners impacted by the lien sale and other homeownership issues. The Program looks forward to continued funding in Fiscal Year 2026, where the City agencies and organizations described above can leverage this years' successes and lessons learned into an even more effective and far-reaching Program.

Appendix

Appendix	Description
<u>1</u>	90-Day Lien Sale Notice (DOF)
<u>2</u>	90-, 60-, 30-, and 10-Day Postcards (Center)
<u>3</u>	Outreach Postcard (DOF)
<u>4</u>	Missed Payment Notice (DOF)
<u>5</u>	Lien Sale Fact Sheet (DOF)
<u>6</u>	Lien Sale Flyers (Center)
<u>7</u>	Lien Sale Informational Materials (DOF)
<u>8</u>	Sample Casework Email (DOF)
<u>9</u>	Owner Resource Email - English and Spanish (Center)
<u>10</u>	Lien Sale Event Table
<u>11</u>	Event Signage (Center)
<u>12</u>	Tax Lien Explainer (Center)
<u>13</u>	90-, 60-, 30-, and 10-Day Tax Lien Tracker Maps (Center)
<u>14</u>	Social/Digital Media Ads (Center)
<u>15</u>	Social Media Posts (HPD)
<u>16</u>	LinkNYC Ad Copy Example, shown on Franklin Ave & Carroll St in Crown Heights

1 - 90-Day Lien Sale Notice (DOF)



Lien Enforcement Unit
66 John Street
Room 104 Mailroom
New York, NY 10038

LIEN SALE 90-DAY WARNING NOTICE

Minimum Property payment due: \$
Minimum Water/Sewer payment due: \$
Due date: 05/19/2025

0000000000000000
PROPERTY OWNER
STREET ADDRESS
CITY, STATE ZIP

January 31, 2025

PROPERTY ADDRESS

BOROUGH BLOCK LOT

Dear Property Owner or Authorized Third-Party Representative,

Your property is at risk of being included in the City of New York's upcoming lien sale on May 20, 2025, because you owe the charges listed below.

Lien Amount	Total Amount Due	As Of
DOF Property Taxes	\$	5/19/2025
DOF Water	\$	5/19/2025
Other Property-related Charges	\$	5/19/2025
DEP Water / Sewer	\$	5/19/2025
TOTAL AMOUNT OWED	\$	

MINIMUM PROPERTY PAYMENT DUE: \$

MINIMUM WATER/SEWER PAYMENT DUE: \$

To keep your property out of the lien sale, you must pay at least the minimum amount due shown above, enter into a payment agreement, or take one of the other actions described on page 3 of this notice by May 19, 2025.

If you do not take action to keep your property out of the lien sale by May 19, 2025, the City will sell your debt to an authorized buyer. If the debt is sold, you will owe the total amount due shown above plus a 5% surcharge, accrued interest, and administrative fees, and your property could be subject to foreclosure.

If you have questions about this notice, please call 311 or submit an inquiry at www.nyc.gov/liensale.

Pay online at www.nyc.gov/citypay and www.nyc.gov/dep (water/sewer).



Borough: Block: Lot:
Write this in your check's memo line: 000 0-00000-0000

Please do not combine lien payments for the NYC Department of Finance with payments to the NYC Water Board. Use separate checks.



0000000000000000
PROPERTY OWNER
STREET ADDRESS
CITY ST ZIP

Minimum Property payment due by 5/19/2025: \$
Total Property amount due: \$
Minimum Water/Sewer payment due by 5/19/2025: \$
Total Water/Sewer amount due: \$
Amount enclosed: \$

Mail Payment To:
NYC Department of Finance, Payment Unit
59 Maiden Lane, Floor 19
New York NY 10038-4502

Page 1
1000.08 - DEP - 061 - 08

0000 000000000000 0000000000 000000 0 0000 0

2 - 90-, 60-, 30-, and 10-Day Postcards (Center)



FREE HELP IS AVAILABLE

- Get connected to housing and legal experts
- Learn more about the five options this year to get your property off the lien sale list

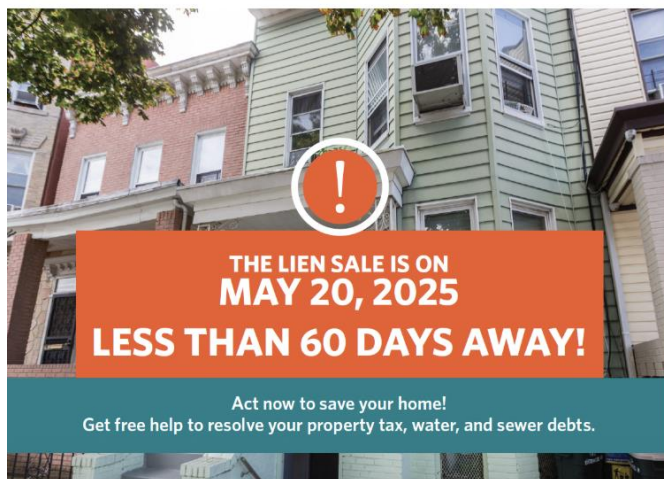
Call to get help:
646-786-0888 or 855-466-3456

Get help online:



CENTER for NYC NEIGHBORHOODS NYC 311 NYC Department of Housing Preservation & Development

Center for NYC Neighborhoods
60 Broad Street, 24th Floor
Bond Collective, Suite 2503
New York, NY 10004



FREE HELP IS AVAILABLE

Call to get help:
646-786-0888 or 855-466-3456
撥打如下電話獲取幫助:
646-786-0888 或 855-466-3456
求助熱線:
646-786-0888 或 855-466-3456
Rale pou w jwenn èd:
646-786-0888 oswa 855-466-3456
Para recibir ayuda, llame a:
646-786-0888 o 855-466-3456

Get help online:



CENTER for NYC NEIGHBORHOODS NYC 311 NYC Department of Housing Preservation & Development

Center for NYC Neighborhoods
60 Broad Street, 24th Floor
Bond Collective, Suite 2503
New York, NY 10004




**THE LIEN SALE IS ON
MAY 20, 2025
LESS THAN 30 DAYS AWAY!**

Unpaid tax, water, and sewer bills can lead to losing your home.
Act now to get FREE help!

