

Homeowner Handbook

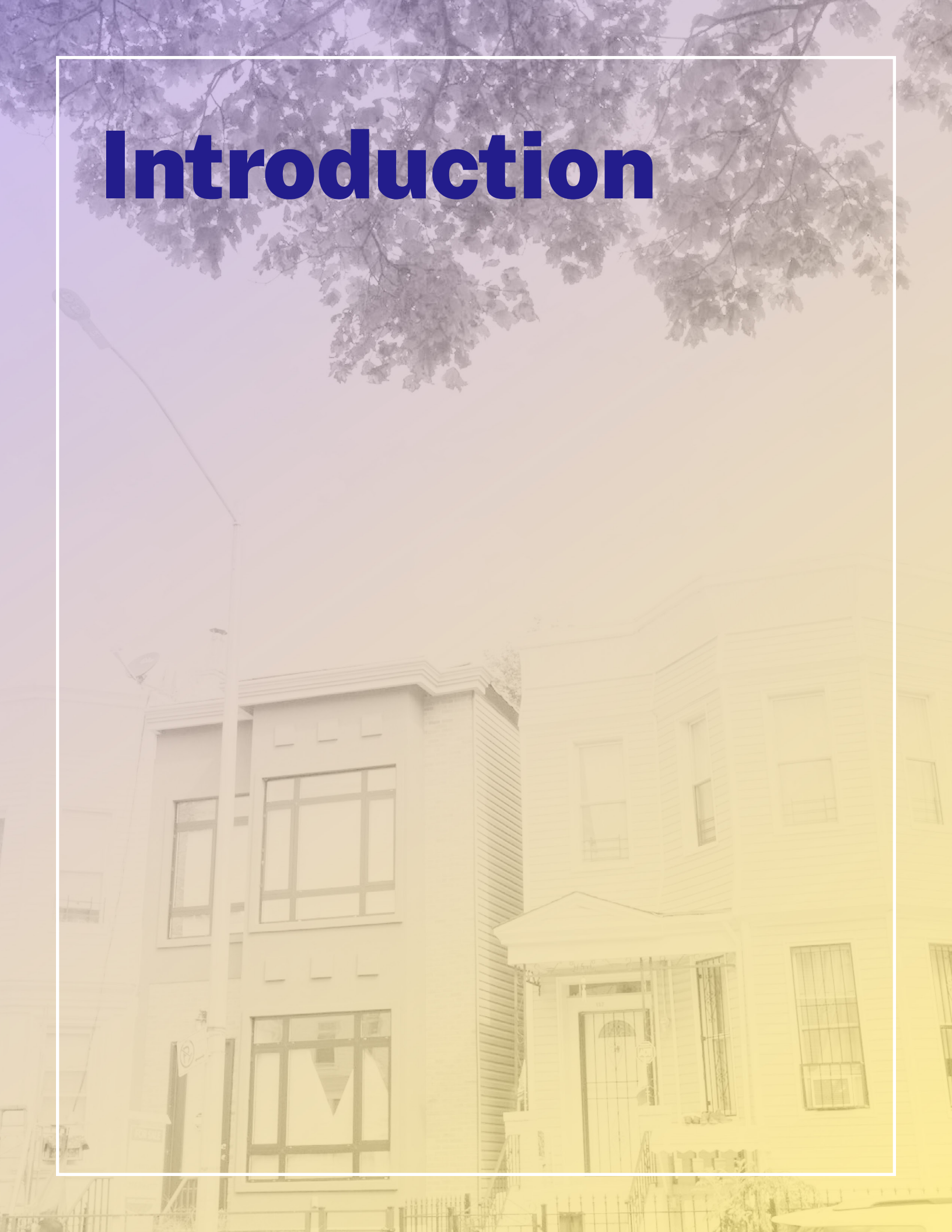
Protecting and maintaining your home in NYC



Table of Contents

Introduction.....	4
Purpose of this Handbook.....	5
Letter from HPD and The Center.....	6
Protecting Your Home	8
Financial Stability.....	9
Tax Credits, Exemptions, Abatements.....	10
Water, Energy, and Climate Resilience Financial Assistance Programs.....	13
Water and Energy Savings Incentive Programs.....	16
Deed Theft and Scam Prevention.....	17
Maintaining Your Home	22
Financing Home Repairs.....	23
Maintaining Your Home’s Systems and Exterior.....	26
Maintaining Your Home’s Interior.....	30
Your Responsibilities as a Landlord	34
Property Registration.....	35
Heat and Hot Water.....	35
Carbon Monoxide and Smoke Detectors.....	36
Window Guards.....	36
Fire Safety.....	37
Lead Poisoning.....	37
Addressing Violations and Summons.....	39
Illegal Conversions and Unlawful Occupancy.....	41
Illegal Short-Term Rentals.....	42
Understanding the Rights of Your Tenants.....	44
Rental Assistance.....	46
Community-Based Organizations Assisting Homeowners	48
Homeowner Protection Program (HOPP).....	49
Housing Counselors.....	49
Legal Service Providers.....	49

Introduction



Purpose of this Handbook

Owning a property involves a host of complex and sometimes confusing obligations to the public, to tenants, and to the heirs of an owner's estate. This Homeowner Handbook serves as a guide for homeowners of one-to four-family homes about the resources available to protect and maintain their homes. It assists small homeowners in understanding and navigating the various governmental agencies, programs, and regulations that impact small homes in New York City, including information about accessing financial assistance, removing code violations, and complying with local laws.

The Handbook is a product of the Homeowner Help Desk, a partnership between the Center for NYC Neighborhoods, local community-based organizations, the NYC Department of Housing Preservation and Development (HPD), and the Office of the New York State Attorney General. The Homeowner Help Desk seeks to address homeowner displacement and the loss of equity resulting from scams and other predatory activities, foreclosure, rising operating and maintenance costs, and a lack of estate planning. Funding for the Handbook was provided by the Office of the New York State Attorney General and Enterprise Community Partners, and Local Initiatives Support Corporation NYC.

Note: This handbook is for informational purposes only and does not constitute legal advice. This handbook is not a complete statement of the responsibilities of homeowners or property owners relating to residential property or any other topic.

How to Use the Homeowner Handbook

The Homeowner Handbook is meant to be a resource and a tool for all homeowners in NYC. Rather than reading this handbook cover-to-cover like a book, we suggest you take a look at the Table of Contents and think about the questions you have as a homeowner. Each section of the deals with different aspects of being a homeowner and connects you, the reader, with available resources and overviews of your responsibilities. You can flip to the section with the information you're most interested in learning to get a brief overview of the resource and/or responsibility. To learn more about any of the resources in this guide, including whether you qualify and how to sign up, please follow the directions about how to get more information at the end of each section.

Letter from HPD Commissioner Adolfo Carrión, Jr. and the Center for NYC Neighborhoods CEO & Executive Director Christie Peale



Dear New York City Homeowners,

Owning a home is an incredibly fulfilling endeavor, but it also has many challenges. Homeownership has been the primary way for families to build intergenerational wealth in the United States, but racial and economic disparities have restricted Black and Brown families' access to safe and affordable housing. Cycles of redlining, discriminatory disinvestment, predatory real estate development, and gentrification have scarred New York City's predominantly Black and Latinx neighborhoods. The COVID-19 pandemic has exacerbated these homeowners' housing and financial challenges, further burdening them with lost jobs, wages, and incomes from impacted tenants.

These historical and current challenges, coupled with rapid demographic changes in recent years, can lead to significant challenges for homeowners, like rising housing costs, aggressive real estate solicitations, deed scams, and fraud. In our conversations with homeowners and local housing organizations, we have heard time and again about the structural disparities that have left Black and Brown homeowners at risk of displacement from their communities. With neighborhood stability and homeownership interwoven so deeply, the need to protect and help struggling homeowners is imperative.

A cornerstone of both HPD and the Center for NYC Neighborhoods' missions are to engage residents to create diverse, thriving, equitable communities. To that end, HPD and the Center teamed up with the Office of the Attorney General and local community-based organizations to introduce the Homeowner Help Desk. The Homeowner Help Desk provides homeowners with the one-on-one support they need to protect and maintain their homes, as well as community education and outreach about critical issues facing homeowners. It has served as a critical vehicle to get the word out about how to identify and combat deed theft and predatory practices.