**FREE HELP IS STILL AVAILABLE
— BUT TIME IS RUNNING OUT**

Call to get help:
646-786-0888 or 855-466-3456
সহায়তা পড়তে কল করুন
646-786-0888 or 855-466-3456
撥打如下電話獲取幫助:
646-786-0888 或 855-466-3456
求助熱線:
646-786-0888 或 855-466-3456
Rele pou w jwenn ed:
646-786-0888 oswa 855-466-3456
Para recibir ayuda, llame a:
646-786-0888 o 855-466-3456

Get help online: 

Center for NYC Neighborhoods
60 Broad Street, 24th Floor
Bond Collective, Suite 2503
New York, NY 10004





ONLY DAYS LEFT!

You could lose your home if you don't act by **MAY 19**.
Get FREE help now — before it's too late.

**THE LIEN SALE HAPPENS
MAY 20, 2025**

FREE HELP IS AVAILABLE


Call to get help:
646-786-0888 or 855-466-3456
সহায়তা পড়তে কল করুন
646-786-0888 or 855-466-3456
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Get help online: 

Center for NYC Neighborhoods
60 Broad Street, 24th Floor
Bond Collective, Suite 2503
New York, NY 10004



3 - Outreach Postcard (DOF)




Attend a Lien Sale Outreach Event

Learn about your options to protect your property and avoid the lien sale. Attend a lien sale outreach event for in-person assistance from the Department of Finance, the Center for NYC Neighborhoods, and more.

Learn how to:

- Pay what you owe
- Enroll in a payment plan
- Apply for a tax exemption
- Apply for the Lien Sale Easy Exit Program




For more information about the lien sale, visit www.nyc.gov/liensale.



All events begin at 5:00 p.m. and end at 7:00 p.m.		
Date	Borough	Address
April 16	Queens	Queens Business Center 144-06 94th Avenue 1st Floor
April 22	Manhattan	Manhattan Business Center 66 John Street 2nd Floor
April 23	Brooklyn	Brooklyn Business Center 210 Joralemon Street 1st Floor
April 29	Bronx	Bronx Business Center 3030 Third Avenue 2nd Floor
April 30	Staten Island	Staten Island Business Center 350 St. Marks Place 1st Floor

Lien Sale Outreach Events


Hosted by:


www.nyc.gov/liensale




If due to a disability you need an accommodation in order to apply for and receive a service or participate in a program offered by the Department of Finance, please contact the Disability Service Facilitator at www.nyc.gov/contactdofeeo or by calling 311.



Department of Finance
External Affairs
1 Centre Street, 22nd Floor
New York, NY 10007

4 - Missed Payment Notice (DOF)

	66 John Street Room 104 Mailroom New York, NY 10038	<div style="border: 2px solid red; padding: 5px; text-align: center; color: red; font-weight: bold; font-size: 1.2em;">PAST DUE!</div>
#0000000000000000# PROPERTY OWNER STREET ADDRESS CITY, STATE ZIP		January 15, 2025 PROPERTY ADDRESS BOROUGH BLOCK LOT
		Total Amount Due: \$

Dear Property Owner,

Your property taxes are past due. Our records show that you have missed one or more property tax payments, including the payment that was due January 1, 2025.

It is important to pay your property taxes on time to avoid interest and other charges. If the past-due charges are not paid, your property could become eligible for a lien sale, which can be the first step toward foreclosure.



Please pay your past-due property taxes and other charges immediately:

- Online: www.nyc.gov/citypay
- By mail: Use the payment coupon below. Make your check or money order payable to "NYC Department of Finance."
- In person: Visit a Department of Finance business center. Locations and hours are available at www.nyc.gov/visitdof or by calling 311.

Payment Agreements: The Department of Finance offers several payment agreement options for eligible homeowners. More information on payment agreements is available at www.nyc.gov/dofpaymentplan.

Homeowner Tax Exemptions: You may qualify for a tax exemption that could lower your property tax bill. More information on property tax exemptions is available at www.nyc.gov/ownerexemption or by calling 311.

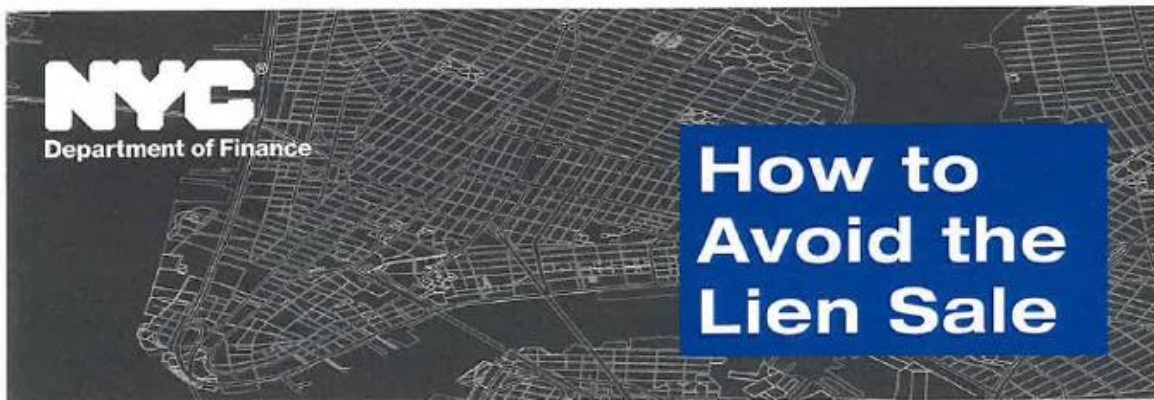
Water and Wastewater Charges: You can visit www.nyc.gov/dep to view and pay your bill online via My DEP Account. If you have questions or believe you are receiving this notice in error, please call 311.