This Homeowner Handbook builds on the foundation laid by the Homeowner Help Desk. It provides information on resources that homeowners can tap into to protect their homes from scammers; maintain safe, quality housing; and build equity that can be passed on to the next generation.

This Administration takes the threats facing homeowners—including deed theft and scams—seriously because we know homeownership fosters more equitable communities and builds wealth that can be passed on to the next generation. With the Homeowner Help Desk and our new Homeowner Handbook, we are accelerating a key commitment of HPD's mission to help New Yorkers, especially homeowners who have faced disproportionate impacts from the COVID-19 pandemic, get, afford, and keep their homes.

Sincerely,

Adolfo Carrión, Jr.
Commissioner, Department of Housing Preservation and Development

Christie Peale
CEO and Executive Director, the Center for NYC Neighborhoods

Protecting Your Home

This section provides information about available resources for ensuring the long-term stability of your home and finances. These resources include emergency assistance, tax exemptions and abatements, and resources to reduce your maintenance and operating costs. For assistance in navigating these resources, please reach out to the Center for NYC Neighborhoods, which can connect you with housing counselors and legal services providers for one-on-one assistance.

“After living in Sunset Park for 25 years, Mr. S fell behind and refinanced his home with a predatory and discriminatory loan product that sent him into foreclosure. Mr. S’s home was put up for auction, but legal services filed for a stay of foreclosure, keeping Mr. S in his home. City lawyers are now investigating the loan servicer.”

Financial Stability

Foreclosure Prevention Services

A foreclosure is a lawsuit filed by a mortgage holder or lender against a borrower, usually after one or more missed mortgage payments. In New York, the foreclosure process can take almost 15 months from the date of the first missed payment to completion. A foreclosure can end with the borrower losing their home to a bank or lender through an auction of the property. The Center for NYC Neighborhoods, a non-profit created in response to the Great Recession foreclosure crisis, works through a network of community-based organizations to provide foreclosure prevention services that can include housing counseling and legal assistance.

For more information, contact the Homeowner Hub at 646-786-0888 or visit cnycn.org/get-help.



One Shot Deal Emergency Rental Assistance Program

The Human Resources Administration (HRA) provides Emergency Assistance Grants (One-Shot Deals) to assist homeowners who have mortgage and/or property tax arrears that put them at risk of foreclosure. One Shot Deals provide one-time payments to homeowners so that they can pay and get current on mortgage or property tax debt.

Eligible households include those that:

- ❑ Are eligible for cash assistance and/or are under 200% of the federal poverty level (or 125% if there are no children in the household);
- ❑ Have documented mortgage or property tax arrears;
- ❑ Demonstrate future ability to pay ongoing mortgage or property tax payments; and
- ❑ Are NYC residents

Most recipients will have to pay HRA back at least some of the money, though clients receiving Social Security Insurance (SSI) are not required to repay emergency grants, and certain kinds of arrears do not have to be repaid.

Apply for One-Shot Deal assistance online using [ACCESS HRA](#) or the ACCESS HRA Mobile App or visit an HRA Job Center.

For more information, visit the HRA website (nyc.gov/hra) or call HRA's Infoline at 718-557-1399.

Tax Credits, Exemptions, and Abatements

Real Property Tax Credit for Homeowners

You may be entitled to a refundable credit on your property taxes if:

- ❑ Your household gross income is \$18,000 or less;
- ❑ You occupied the same New York residence for six months or more;
- ❑ You were a New York State resident for the entire tax year;
- ❑ You could not be claimed as a dependent on another taxpayer's federal income tax return;
- ❑ Your residence was not completely exempted from real property taxes;
- ❑ The current market value of all real property you owned, such as houses, garages, and land, was \$85,000 or less;
- ❑ You or your resident spouse paid real property taxes; and
- ❑ Any rent you received for nonresidential use of your residence was 20% or less of the total rent you received.

If at least one member of your household is 65 or older, the credit may be greater. If your credit is more than the taxes you owe, you can claim a refund.

For more information, visit the [New York State Department of Taxation and Finance website](#) or call 518-453-8146.

School Tax Relief (STAR) Program

The School Tax Relief (STAR) program offers property tax relief to eligible New York State homeowners. If you are eligible for the STAR program, you can enroll to receive your benefit each year in one of two ways:

STAR Credit Check

You will receive a STAR check in the mail each year, which can be used to pay your NYC property taxes. You are eligible if:

- ❑ You own your home
- ❑ Your home is your primary residence
- ❑ The combined income of you and your spouse is \$500,000 or less

STAR Exemption

The New York State Department of Taxation will reduce your NYC property taxes by the value of your exemption. You are eligible if:

- ❑ You own your home
- ❑ Your home is your primary residence
- ❑ The combined income of you and your spouse is \$250,000 or less

Note: The STAR exemption is only available to homeowners who have been enrolled in the program since 2015. Homeowners who purchased their home after 2015 may only qualify for the STAR credit check.

Qualified senior citizens (65 years and older) may qualify for the Enhanced STAR, which provides increased savings, in both the credit and exemption programs.

To learn more or register, visit the [New York State Department of Taxation's website at \[tax.ny.gov/star\]\(https://tax.ny.gov/star\)](#) or call 518-457-2036.

NYC Tax Exemptions and Abatements

The Department of Finance (DOF) administers several benefits for property owners in the form of exemptions and abatements on property taxes. Exemptions lower the amount of taxes you owe by reducing your property's assessed value. Abatements reduce your taxes by applying credits to the amount of taxes you owe.

Descriptions of the most popular tax exemptions and abatements are below. For more information about any additional exemptions and abatements, contact DOF online at nyc.gov/contactpropexemptions, call 311 and ask for "DOF benefits," or visit a local DOF office.

DOF Borough Offices

- ❑ Bronx | 3030 Third Ave, 2nd Floor, Bronx, NY, 10455
- ❑ Brooklyn | 210 Joralemon Street, Brooklyn, NY 11201
- ❑ Manhattan | 66 John Street, 2nd Floor, New York, NY, 10038
- ❑ Queens | 144-06 94th Ave, Jamaica, NY 11435
- ❑ Staten Island | 350 St. Marks Place, Staten Island, NY 10301

Disabled Homeowner's Exemption

The Disabled Homeowners' Exemption (DHE) is a property tax break for New Yorkers with disabilities who own one-to three-family homes, condominiums, or cooperative apartments and who meet the program's income requirements. If you already receive

DHE, your benefit will be automatically renewed at its current level. DOF will mail you a renewal letter if you need to take any action.

Senior Citizen Homeowners' Exemption

The Senior Citizen Homeowners' Exemption (SCHE) is a property tax break for seniors (65 years and older) who own one-to three-family homes, condominiums, or cooperative apartments and who meet the program's income requirements.

Note: You cannot receive both SCHE and DHE. If you qualify for both, you will receive SCHE.

Veterans Exemption

Qualified veterans, their spouses, their un-remarried surviving spouses, or the parents of service members who died in the line of duty (Gold Star parents) can obtain a reduction in their property taxes.

Solar Roof Abatement

The Solar Roof Abatement program provides a property tax abatement to properties that use solar power. Solar power is a reliable, renewable source of electricity. Solar panels generate electricity, recover thermal energy for reuse and act as a roof covering. Using solar power reduces demand on NYC's electrical grid. The tax abatement is divided into annual installments over a four-year cycle.

Green Roof Abatement

The Green Roof Abatement program provides a one-time property tax abatement for properties that have green roofs. Green roofs have vegetation that absorbs rainwater, provides insulation, and combats "the heat island effect," where urban environments can have higher temperatures than surrounding areas. The abatement length is one year.

Property Tax and Interest Deferral (PT AID) Program

DOF recognizes that an unexpected event or hardship may make it difficult for you to pay your property taxes. Owners of one-to three-family homes and condominiums who meet the program eligibility criteria and who have fallen behind on their property tax payments can get help through the [Property Tax and Interest Deferral \(PT AID\) program](#). The program can help you defer your property tax payments, or help you pay only a small percentage of your income, so that you can remain in your home.

The payment of property taxes can be deferred for a fixed length of time for a temporary hardship, or for a longer period due to a chronic hardship. The amount you can defer paying is limited to a maximum of 25% of the equity you have in your one-, two-, or three-family home, or up to 50% of the equity of your condominium unit. Unpaid debt continues to accrue interest.

For more information on PT AID and property tax and interest deferral, contact 311 and ask about “PT AID.” Homeowners may also email PTpaymentplans@finance.nyc.gov to submit an application or ask questions.



Water, Energy, and Climate Resilience Financial Assistance Programs

Home Energy Assistance Program (HEAP)

New York State's Home Energy Assistance Program (HEAP) helps low-income homeowners and renters pay for utility and heating bills. If you are eligible, you may receive one regular HEAP benefit per year to help you pay for heating your home. You could also be eligible for emergency HEAP benefits if you are in danger of running out of fuel or having your utility service shut off. If you have received an electric, gas, or heating disconnect notice, you can apply for emergency financial help.

For more information, call 311 and ask about the "Home Energy Assistance Program" or call 212-331-3126.

New York State Low-Income Household Water Assistance Program

New York State's Low-Income Household Water Assistance Program (LIHWAP) helps low-income households pay for the costs of drinking water and wastewater services. The program, run by the Office of Temporary and Disability Assistance (OTDA), can assist households who have past-due bills by providing one-time payments.

For more information or to apply, visit otda.ny.gov/lihwap, call 833-690-0208.

New York City Home Water Assistance Program

The NYC Home Water Assistance Program (HWAP) is an initiative to make water and sewer bills more affordable for low-income homeowners. The NYC Department of Environmental Protection (DEP) partners with the NYC Human Resources Administration (HRA) and the NYC Department of Finance (DOF) during the heating season to provide 50,000 qualified one-to four-family homeowners with credits on their DEP water and sewer bills. You do not have to enroll in the Home Water Assistance Program. Eligible customers will automatically receive a credit on their water and sewer account.

You may be eligible if your property is a one-to four-family home AND you:

- ❑ Received a Home Energy Assistance Program (HEAP) Regular Heating Benefit for the previous year's heating season, or
- ❑ Had an approved Senior Citizen Homeowners Exemption (SCHE) from DOF as of March of the previous year, or
- ❑ Had an approved Disabled Homeowners Exemption (DHE) from DOF as of March of the previous year, or
- ❑ Had an approved Enhanced School Tax Relief (STAR) benefit as of March of the previous year from the NYS Department of Taxation and Finance and an income of less than \$50,000 in the previous Tax Year.

For more information about this program, please call DEP's Bureau of Customer Service at 718-595-7000.



Water Debt Assistance Program

Through the Water Debt Assistance Program, homeowners who are delinquent with their mortgage lenders may have their delinquent water and sewer charges temporarily suspended until they are able to refinance, transfer, or sell their homes or file for bankruptcy. Customers are still required to pay new current charges to remain in the program.

Eligibility is currently limited to certain owners of two- and three-family homes.

For more information, visit nyc.gov/dep and search “Financial Assistance Programs” or call 311 and ask about the “Water Debt Assistance Program.”

Note: To avoid potential conflicts with bankruptcy processes/laws, customers in bankruptcy are not eligible for this program.

Leak and Waste Forgiveness Program

The Leak and Waste Forgiveness Program offers homeowners a reduction in their water bill if they experience a high charge due to a leak. To qualify, you must have a large water and sewer bill that was due to an extraordinary leak on the property, which required the services of a licensed plumber to complete the repair.

Bill charges will be reduced by up to half of their original issue value.

Request Leak Forgiveness

Mail a written request to DEP within 120 days of the bill date of the original bill for the high charge:

NYC Department of Environmental Protection
BCS Correspondence — Leak Program
59-17 Junction Blvd., 7th Floor
Flushing, NY 11373

For help with drafting your letter, connect with the Center for NYC Neighborhood's Homeowner Hub by calling 646-786-0888 or visiting cnycn.org/get-help or by calling 311 and asking for the "Homeowner Hub." The Homeowner Hub will connect you with a local housing counselor who can assist you with drafting your letter.

For more information, call 311 and ask about the "Leak and Waste Forgiveness Program."

Service Line Protection Program

Property owners are responsible for maintaining all the plumbing inside and outside of their home, including their water and sewer service lines that extend from the

home to the City's water and sewer mains in the street.

Repairs to water and sewer service lines can cost thousands of dollars and are not covered by most home insurance policies. Through American Water Resources (AWR), DEP offers a voluntary water and sewer service line insurance program to assist customers with service line repair costs.

Most residential and mixed-use properties with a single 2-inch or smaller service line are eligible. Properties must be equipped with wireless meter reading devices and be current on DEP charges or payment agreements.

To confirm eligibility and enroll, call AWR toll-free at 888-300-3570 or visit the [American Water Resources website](#).

Flood Protection and Insurance

Homeowners in NYC's coastal communities face increased flood risk and rising flood insurance costs, while still recovering from past storms. FloodHelpNY.org engages and informs NYC homeowners about how they can protect their home and finances from flooding that is expected to worsen in the coming years. The program helps eligible low-and middle-income homeowners to make informed decisions about reducing their risk to future floods, including retrofits to their current homes, that will also help to lower their flood insurance rates.

To learn more about your home's flood risk and to learn how to get the best policy to protect your home, call the Center for NYC Neighborhoods at 646-786-0888 or visit floodhelpny.org.

Water and Energy Savings Incentive Programs

Assisted Home Performance with ENERGY STAR® Program

The Assisted Home Performance with ENERGY STAR® Program provides those who qualify with a discount covering 50% of the cost of eligible energy efficiency improvements up to \$5,000 per project for single-family homes. Two- to four-unit homes with income-eligible residents may qualify for a discount of up to \$10,000. Low-interest financing is available to help pay for the rest of the work. The home energy assessment is conducted by a trained and experienced home performance contractor. The assessment provides you with a top-to-bottom look at where your home is wasting energy. You will learn the root cause of any drafts, inconsistent temperatures, heating and cooling system failures, or other problems you may be experiencing.

For more information, visit nyserdera.ny.gov, call 1-866-697-3732, or contact the Center for NYC Neighborhoods at 646-760-4030 or energy@cnycn.org.

NY-Sun Initiative

The NY-Sun Initiative is making solar energy more accessible and affordable for homes, businesses, and communities throughout New York. Interested homeowners can either install solar panels on their roof or engage as subscribers to a community solar project. NY-Sun works directly with solar contractors and developers to offset the cost for New York residents to go solar.

Learn more by contacting a [NYSERDA-approved participating contractor](#) or finding a [Community Solar Project](#) near you.

For more information, visit the [NY-Sun website](#) or call the NYS Energy Research and Development Authority at 1-866-697-3732.



Free Home Water Saving Kits

DEP offers free water saving kits to homeowners and individual apartment tenants who live in NYC. Kits contain retrofit fittings such as low-flow showerheads, faucet aerators, and gravity-tank toilet water-saving devices that, if installed correctly, can reduce water consumption and associated energy costs.

To get a free kit, call 311 or 718-595-7000 and provide your block and lot number or your DEP water and sewer billing account number.

Energy Savings Programs

National Grid offers savings opportunities for homeowners in their Brooklyn, Queens, and Staten Island service areas. You may be eligible to receive rebates for weatherizing your home and upgrading your heating equipment. Equipment eligible for rebates include energy-efficient boilers, water heaters, furnaces, thermostats, insulation, sealing, window replacements, and more. Rebate values vary by equipment type.

You may also qualify for an online or in-person home energy assessment to learn about how to save energy and money, increase your home's efficiency, and make your home more comfortable. Participating homeowners will receive free energy-saving products, including showerheads, aerators, pipe wrap, and thermostatic shut-off valves.