  #0000000000000000# PROPERTY OWNER STREET ADDRESS CITY, STATE ZIP	Borough: Block: Lot: Write this in your check's memo line: BBL 5-00001-0010 Total amount due: \$ Amount enclosed: \$ 	If you are paying by mail, please detach this coupon and include it with your payment.
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Mail Payment To:
NYC Department of Finance
PO Box 5536
Binghamton NY 13902-5536

5 - Lien Sale Fact Sheet (DOF)



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.nyc.gov or call (518) 457-2036.	Visit www.tax.nyc.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.



6 - Lien Sale Flyers (Center)

GET FREE HELP!

Don't lose your home because of unpaid taxes, water and sewer bills, or other property-related debts



The lien sale will happen on May 20, 2025

Act now to save your home!

- Get connected to housing and legal experts
- Learn more about the five options this year to get your property off the lien sale list

Get help online:



Call to get help:
646-786-0888 or
855-466-3456

撥打如下電話獲取幫助:
646-786-0888 或
855-466-3456

求助熱線:
646-786-0888 或
855-466-3456

Rele pou w jwenn èd:
646-786-0888 oswa
855-466-3456

Para recibir ayuda, llame a:
646-786-0888 o
855-466-3456





GET FREE HELP!

Don't lose your home because of unpaid taxes, water and sewer bills, or other property-related debts

The lien sale will happen on May 20, 2025

Act now to save your home!

- Attend a free event and get connected to housing and legal experts
- Learn about five options to remove your property from the lien sale list

Get immediate help at an event, sponsored by [insert sponsor name], in Council Member [insert council member name]'s district.

April 12, 19 | May 5, 10, 17
Brooklyn Public Library -
Clarendon Branch
2035 Nostrand Ave,
Brooklyn, NY 11210
12-3 PM

April 25, 2025
903 Utica Ave,
Brooklyn, NY 11203
10 AM-1 PM

Call to get help:
646-786-0888 or
855-466-3456

সহায়তা পেতে কল করুন:
646-786-0888 or
855-466-3456


撥打如下電話獲取幫助:
646-786-0888 或
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Rele pou w jwenn èd:
646-786-0888 oswa
855-466-3456

Para recibir ayuda, llame a:
646-786-0888 o
855-466-3456

Get help online:



7 - Lien Sale Informational Materials (DOF)



Payment Plan Rules


You must pay both your payment plan and your new charges. If you do not pay both for a period of six months:


- Your agreement will be in default and may be cancelled.
- The property will be eligible for collection actions.
- You will not be able to enter into another payment plan unless you can demonstrate extenuating circumstances.


Need Help?

Call 311, visit www.nyc.gov/contactptaid or www.nyc.gov/dofpaymentplans for more information.







Payment plans allow you to pay your property taxes over time, instead of paying the full amount at once.

There are three types of payment plans.

STANDARD PAYMENT PLAN

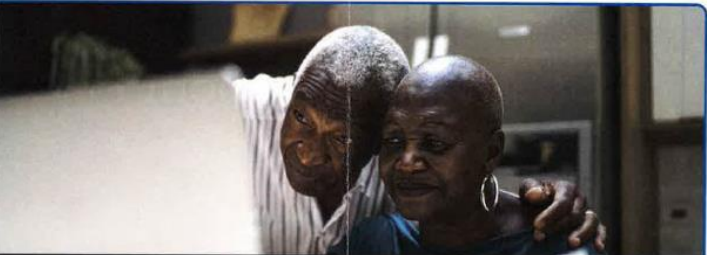
- You do not have to make a down payment, but we recommend that you do. **The more you pay up front, the lower your payments will be.**
- Pay **monthly or quarterly** for a term of **up to 10 years**.


PROPERTY TAX AND INTEREST DEFERRAL (PT AID) PAYMENT PLAN

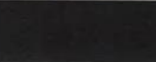
- The payment of property taxes can be **deferred** for a fixed length of time.
- Defer up to 25% of the equity in your one-, two-, or three-family home, or up to 50% of the equity in your condominium unit.
- There are **three payment plan options**: Low-Income Senior, Fixed-Term Income-Based, and Extenuating Circumstances Income-Based payment agreements.
- The total income of all owners does not exceed \$98,700.


REDUCED INTEREST RATE PAYMENT PLAN

- You may be eligible for a Reduced Interest Rate Property Tax Payment Plan if:
 - Your property is a single-family home, condominium, or other tax class 1 property with an assessed value of \$250,000 or less.
 - The property has been your primary residence for at least one year.
 - The total income of all owners does not exceed \$200,000.
- You will receive the reduced interest rate automatically if you have a PT AID payment plan or receive certain tax exemptions.
- If you do not receive the reduced rate automatically, visit www.nyc.gov/dofpaymentplans to apply.









The NYC Property Tax and Interest Deferral Program (PT AID)



Helps you stay in your home and keep your property out of the tax lien sale



Defers a portion or, in some cases, all of your property tax payments



Lets you make affordable payments



Sets up either short-term or long-term payment plans

How to Get Help

Online: www.nyc.gov/ptaid

Phone: 311

Contact us: www.nyc.gov/contactptaid

If due to a disability you need an accommodation in order to apply for and receive a service or participate in a program offered by the Department of Finance, please contact the Disability Service Facilitator at www.nyc.gov/contactdsf or by calling 311.



nyc.gov/finance

OUT16712.16.2024

THE NYC PROPERTY TAX AND INTEREST DEFERRAL PROGRAM (PT AID)



How to Apply

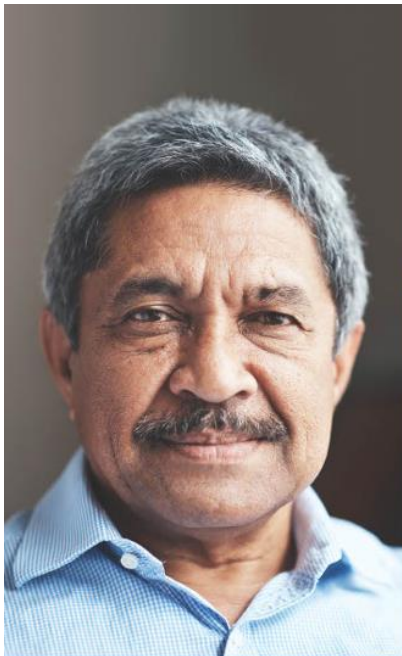
- Complete the application available at www.nyc.gov/ptaid or visit any Department of Finance business center (locations at www.nyc.gov/ptaid)
- Provide proof of age and income
- Pay for a title search to identify mortgages and liens and determine your property's value

Avoiding the Tax Lien Sale

Submitting a PT AID application will remove your property from the upcoming tax lien sale. However, if your application is not completed within 45 days, your property could be added to either an ongoing or future tax lien sale process.

Which Payment Plan Is Right for You?

Payment Plan	Eligibility Requirements
Low-Income Senior (LIS)	<ul style="list-style-type: none"> Age 65 or older Federal adjusted gross income of \$107,300 or less Property has been your primary residence for at least one year Complete an application and recertify annually
Fixed-Term, Income-Based (FTI)	<ul style="list-style-type: none"> Federal adjusted gross income of \$107,300 or less Property has been your primary residence for at least one year Complete an application and recertify annually
Extenuating Circumstances Income-Based (ECI)	<ul style="list-style-type: none"> Federal adjusted gross income of \$107,300 or less Property has been your primary residence for at least one year Have an extenuating circumstance: death or serious illness, loss of income, or enrollment in NYC's Water Debt Assistance Program Complete an application and recertify annually
Circuit Breaker	<ul style="list-style-type: none"> Federal adjusted gross income of \$107,300 or less Property has been your primary residence for at least one year Complete an application and recertify annually Property's assessed value must be \$250,000 or less Most recent quarterly property tax charges exceed 10% of your quarterly income

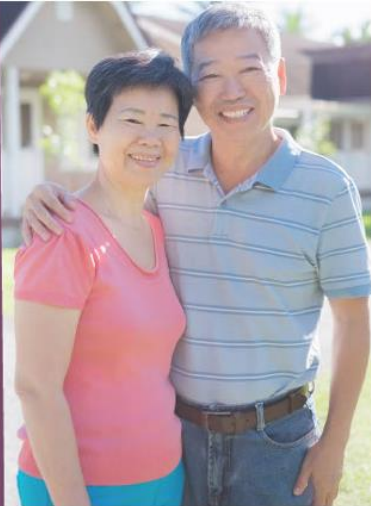


→ Fallen behind on your property tax payments? We may be able to help. Defer a portion or, in some cases, all of your property tax payments.

HOW TO APPLY FOR YOUR SCHE BENEFIT

➔ SCHE is not granted automatically. You must submit an exemption application, available at www.nyc.gov/exemptionforms, to the Department of Finance by **March 15** for your exemption to begin on July 1 of the same year. For a paper application, call 311 or visit a DOF Business Center.

! **YOU MUST RENEW SCHE EVERY TWO YEARS TO CONTINUE RECEIVING IT.** You will receive a notice from the Department of Finance when it is time to file your renewal application.



If, due to a disability, you need an accommodation in order to apply for and receive a service or participate in a program offered by the Department of Finance, please contact the Disability Service Facilitator at nyc.gov/contactdofeeo or by calling 311.



nyc.gov/finance



NYCDOF



NYCFinance

Rev. 05.11.18

Senior Citizen Homeowners' EXEMPTION



SENIOR CITIZEN HOMEOWNERS' EXEMPTION

The New York City Department of Finance's Senior Citizen Homeowners' Exemption (SCHE) is a property tax break for seniors who own one-, two-, or three-family homes, condominiums, or cooperative apartments. Owner-occupied buildings with four to six units may also qualify.



How can the exemption help you?

SCHE can lower your property's assessed value and thus reduce your tax. You can receive reductions at the following rate:

ESTIMATED REDUCTION

If your income is between	SCHE can reduce your home's assessed value by
\$57,500 AND \$58,399	5%
\$56,600 AND \$57,499	10%
\$55,700 AND \$56,599	15%
\$54,800 AND \$55,699	20%
\$53,900 AND \$54,799	25%
\$53,000 AND \$53,899	30%
\$52,000 AND \$52,999	35%
\$51,000 AND \$51,999	40%
\$50,001 AND \$50,999	45%
\$0 AND \$50,000	50%

REQUIREMENTS



Age

You must be 65 or older by December 31 of the current year. If you own your property with a spouse or sibling, only one of you needs to meet the age requirement.



Income

The combined annual income of the property owner and spouse or co-owner cannot exceed \$58,399.



Ownership

You must own the property for at least 12 consecutive months prior to the date of filing for the exemption, unless you received the exemption on your previously-owned residence.



Residency

The property must be your primary residence. Owners receiving in-patient care at a residential healthcare facility may be eligible for the exemption.

HOW TO APPLY FOR YOUR DHE BENEFIT

➔ DHE is not granted automatically. You must submit an exemption application, available at www.nyc.gov/exemptionforms, to the Department of Finance by **March 15** for your exemption to begin on July 1 of the same year. For a paper application, call 311 or visit a DOF Business Center.

⚠ **YOU MUST RENEW DHE EVERY YEAR TO CONTINUE RECEIVING IT.** You will receive a notice from the Department of Finance when it is time to file your renewal application.



If, due to a disability, you need an accommodation in order to apply for and receive a service or participate in a program offered by the Department of Finance, please contact the Disability Service Facilitator at nyc.gov/contactdofeeo or by calling 311.



nyc.gov/finance



Rev. 05.11.18

Disabled Homeowners' EXEMPTION



DISABLED HOMEOWNERS' EXEMPTION

The New York City Department of Finance's

Disabled Homeowners' Exemption (DHE) is a property tax break for disabled New Yorkers who own one-, two-, or three-family homes, condominiums, or cooperative apartments. Owner-occupied buildings with four to six units may also qualify.



How can the exemption help you?

DHE can lower your property's assessed value and thus reduce your tax. You can receive reductions at the following rate:

REQUIREMENTS



Ownership

All of the owners must be persons with disabilities, unless the home is owned by spouses or siblings, in which case only one homeowner must have a disability.



Income

The combined income of all owners and their spouses cannot exceed \$58,399.