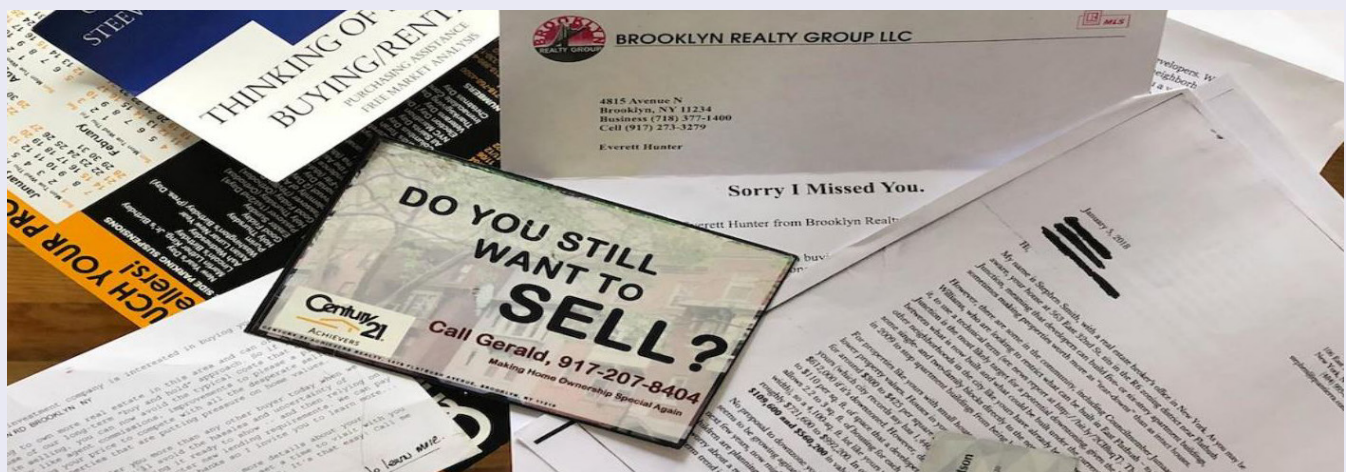
To learn more or apply, visit ngrid.com/savings or call 1-833-427-7283.

Deed Theft and Scam Prevention

Signs and Types of Deed Theft and Scams

A deed is a written, signed legal document that identifies the owner(s) of a home. It can be used to transfer ownership from the seller (the grantor) to a new buyer (the grantee). Savvy con artists know that if they can obtain a deed through fraud, they can take ownership of a home. Scammers seek out homeowners who are in foreclosure or behind on their mortgages, property taxes, or water bills. They also target seniors, who tend to have equity in their homes but live on a fixed income, making them especially vulnerable to fraud.

The legal process for restoring the deed to a property is often long, difficult, and expensive. Sometimes homeowners are misled into thinking they are signing some other type of legal document. In other instances, the homeowner may be aware that they are signing over title to their home but are misled into thinking the transfer will be temporary as they seek to refinance their home, modify their mortgage, or obtain a second mortgage. After signing over title to the home, the scammer will often require the homeowner to make “lease” payments until the scammer moves to evict them in Housing Court and takes possession of the home, usually to sell at a profit. Con artists can use the City’s online [Automated City Register Information System \(ACRIS\)](#) to file fraudulent deeds. Sometimes this involves transferring ownership to a Limited Liability Corporation (LLC) to help shield their identity.



Types of Scams

Scammers are innovating frequently to stay ahead of law enforcement, regulations, and advocates. Some common types of scams include:

- ❑ Foreclosure rescue and refinance scams: Scam artists offer to negotiate with a homeowner's lender on their behalf to obtain a new loan repayment plan or mortgage modification, often guaranteeing they can save a home from foreclosure. Those scammers typically pocket a homeowner's money, putting them further behind on their mortgage.
- ❑ Fake government and bank modification programs: Scam artists create websites, brochures, or commercials that mimic legitimate programs and organizations. They are designed to make homeowners believe they are dealing with a legitimate program or their bank.
- ❑ Bankruptcy scams: Scam artists may claim that bankruptcy will prevent a home from going into foreclosure. While bankruptcy proceedings can delay a foreclosure slightly, they won't change the amount owed on a home and will hurt a homeowner's credit score.
- ❑ Leaseback and rent-to-buy scams: Scammers explain that a homeowner can get new and better financing if they sign over the title or deed, promising that the homeowner will be able to buy back the home. These agreements are often written so that it is hard for the homeowner to comply with the terms.
- ❑ Deed fraud: Fraudsters will transfer the deed to a home to themselves or a third party, sometimes unbeknownst to the homeowner.
- ❑ Partition scam: Scammers persuade one heir to sell their property rights to a home. Although the heir is often unaware, their decision usually forces the sale of the home against the other heirs at a significantly lower price than if it had been sold on the market.

How to Protect Yourself from Deed Theft and Scams

While scammers are often clever, you can protect yourself by taking some extra precautions:

- ❑ DON'T agree to upfront fees. These are almost always illegal. Loan modification companies should only be paid after you've received a modification.
- ❑ DON'T trust a loan modification company that "guarantees" a modification. Banks don't always have to modify your mortgage, but free and trustworthy services are available to help you apply for a modification that could get you a lower monthly payment.
- ❑ DON'T follow advice to stop making your mortgage payments or to default when you are current.
- ❑ DON'T send your mortgage payment to anyone other than the company that sends you your mortgage statements.
- ❑ DON'T sign any papers turning over your deed or transfer ownership of your home to a loan modification company.
- ❑ DON'T agree to sell any part of a home you inherited without first seeking advice from a lawyer that you know and trust.
- ❑ DON'T stop your mortgage payments. Watch out if you are asked to stop making your regular mortgage payments and to pay the assistance company instead. If someone who claims to be your lender or servicer asks you to change where you are sending your mortgage payments, stop.
- ❑ DON'T let your home visibly fall into disrepair or appear unoccupied for extended periods of time. Fraudsters will take this as a sign that the property has

been abandoned and target your home for deed theft because they believe that the homeowners will not notice.

- ❑ NEVER transfer ownership of your property. Never turn over your deed or transfer ownership of your home to a mortgage assistance company. A trustworthy organization or individual will not ask you to transfer your property rights to them.
- ❑ DO register for notification of legal changes to your property. NYC residents can opt into the [Notice of Recorded Document Program](#) to receive alerts to any legal changes like ownership of their property (for more information about this program, please see Page 20 of this handbook).

Got a bad feeling? Does something seem unusual? Unsure if the person you're working with is legitimate? Nonprofit legal services providers are here to assist you with answers, legal representation, and other services to prevent the loss of your home.

To connect with a legal services provider, contact the Center for NYC Neighborhoods' Homeowner Hub for free assistance by calling 646-786-0888 or visiting cnycn.org/get-help.

It is never too late to report a homeowner scam or fraud!

Report Suspected Deed Theft

If you believe you have experienced deed theft, call the Office of the New York State Attorney General's Helpline at 1-800-771-7755, email deedtheft@ag.ny.gov, or fill out the [online complaint form](#). Constituent services are trained to record the details of your complaint, do initial research, and make referrals as needed.

The District Attorneys' offices also investigate deed theft and other scams. You can reach out to the District Attorney's office for your borough if you suspect you were the victim of a deed theft or other housing-related scam:

District Attorneys' Offices

- ❑ Bronx | Phone: 718-838-7412
- ❑ Brooklyn | Phone: 718-250-2340
- ❑ Manhattan | Phone: 212-335-8900
- ❑ Queens | Phone: 718-286-6673
Email: HousingWorkerProtection@queensda.org
- ❑ Staten Island | Phone: 718-556-7226
Email: reportscams@rcda.nyc.gov

Notice of Recorded Document Program

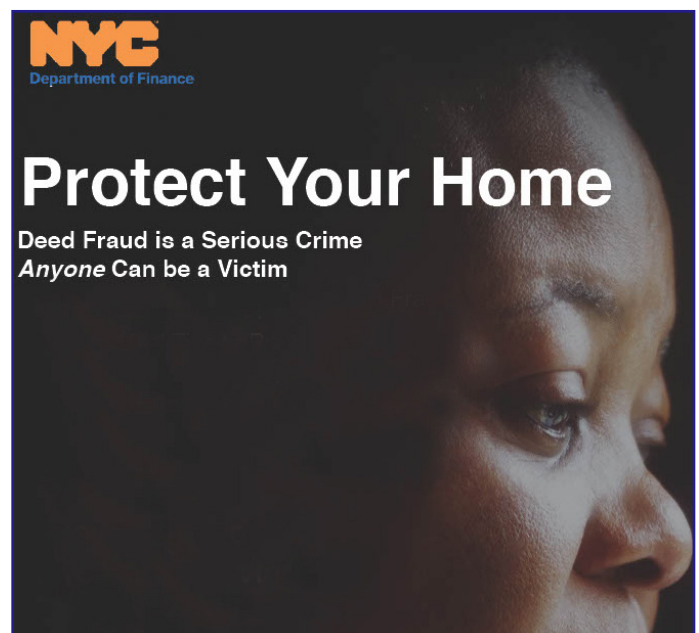
Sign up for the Department of Finance (DOF) Sheriff's Office's [Notice of Recorded Document Program](#) to be informed when a new document is filed for your property in the ACRIS. Then, make sure to review any new documents and verify that the information is correct.