Proof of Disability

You will need to submit documentation of your disability, such as a disability award letter from the Social Security Administration, an award letter from the U.S. Railroad Retirement Board or U.S. Postal Service, a certificate from the New York State Commission for the Blind, or a U.S. Department of Veterans Affairs letter stating that you are entitled to a veterans disability pension.



Residency

The property must be your primary residence. Owners receiving in-patient care at a residential healthcare facility may be eligible for the exemption.

ESTIMATED REDUCTION

If your income is between	DHE can reduce your home's assessed value by
\$57,500 AND \$58,399	5%
\$56,600 AND \$57,499	10%
\$55,700 AND \$56,599	15%
\$54,800 AND \$55,699	20%
\$53,900 AND \$54,799	25%
\$53,000 AND \$53,899	30%
\$52,000 AND \$52,999	35%
\$51,000 AND \$51,999	40%
\$50,001 AND \$50,999	45%
\$0 AND \$50,000	50%

8 - Sample Casework Email (DOF)

Sent: Thursday, May 15, 2025 10:12 AM

To: Taxpayer

Subject: [Office of the Taxpayer Advocate] BBL [REDACTED]

Good morning Taxpayer.

Thank you for your call earlier. As I mentioned, you must separate the issue; the first priority is getting off of the lien sale, and, after taking actions explained below, you may continue your challenges at DOB and/or HPD.

Unfortunately, I work for DOF and we do not have details on those DOB and/or HPD charges, nor do we have any power to remove or adjust them – we can only help with payments or payment plans.

- 1) Lien Sale Off-Ramp Measures: There are 3 programs to get out of the lien sale. Please see the attached 10 Day Lien Sale Notice and ERP Primary Residency Affidavit.
 - a. Payment Plan: Please go over all the options available in the link below:
 - i. [Property Payment Plans](#) (Online filing possible)
 - ii. No downpayment needed/1~10 year term
 - b. Easy Exit Program: [Lien Sale Easy Exit Program](#) (Online filing possible)
 - i. [easy-exit-app.pdf](#)
 - c. (Attached) Go over ERP Notices attached – you can get out of the lien sale just by filling out the form and sending it
 - d. **IMPORTANT: IF YOU CANNOT FILE ONLINE, AND MUST FILE BY PAPER, PLEASE MAKE SURE TO ADD TRACKING OPTION AND KEEP ALL THE RECEIPTS.**
- 2) In case any of abovementioned off-ramp measure is not successful, **I recommend that you do all three.**
- 3) To check your current account balance, charge/payment history, please check here: [NYC Finance - BBL Identification Search Search](#)
- 4) To make any payments (such as downpayment for the payment plan), please visit here: [NYC CityPay | City of New York](#)
- 5) I may not be available to pick up your phone because I am at field assisting taxpayers or in meetings. Please email me (preferred) or leave a message.

Thank you.

Office of the Taxpayer Advocate
NYC Department of Finance
375 Pearl Street, 26th Floor
New York, NY 10038

9 - Owner Resource Email - English and Spanish (Center)



Dear ,

Thank you for contacting the Center for NYC Neighborhoods' Homeowner Hub regarding your tax, water, and sewer debt. Unpaid debt can be sold at the New York City tax lien sale on June 3, 2025. This can lead to high fees or even foreclosure. But you may have options to protect your home.

Check if You're on the Lien Sale List

Find out if your property is at risk. Visit the [Department of Finance \(DOF\) lien sale resource page](#).

How to Avoid the Lien Sale

See if You Qualify for an Exemption

If you are a senior, veteran, or person with disabilities, you may not have to be in the lien sale. [Check if you qualify and renew your exemption online](#).

Look into a repayment plan

There are three options to help you pay what you owe over time:

- [Standard payment plan](#)
- [Property Tax and Interest Deferral](#) (PT AID)
- [Reduced interest payment plan](#)

To determine the best plan for you, use the [payment plan screening tool](#).

Apply for the Easy Exit Program

You may be removed from the lien sale if you qualify for the [Lien Sale Easy Exit Program](#) application. If you only owe HPD Emergency Repair charges, you may qualify for a one-year removal from the list. Please complete an [Emergency Repair Certification](#) form to apply.

Ready to Pay your Debt?

Pay your property tax bill on the [DOF website](#).

Visit the [DEP website](#) to pay your water and sewer charges.

Need More Help?

Call the Homeowner Hub at (646) 786-0888 for free help.

Visit us online: cnycn.org/get-help.

Attend a virtual event: Learn more about the tax lien sale from the NYC Department of Finance. [Sign up for event notifications](#).

Visit the NYC Department of Finance: Visit the [DOF Business Center website for location addresses and operating hours](#).

Never pay a fee to get help with your lien sale issue. Call us first!

The earlier you act, the more options you have to protect your home. Contact us today!



Estimado/a ,

Gracias por comunicarse con el *Homeowner Hub* [Centro de propietarios de viviendas] del *Center for NYC Neighborhoods* [Centro para Vecindarios de NYC] en relación con su deuda de impuestos, agua y alcantarillado. Las deudas pendientes pueden ser vendidas en la venta de gravámenes impositivos de la Ciudad de Nueva York el 20 de mayo de 2025. Esto puede dar como resultado mayores tasas de interés o incluso la ejecución hipotecaria o *foreclosure*. Sin embargo, es posible que usted tenga opciones para proteger su hogar.

Revise si está en la lista de venta de gravámenes

Sepa si su propiedad está en riesgo. Visite la [página de recursos sobre la venta de gravámenes del Departamento de Finanzas \(Department of Finance, DOF\)](#).

Cómo evitar la venta de gravámenes

Vea si reúne los requisitos para una exención.

Si usted es una persona de edad avanzada, un veterano o una persona con discapacidades, tal vez pueda evitar que se le incluya en la venta de gravámenes. [Consulte si reúne los requisitos y renueve su exención en línea.](#)

Analice la posibilidad de un plan de repago

Hay tres opciones para ayudarle a pagar lo que debe a lo largo del tiempo:

- [Un plan de pagos estándar](#)
- [Un diferimiento de Impuestos sobre la Propiedad e Intereses](#) (Property Tax and Interest Deferral, PT AID)
- [Un plan de pago con intereses reducidos](#)

Para determinar el mejor plan para usted, use la [herramienta de selección de plan de pagos](#).