Receiving a "Notice of Recorded Document" will alert registered property owners when documents are recorded without their knowledge against their property and will allow them to take steps to limit the harm caused by the recording of a fraudulent document.

Just as fraudsters look out for physically dilapidated or unoccupied homes as a sign that the homeowner has abandoned their property, they also look for signs of financial distress online through ACRIS to determine which properties are ripe to target for deed theft.

By staying informed and actively addressing documents filed against your property (such as liens and foreclosure notices), you will help to keep your property in good financial health and give fraudsters pause by signaling to them that the property has not been abandoned.

To apply, submit a completed "[Notice by Mail of Recorded Document](#)" application online at nyc.gov/acris, complete and mail an [application](#), or call 311 and ask about the "Notice of Recorded Document Program." There are no fees for registering.



Important End-of-Life Planning Terms

- **Estate planning** involves planning for how an individual's assets will be managed after death.
- A **will** provides the instructions on how those assets should be handled after death.
- **Probate** is the process of proving a will is authentic.
- A **power of attorney (POA)** is a document that allows you to appoint a person or organization to manage your affairs if you become unable to do so.
- Assets in your **trust** pass to your beneficiaries in a similar way as if you had a will. The only difference is that the assets you placed in the trust do not have to go through probate.
- **Surrogate's Court** hears cases involving the probate of wills and the administration of estates and trust proceedings.

End-of-Life Planning

Without a formal end-of-life plan, New York State law and the courts will determine who will make your financial decisions when you as a homeowner are unable to make those decisions yourself. Often, the law delivers outcomes that do not reflect homeowners' wishes and do not secure the interests of the people most dear to them. Additionally, scammers are preying on homeowners

without end-of-life plans and using this vulnerability to steal homes away from unsuspecting homeowners. Therefore, it is important that homeowners make end-of-life decisions for themselves in advance, by developing a written plan to protect their home and intergenerational wealth.

Estate planning services are available to you and your family, at no cost, in order to manage your estate and assets, and make a plan ahead of time. The Center for NYC Neighborhoods can connect you with expert housing professionals and nonprofit legal service providers, who can assist you with planning your estate or navigating the process if your loved one dies without a will. **To connect with a legal services provider, contact the Center for NYC Neighborhoods' Homeowner Hub for free assistance by calling 646-786-0888 or visiting cnycn.org/get-help.**

What happens if my loved one dies without a will?

If your loved one dies "intestate," that is, without a will, there is a risk that their property and assets will not be divided according to their wishes. New York law, through the Surrogate's Court, determines how those assets will be distributed among surviving members of the family of the person who died. Based on the size of the estate, there will be a filing fee. It is advisable to seek legal help. Please see the legal resources below for more assistance.

Maintaining Your Home

Keeping up with home repairs and maintenance is an important part of your home's physical and financial health. The cost to repair a home can be daunting. Your home is your biggest investment — regular upkeep of home repairs will help prevent future headaches and stress. Continuing to check on your home's exterior, appliances, heating, and cooling, plumbing and electrical systems will help prevent breakdowns and avoid going into debt and falling behind on mortgage payments.



Financing Home Repairs

HomeFix

The Department of Housing Preservation and Development (HPD)'s HomeFix Program provides a comprehensive approach to addressing homeowner repair needs and other assistance. The program provides access to affordable low-or no-interest – and potentially forgivable – loans for home repairs to eligible owners of one-to four-family homes in NYC. The loans can address home repairs, including rental units, as well as energy efficiency and accessibility improvements. HomeFix offers loans up to \$60,000 per home, with an additional \$30,000 per additional rental unit, with an anticipated maximum loan amount of \$150,000 for a four-family home. The loan terms are structured to be affordable to the homeowner.

For more information, visit homefixnyc.org or call 646-513-3470.



Tips for Maintenance and Repairs

Below are a few tips on routine home maintenance projects you can do to stay on top of repairs, avoid unexpected and costly emergency repairs, and save money in the long run:

- ❑ Check HVAC system filters, and clean or replace if needed
- ❑ Look for leaks around toilets and sinks
- ❑ Inspect grout and caulking and touch up any voids or cracks in tubs and showers
- ❑ Check kitchen vent hood filter, and clean or replace if needed
- ❑ Test smoke and carbon-monoxide detectors and change batteries every six months
- ❑ Inspect the outside, and look for any problems with the foundation, vents, gutters, and drainpipes
- ❑ Clean the furnace filter to remove dust build-ups
- ❑ Inspect fire extinguishers
- ❑ Clean faucets and showerheads to remove mineral deposits
- ❑ Inspect tub and sink drains for debris and unclog if necessary
- ❑ Check that indoor and outdoor air vents are not blocked
- ❑ Flush out hot water from the water heater to remove accumulated sediment
- ❑ Inspect electrical cords for wear
- ❑ Keep sidewalks and steps clear.

Project HELP

Neighborhood Housing Services (NHS) offers Project HELP loans to low-to-moderate-income owners (total household income must be at or below 120% of area median income) of one-to four-family homes in need of emergency repairs. Loans can be used for home improvements and addressing hazardous conditions. Homeowners must have an approved housing deficiency (e.g., electrical repairs, roof and window replacements, plumbing fixes). The maximum loan amount is \$20,000 and you are not required to repay the loan unless you sell your property during the term of the loan.

For more information, call NHS of NYC or the NHS office in your borough:

NHS Offices

- ❑ NHS NYC | Phone: 212-519-2500
- ❑ NHS Bronx | Phone: 718-881-1180
- ❑ NHS Brooklyn Bed-Stuy | Phone: 718-919-2100
- ❑ NHS Brooklyn CDC (East Flatbush) | Phone: 718-469-4679
- ❑ NHS Queens | Phone: 718-457-1017

Green Housing Preservation Program

HPD's Green Housing Preservation Program (GHPP) provides low-or no-interest loans to finance energy efficiency and water conservation improvements, lead remediation, and moderate rehabilitation work. The program is designed to assist owners of three-and four-family homes

improve building conditions and lower operating expenses to ensure the long-term physical and financial health of their buildings and to preserve safe, affordable housing for low-and moderate-income New Yorkers.

HPD can lend up to \$50,000 per residential unit for all homes requiring moderate rehabilitation work and up to \$80,000 per residential unit for homes requiring a more significant scope of work.

For more information, email hpdgreen@hpd.nyc.gov or visit the [GHPP website](https://www.hpd.nyc.gov/green-housing-preservation-program).



Lead Hazard Reduction and Healthy Homes Program

The Lead Hazard Reduction and Healthy Homes — Primary Prevention Program (PPP), a joint initiative between HPD and the Department of Health and Mental Hygiene (DOHMH), offers grants for reduction of lead paint hazards and other health risks to owners of residential buildings, including small homes, constructed prior to 1960.

The primary purpose of the program is to assist owners in reducing lead paint hazards to prevent lead poisoning of occupants, especially children. Peeling or cracking lead paint is the most common cause of lead poisoning in young children, who can swallow lead dust that lands on windowsills, floors, and toys. The program also has some funding to address conditions that pose other health risks to occupants, including excess moisture that leads to mold growth, vermin infestation, conditions that pose the risk of falls or other injuries, fire and electrical hazards, and others.

For more information and to apply, email hpdlead@hpd.nyc.gov or call 212-863-8860.

New York City Historic Properties Fund, Inc.

The New York City Historic Properties Fund, Inc. offers low-interest loans and project management assistance to owners of historic residential, non-profit, religious, and commercial properties throughout NYC—mostly in low-to moderate-income communities. Loans generally apply to exterior work or structural repairs and range from \$80,000 to \$300,000. Loans are only provided to owners of individually designated landmarks, properties in historic districts, or buildings listed or eligible for listing in the State or National Register of Historic Places. The New York Landmarks Conservancy can help you determine the landmark status of your building.

For questions or more information about how to apply, please contact the New York Landmarks Conservancy at 212-995-5260.



Maintaining Your Home's Systems and Exterior

Cold Weather Tips to Protect Your Pipes and Meters

- ❑ Repair broken and cracked windows, doors, and walls
- ❑ Install storm windows on basement windows
- ❑ Tightly close doors and windows to the outside
- ❑ Insulate outside walls
- ❑ Turn off the water to outside faucets, remove hoses, and drain the pipes
- ❑ Ask your local plumbing supplier about materials to insulate pipes and meters
- ❑ Take extra care to ensure your meter is insulated if it is installed in an unheated garage
- ❑ Arrange to have someone turn on a faucet periodically if you are going to be out of town during cold weather
- ❑ Do not pour cooking oil or grease down your drain. Instead, pour cooled cooking oil and grease into a container then seal and discard with your regular trash

Preventing Freezing Pipes

You are responsible for protecting the pipes and water meters in your home from freezing. If a meter freezes and breaks because you did not take reasonable steps to protect it, the Department of Environmental Protection (DEP) will repair or replace the meter and bill you for the cost. If a service line or pipe freezes and breaks, it is your responsibility to have repairs made by a licensed plumber.

What to Do When Your Pipes or Meters Freeze

- ❑ Open a faucet near the frozen point to release vapor from melting ice.
- ❑ Direct a hair dryer or heat lamp at the frozen section or put a small space heater nearby. NEVER thaw a frozen pipe or meter with an open flame. This is not only a fire hazard but could also cause a steam explosion.

If you cannot thaw the frozen pipes, consult a licensed plumber. If your meter is damaged by the cold, contact 311.

Water Meters and Automated Meter Reading

DEP is responsible for the installation, replacement, and repair of water meters, which measure the volume of water delivered to a property. Property owners are responsible for protecting their water meters and may be responsible for replacement of the meter if it is damaged by freezing weather or negligence or removed illegally.

Automated Meter Reading (AMR) devices are small, low-power radio transmitters that connect to the individual water meter

in your home. These devices send your water meter readings to a network of rooftop receivers throughout the city. These receivers provide DEP with water usage and billing information and eliminate the need for meter readers to visit your property. To view your water usage, you can sign up for a MyDEP account at nyc.gov/dep/mydep.

If you experience any issues with your water meter or AMR, call DEP's Bureau of Customer Service at 718-595-7000. For more information, please visit nyc.gov/dep and search "Water Meter FAQs."

The Reimbursable Metering Program

Although homeowners are responsible for their water service lines, DEP owns and maintains water meters and automated meter reading devices (AMRs). If a water meter needs to be installed, replaced, or repaired, homeowners can call DEP's Bureau of Customer Service at 718-595-7000. Homeowners may choose to have meter work done by a licensed master plumber of their own choosing and can apply for the Reimbursable Metering Program to be reimbursed for meter work. If you choose to use your own plumber to perform meter work, you may be reimbursed in the form of a credit on future water and sewer bills.

For more information or to apply, call the DEP Bureau of Customer Service at 718-595-7000 or visit nyc.gov/dep and search "Reimbursable Metering Program."

Sidewalk Maintenance

Cleaning

You are responsible for maintaining the sidewalk and gutter in front of your home,

from the curb to 18 inches into the street. This includes the removal of any amount of garbage, large or small, from the property and the public sidewalks adjacent to the property, even if the refuse was dumped on your property and you filed a report. The Department of Sanitation (DSNY) may issue a ticket for dirty sidewalks and dirty areas if refuse is not picked up. These tickets are adjudicated in OATH hearings (for more information, please see the "Addressing OATH Violations" section on Page 41 of this).

Snow Maintenance

You are responsible for snow removal unless the rental agreement between you and your tenant(s) designates this task as a tenant responsibility. You must shovel a cleared path at least four feet wide on all sidewalks adjoining your property. If you own a corner property, you should shovel the path to the crosswalk. If there is a fire hydrant in front of your property, that should be cleared as well. If the snow stops falling between:

- ❑ 7:00am-5:00pm, you must clear a path within 4 hours
- ❑ 5:00pm-9:00pm, you must clear a path within 14 hours
- ❑ 9:00pm-7:00am, you must clear by 11:00am

DSNY may issue a fine if you fail to shovel according to this schedule. Fines range from \$100 to \$350, depending on the number of offenses. In addition, you may not shovel snow back into the street or into the bike lane—it should be piled at the curb line.

For more information, visit nyc.gov/snow or call 311 and ask about "Snow Removal."

Repairs

You are responsible for repairing the sidewalk adjoining your property if it cracks, sinks, or is otherwise damaged. The Department of Transportation (DOT) may issue a violation for a broken sidewalk. There is no fine associated with this violation. However, you must:

- Repair the sidewalk yourself within 75 days; or
- Request that the Department of Transportation repair it. The Department of Finance will bill you for the cost of the repair.

If you want to repair the sidewalk yourself, hire a contractor who is familiar with DOT specifications for sidewalk repair. Make sure the contractor obtains a Sidewalk Construction Permit. After the sidewalk is repaired, call 311 and request a Sidewalk Violation Dismissal. You will need to provide Permit Number, Property Address, Block and Lot Number, and Notice of Violation Number.

For more information, call 311 and ask about “Sidewalk Repairs.”

Refuse and Recyclables Collection

All refuse and recyclables should be set out between 4 pm and midnight on the day before your scheduled collection.

- Garbage: Place your garbage out for collection in cans with tightly fitting lids (Maximum 44 gallons), or in heavy duty opaque plastic bags.
- Recycling: Recyclables must be in properly labeled recycling containers (18–32 gallon) or securely tied clear recycling bags. Recycling should be separated into two bins, containers, or bags:

- Metal, glass, plastic, and cartons go together in the blue bin. Please empty and rinse all food containers before recycling
- Mixed paper and cardboard go together in the green bin. Break cardboard into smaller pieces before putting it into bags. Flattened, corrugated cardboard boxes may be collected into bundles tied with twine.
- Special Handling:
 - Mattresses and box springs must be wrapped in a sealed plastic bag before being placed out for collection.
 - Electronics and other harmful household products, including items with rechargeable batteries require special handling. Please check nyc.gov/safedisposal for disposal options via DSNY’s SAFE Disposal Events, Special Waste Drop-Off sites, and ecycleNYC.
 - Curbside Composting: Residential buildings in selected Community Districts are eligible for curbside composting. If you live in a district with curbside composting, you may sign up for the program at nyc.gov/curbsidecomposting. DSNY will provide you with a brown bin for collecting your food waste. If your district does not yet have curbside composting, you can [express interest](#) on DSNY’s website and you will be notified when the service is available in your area.

For more information on how to sort your recycling and what items belong together, visit nyc.gov/recycle or call 311 and ask about “recycling.” To request a large item pick-up, call 311.



Trees and Sidewalk Repair Program

The Tree and Sidewalk Repair Program of the NYC Department of Parks and Recreation can help repair severe sidewalk damage caused by root growth from City-owned trees adjacent to one-to three-family (NYC Tax Class 1) properties. Eligible homes cannot be used for commercial purposes and must be owner-occupied. Funding for this program is limited, and repairs are made based on a ranking system that includes the location, width of walkable space, severity of damage, amount of pedestrian traffic, number, size, and condition of the tree(s).

For more information or to enroll, use the online tree service request system or call 311 and ask about the “Trees and Sidewalk Repair Program.”

Making Repairs in Historic Districts

Historic districts are established to preserve the physical history of neighborhoods. Property owners in historic districts are required to obtain a permit from the Landmarks Preservation Commission (LPC) before making repairs and modifications to the property.

Examples of exterior work that requires a permit:

- ❑ Replacing windows
- ❑ Installing heating, ventilation, and air conditioning equipment
- ❑ Restoring masonry, roofs, doors, stoops, fences, and handrails
- ❑ Anything that affects the exterior of the building

Examples of interior work that requires a permit:

- ❑ Projects that require a permit from the Department of Buildings
- ❑ Projects that affect the exterior of a building, (i.e., vents and HVAC louvers)
- ❑ Projects that affect interior spaces that have been designated as interior landmarks

Examples of work that DOESN'T require a permit:

- ❑ Replacing broken window glass
- ❑ Repainting the building's exterior with a color that matches the existing color
- ❑ Replacing caulk around windows and doors

If you have questions about your home's landmark status, resources for landmarked properties, or you are unsure whether a permit is needed, use the [Discover Landmarks Map](#) or call 212-669-7817.

Maintaining Your Home's Interior

Department of Buildings (DOB) Resources

DOB provides a variety of resources for homeowners who have questions about maintaining and/or making repairs or modifications to their homes. These resources are available to all homeowners free of charge, unless otherwise specified.