Para determinar el mejor plan para usted, use la [herramienta de selección de plan de pagos](#).

Solicite el Programa de “Salida Fácil” (Easy Exit)

Pueden retirarle de la venta de gravámenes si cumple los requisitos de solicitud del [Programa de “Salida Fácil” \(Easy Exit\)](#). Si solamente adeuda costos de Reparaciones de Emergencia del departamento de Preservación y Desarrollo de la Vivienda (Housing Preservation and Development, HPD), es posible que cumpla los requisitos para que lo retiren de la lista por un año. Complete un formulario de [Certificación de Reparaciones de Emergencia](#) para presentar una solicitud.

¿Está en condiciones de pagar su deuda?

Pague su cuenta del impuesto sobre la propiedad en el [sitio web del DOF](#). Visite el [sitio web del DEP](#) para pagar sus cargos de agua y alcantarillado.

¿Necesita más ayuda?

Llame al Homeowner Hub al (646) 786-0888 para obtener ayuda gratis.

Visítenos en línea: cnycn.org/get-help.

Asista a un evento virtual: obtenga más información sobre la venta de gravámenes impositivos del Departamento de Finanzas de la Ciudad de Nueva York. [Suscríbase para recibir notificaciones de eventos](#).

Visite el Departamento de Finanzas de la Ciudad de Nueva York: visite el [sitio web del Centro de Negocios de DOF para conocer las direcciones de los locales y los horarios de funcionamiento](#).

Nunca pague para obtener ayuda con su problema de venta de gravámenes. Antes de eso, ¡llámenos!

Cuanto antes haga algo, más opciones tendrá para proteger su hogar.
¡Comuníquese con nosotros hoy mismo!

Atentamente,

Asociado del *Homeowner Hub* [Centro de propietarios de viviendas]

Center for NYC Neighborhoods [Centro para Vecindarios de NYC]

1-646-786-0888

www.cnycn.org

10 - Lien Sale Event Table (see next page)

11 - Event Signage (Center)




**FREE
HELP!**

GET OFF THE LIEN LIST


Get help online:



Supported by
NYC Department of
Housing Preservation
& Development

 HomeownerHelpNY
 Explainers Scams Handbook About [Get Help](#)

Tax Lien Sale



The 2025 NYC lien sale will be held on June 3, 2025. Get free help to resolve unpaid tax, water, and sewer bills.

Since 1996, with the [rare exception](#) that occurred in 2020, New York City has sold the liens of properties with unpaid debts, including property taxes, water/sewer bills, and other City charges. Once a tax lien is sold, a third-party collection agency adds fees onto the debt and interest begins to compound daily. (You can learn more about this process [here](#).) The mounting debt can result in an increased financial burden for families who are already behind on their bills, and can even force some homeowners into foreclosure.

Get immediate help by visiting one of the in-person events below:

Friday, May 30, 2025
 Sponsor: Queens Legal Services
[89-00 Sutphin Blvd, 5th Floor, Jamaica, NY 11435](#)

Get Help Now.

We will connect you with a local housing counseling organization or legal services provider who is properly equipped to help you.

Fill out the form below or give us a **call now at 1-855-HOME-456**

Primary Language:

Select ▼

Select Your County

Select ▼

What Is Your Housing Status?

Select ▼

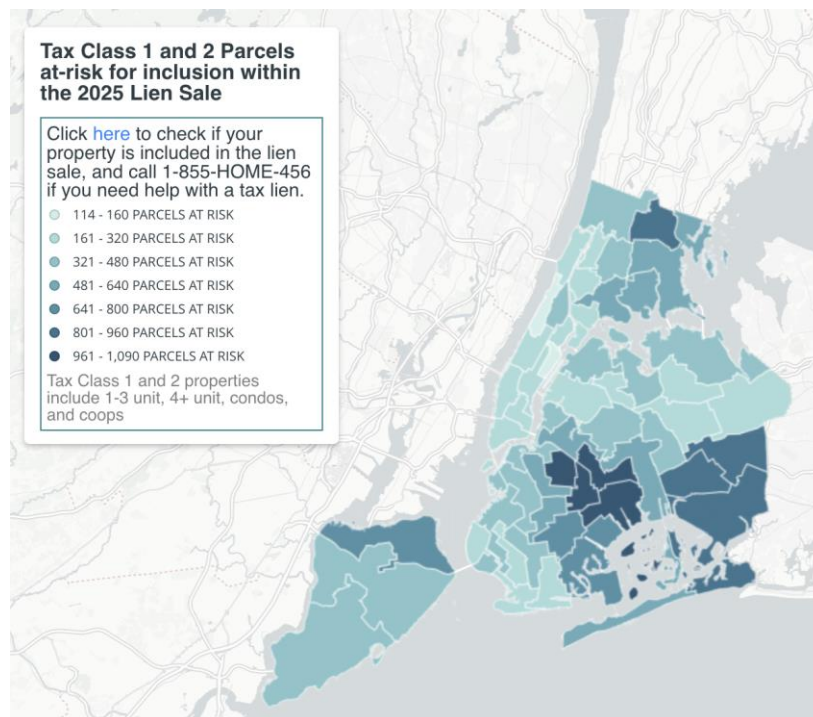
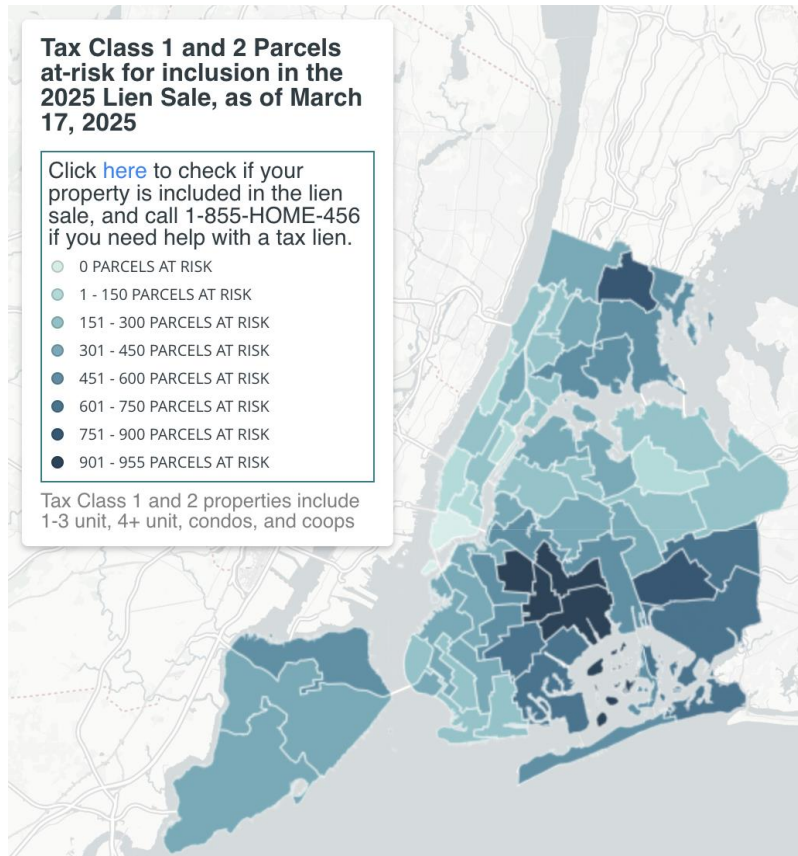
What Best Describes You?