Live Online Q&A Sessions

DOB hosts [live, bi-weekly online Q&A sessions](#) for each borough. DOB staff can answer your questions and provide the information you need to:

- Plan for a home renovation or construction project
- Address a property violation
- Obtain information and records about a property
- Use online resources including [DOB NOW](#) and the [Buildings Information System \(BIS\)](#)

Contact Local Borough Office or visit nyc.gov/buildings.

Project Advocate

The [Project Advocate](#) provides customers with a single point of contact within DOB to assist in technical and operational issues relating to projects that require DOB permits.

DOB NOW and Buildings Information System

[DOB NOW](#) and [BIS](#) are online tools you can use to search for general information on your property including DOB complaints, violations, applications, and inspections. You can also use BIS to search for information about tradespeople licensed by DOB.

Department of Housing Preservation and Development (HPD) Resources

HPD provides a variety of resources for homeowners who have questions about code enforcement, property management, home repair, and preservation financing. These resources are available to all homeowners free of charge, unless otherwise specified.

Property Owner Clinics

HPD's monthly [Property Owner Clinics](#) are an opportunity for small and large residential property owners to learn about how the City's low or no-cost financing and tax benefits can help you make repairs, upgrade, or replace major building systems, and lower your operating costs. In addition to HPD, representatives from agencies including DOF, DEP, and DOB will be on hand to meet privately with property owners. We will help assess your building's needs, and work with you to upgrade your property and maintain quality affordable housing.

Property Management Classes

HPD offers free [classes](#) to the public about how to properly comply with the rules and regulation that many City and State agencies place on homeowners and landlords. Classes cover topics such

as pest management, lead paint rules, bed bugs, property registration, housing court, lead paint remediation grants, repair and improvement loans, property tax abatements, and rent regulation. As of the autumn of 2021 all classes are being offered online on Tuesday evenings.

For details about HPD Property Owner Clinics and classes, including dates and times, as well as information about upcoming online Housing Resource Fairs, please visit the [HPD Events page](#), email neo@hpd.nyc.gov, or call 212-863-8830



Indoor Allergen Hazards

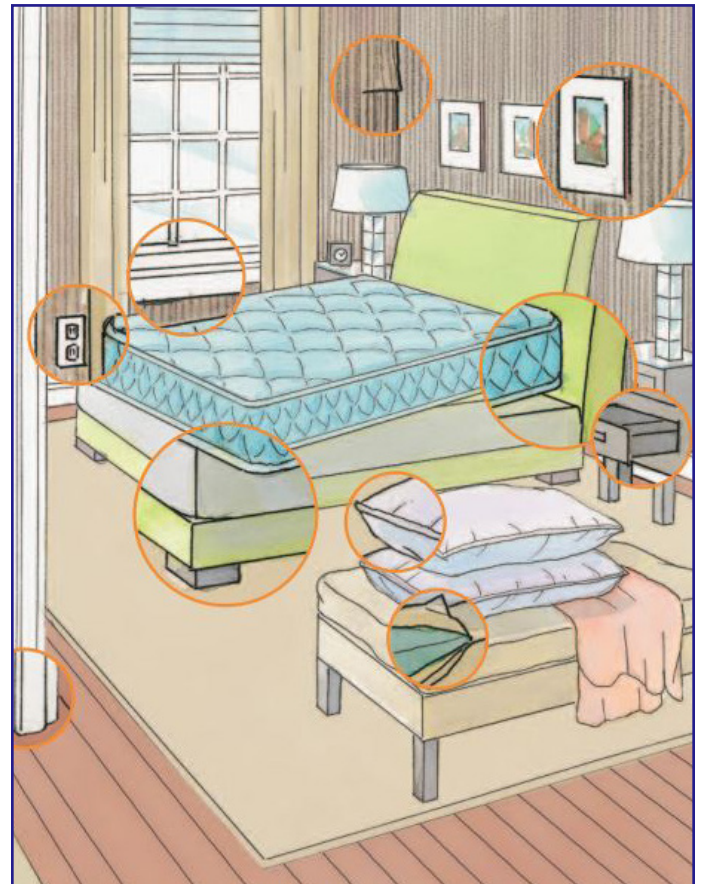
The conditions inside your home can be a major determinant of your family's health. Improving your home's conditions can help prevent and improve chronic conditions, such as asthma, and ensure the long-term stability and habitability of your home.

Mold

Mold is always present in our environment, but mold growth indoors can be a problem. Mold may cause allergic reactions, irritation, or trigger asthma in some people. Mold needs water or moisture to grow, so it is important for you to maintain your home and fix leaks promptly. Homeowners and tenants can help prevent mold growth on bathroom or kitchen surfaces by using exhaust fans or opening windows and frequently cleaning surfaces.

Pests

The first step to eliminating pests is by cutting off their food and water supply. Cockroaches and mice are best controlled by sealing up holes and cracks, cleaning up droppings and using safe pesticides. You should work with a pest control contractor to identify pest infestations and ways to keep pests out. You can pest-proof your home by fixing leaks, keeping food and garbage covered, and reducing clutter.



Bedbugs

Bedbugs are rusty-red colored insects that can grow to the size of apple seeds. Bedbugs feed on human blood, but do not carry diseases. Infestations can spread among apartments when bedbugs crawl through small crevices or cracks in walls and floors. Early detection of bedbugs is the key to preventing a severe infestation.

If your home has a bedbug infestation, you should hire pest control professionals licensed by the NY State Department of Environmental Conservation (DEC) to treat it with pesticides for bedbugs. The pest control professional will perform an inspection to confirm the presence of bedbugs, locate and eliminate hiding places, treat the home with cleanings or pesticides, and make follow-up visits to ensure that the bedbugs are gone.

For more information on indoor allergen hazards, visit [HPD's website](#) or call 311. You can also take HPD's free Introduction to Property Management classes, which cover a variety of topics, including pest management and mold, online on Tuesday evenings. Visit the [Events tab](#) on HPD's website, email neo@hpd.nyc.gov, or call 212-863-8830 to learn more.

Carbon Monoxide

Carbon monoxide (CO) is an odorless and highly toxic gas. To protect against carbon monoxide poisoning, you should:

- ❑ Properly vent and maintain fuel-burning appliances: All fuel-burning appliances, such as gas stoves, water heaters, and furnaces, should be vented to the outside and checked by a qualified heating contractor every year. Never use appliances intended for outdoor use, like grills or portable generators, inside. Do not use an oven to heat your home.
- ❑ Know the symptoms of CO poisoning: Identifying CO poisoning can be difficult because the symptoms are similar to the flu. For most people, the first signs of exposure include mild headache and breathlessness. Continued exposure can lead to more severe headaches,

dizziness, fatigue, nausea, irritability, impaired judgment and coordination, and loss of consciousness. You can tell the difference between CO poisoning and the flu because:

- ❑ You feel better when you are away from the home
- ❑ The family members most affected are those who spend the most time at home
- ❑ Your pets appear ill
- ❑ You don't have a fever, body aches, or swollen lymph nodes—common flu symptoms
- ❑ Symptoms seem to get worse when you use fuel-burning equipment
- ❑ Install and maintain CO alarms: Install at least one approved CO detector within 15 feet of the primary entrance to each sleeping room in your home. The detector should have an audible end-of-useful-life alarm and you should replace the batteries every six months.



Gas Leaks

Gas leaks can create fires and explosions. It is important that you and your family know how to recognize a gas leak and what to do if you suspect a leak. Recognize a gas leak by:

- ❑ Smell: A distinctive, strong odor like rotten eggs
- ❑ Sight: A white cloud, mist, fog, bubbles in standing water, blowing dust, or vegetation that appears to be dead or dying for no reason
- ❑ Sound: Roaring, hissing, or whistling

If you suspect a gas leak, you should:

- ❑ Quickly open nearby doors and windows and then leave the building immediately; do not attempt to locate the leak. Do not turn on or off any electrical appliances, do not smoke or light matches or lighters, and do not use a house phone or cellphone within the building.
- ❑ After leaving the building, from a safe distance away from the building, call 911 immediately to report the suspected gas leak.
- ❑ After calling 911, call the gas service provider for your home.

Gas restoration should always be completed by a licensed plumber.

For information about the steps towards restoring your gas service after a leak, visit [HPD's website](#) or call 311.