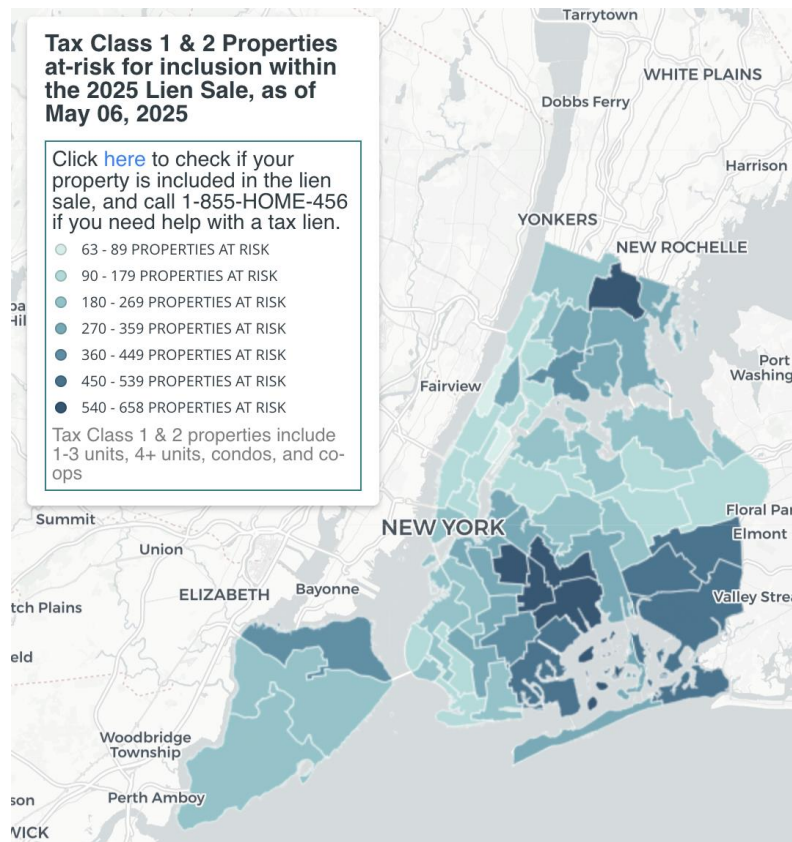
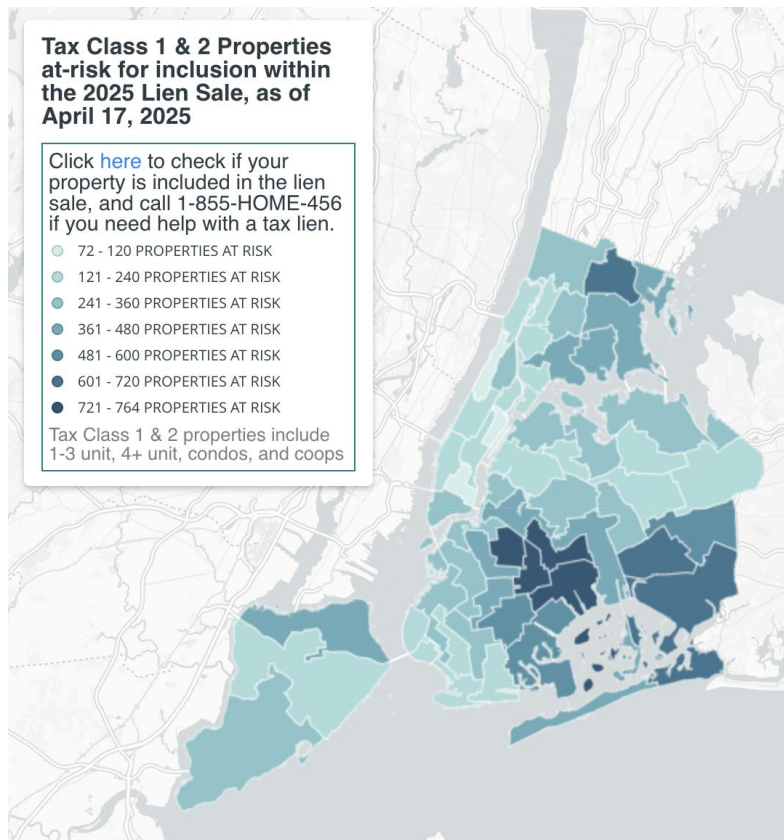
Select ▼

First Name

Last Name

13 - 90-, 60-, 30-, and 10-Day Tax Lien Tracker Maps (Center)





**NYC LIEN SALE
FREE HELP EVENTS**

Staten Island Business Center
350 St. Marks Place,
Staten Island, NY 10301

**Mon May 12, 2025
8:30 am-7 pm (extended hours)**

GET FREE HELP: HomeownerHelpNY.org 

**NYC LIEN SALE
FREE HELP EVENTS**

Queens Business Center
144-06 94th Avenue,
Jamaica, NY 11435

**Mon May 12, 2025
8:30 am-7 pm (extended hours)**

GET FREE HELP: HomeownerHelpNY.org 

**NYC LIEN SALE
FREE HELP EVENTS**

Manhattan Business Center
66 John St, 2nd Floor,
New York, NY 10038

**Mon May 12, 2025
8:30 am-7 pm (extended hours)**

GET FREE HELP: HomeownerHelpNY.org 

**NYC LIEN SALE
FREE HELP EVENTS**

Bronx Business Center
3030 Third Avenue, 2nd Floor,
Bronx, NY 10455


**Mon May 12, 2025
8:30 am-7 pm (extended hours)**

GET FREE HELP: HomeownerHelpNY.org 



**Stop the
Tax Lien Sale**

FREE Help



**Get Off the
Lien Sale List**

FREE Help!



**Tax Lien?
Get Help Now**

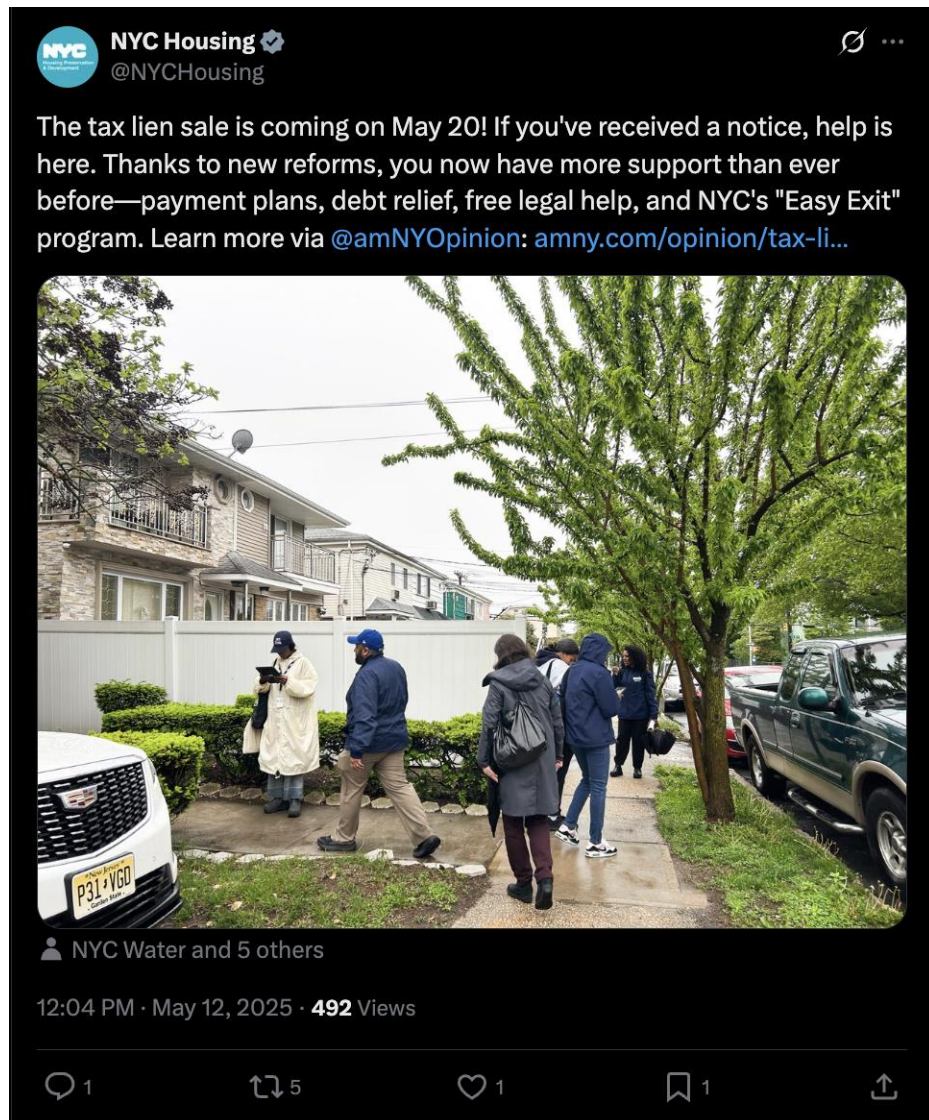
FREE



**Tax Lien on
Your Home?**

FREE Help!

15 - Social Media Posts (HPD)





nychousing and mayorspeu ...
Canarsie Brooklyn

nychousing 9w
We spent the morning out in the community making sure New Yorkers have the tools to protect their homes.

Acting HPD Commissioner Ahmed Tigani joined @nycwater, @mayorspeu, NYC Department of Finance, and @nyneighborhoods for a door-to-door canvass to help New Yorkers learn about payment plans, tax exemptions, and the Lien Sale Easy Exit Program—before the May 20 sale hits.

Know someone who got a notice? Tell them to call @nyc311 or visit nyc.gov/liensale

Let's get this done—together. 🤝

133 likes
May 9
Log in to like or comment.

NYC Department of Housing Preservation & Development (HPD) May 9

We spent the morning out in the community making sure New Yorkers have the tools to protect their homes.

Acting HPD Commissioner Ahmed Tigani joined the [NYC Water](#), [NYC Mayor's Public Engagement Unit](#), The NYC Department of Finance, and [Center for NYC Neighborhoods](#) for a door-to-door canvass to help New Yorkers learn about payment plans, tax exemptions, and the Lien Sale Easy Exit Program—before the May 20 sale hits.

Know someone who got a notice? Tell them to call [NYC 311](#) or... [See more](#)



16 - LinkNYC Ad Copy Example, shown on Franklin Ave & Carroll St in Crown Heights