Your Responsibilities as a Landlord



Property Registration

Owners of any three-or four-family home or of a one-to two-family home, where neither the owner nor the owner's immediate family resides, are required by law to register their property annually with HPD. HPD uses the contact information supplied in the registration for all official notifications, as well as in the event of an emergency at the property. The easiest way to register or update or renew your existing registration is by using HPD's [Property Registration Online System \(PROS\)](#) tool.

You can schedule an appointment to speak with a Registration Unit representative about your property registration issues by using HPD's online appointment scheduler (www.hpdrau.timetap.com/#/). Appointments are available through videoconference or telephone.

To register online, visit nyc.gov/propertyregistration. For more information, contact HPD's Registration Assistance Unit at register@hpd.nyc.gov or 212-863-7000.

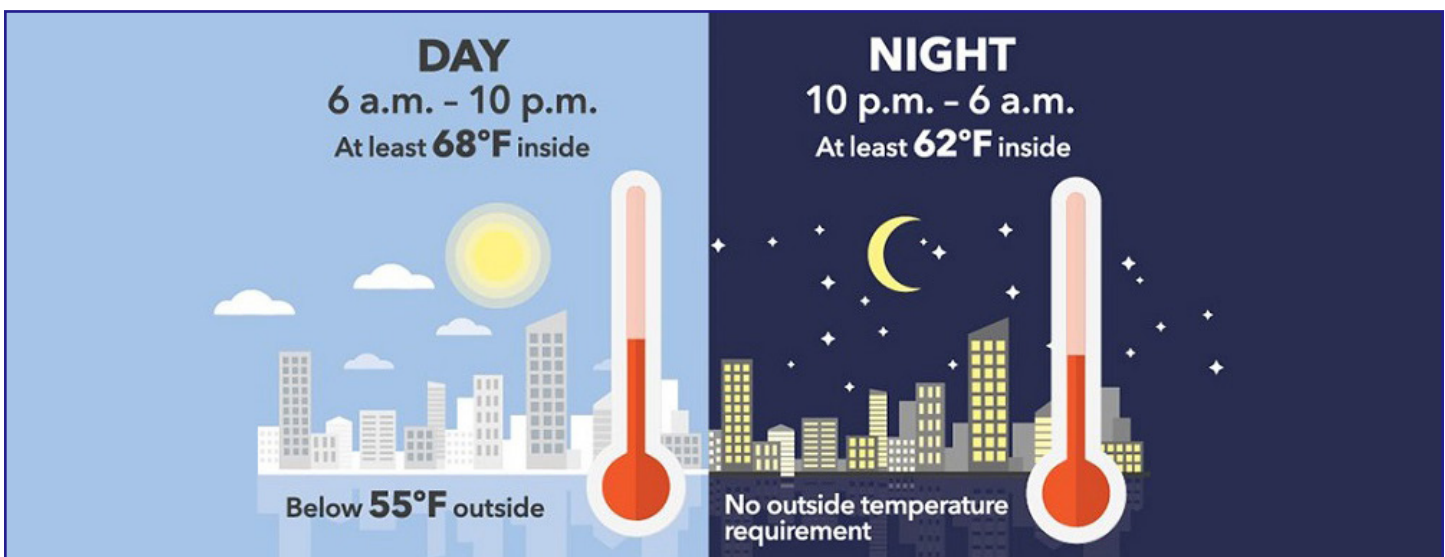
Heat and Hot Water

During "heat season" (October 1 to May 31), landlords are required to provide heat to tenants under the following conditions:

- ❑ 6:00am to 10:00pm: When the outside temperature is below 55 degrees Fahrenheit, landlords must heat apartments to at least 68 degrees Fahrenheit. HPD can only issue violations during these hours if the owner fails to supply adequate heat when the outside temperature is below 55 degrees Fahrenheit.
- ❑ 10:00pm to 6:00am: Regardless of the outside temperature, landlords must heat apartments to at least 62 degrees. HPD can issue violations during these hours if the owner fails to supply adequate heat, no matter the outside temperature.

Landlords must ensure that tenants have hot water 24 hours a day, 365 days a year, at a minimum constant temperature of 120 degrees Fahrenheit. HPD enforces penalties for heat violations in Housing Court.

For more information, call 311 and ask about "Heat and Hot Water."



Carbon Monoxide and Smoke Detectors

Landlords are required to install carbon monoxide detectors within 15 feet of the primary entrance to each sleeping room and provide written information to their tenants about how to test and maintain them.

Landlords must also install smoke detectors in each apartment. Tenants are responsible for maintaining both devices. If tenants have removed detectors or failed to replace their batteries, they must return them to proper working order before vacating.

For safety's sake, homeowners and tenants should:

- ❑ Test all carbon monoxide and smoke detectors at least once a month
- ❑ Replace the batteries in carbon monoxide and smoke detectors at least twice a year
- ❑ Listen for an alarm sound when the battery is low and replace the battery immediately
- ❑ Use only the type of batteries recommended on the detector
- ❑ Never paint over detectors

Tenants must reimburse the building owner \$25 for each smoke detector and each carbon monoxide detector, or \$50 for each joint smoke/carbon monoxide detector that is newly installed or installed because of the occupant's failure to maintain the detector, or where the detector has been lost or damaged by the occupant.

For more information, call 311.

Window Guards

Each year, young children are injured or die because of falls from unguarded windows. These are preventable deaths and injuries. City law requires landlords to provide and properly install approved window guards on all windows where a child 10 years of age or younger resides, and in each common area window, if any. The exceptions to this law are for windows that open onto a fire escape and windows on the first floor that are a required secondary exit in a building in which there are fire escapes on the second floor and up.

If your tenants want window guards for any reason, even if there are no resident children 10 years of age or younger, your tenant can request the window guards in writing, and you must install them. For example, occupants who have visiting grandchildren, parents who share custody, or occupants who provide childcare may wish to have window guards.

For more information, visit nyc.gov/hpd and search “window guards” or call 311.



Fire Safety

Homeowners and landlords must make sure they are aware of fire safety rules to keep their homes and tenants fire-safe:

- ❑ Self-closing doors are required in all buildings with three or more apartments.
- ❑ Smoke alarms must be provided and installed by the landlord.
- ❑ A fire escape plan must be posted on the inside of every rental apartment front door, common area, and distributed to new tenants and annually during fire prevention week.
- ❑ Keep exits clear, unobstructed by obstacles on fire escapes, in hallways, and by entrance doors to your home, including roof doors.
- ❑ It is illegal to install key-locked window gates on fire escapes and double cylinder locks which can trap residents inside an apartment in the event of a fire.

For more information about fire safety in your home, read the fire safety flyer, visit [FDNY Smart \(fdnysmart.org\)](http://fdnysmart.org), or call 311.



Lead Poisoning

Lead is a poison often found in old paint or plumbing. Lead poisoning can cause behavior and learning problems in young children that may persist throughout their lives.

Lead-Based Paint

Peeling lead-based paint is the most common cause of childhood lead poisoning. NYC banned the use of lead-based paint in 1960, but older buildings may still contain it. Lead dust from peeling paint lands on household surfaces and toys. When children play and put their hands and toys in their mouths, they can swallow lead dust.

Property owners must identify and remediate lead-based paint hazards in homes children under six years old routinely spend time, using trained workers and safe work practices. Lead-based paint hazards are presumed to exist if the building was built before 1960 (or between 1960 and 1978, if the owner knows that there is lead-based paint).

Under Local Law 1 of 2004, the City's lead paint remediation law, landlords must ask tenants, in writing, annually, whether children under the age of six routinely spend 10 or more hours per week in an apartment. If you do not hear from your tenant(s), you must make additional attempts to obtain this information. If a child is present, you must visually inspect the apartments and common areas for lead-based paint hazards once a year. You can hire qualified companies to conduct testing to determine whether there is lead-based paint in your building and work proactively to reduce

the presence of lead-based paint. You must follow all applicable requirements when remediating lead-based paint on your property.

As of February 2021, Local Law 1 of 2004 applies to all homeowners and landlords, including owners of one-and two-family homes where at least one dwelling unit within the home is occupied by persons other than the owner or a member of the owner's family.

If you can show that there is no lead paint in your home and complete all the requirements for an exemption from HPD, then the annual requirement for obtaining information from the tenant and conducting visual inspections may be waived.

Tenants should report peeling paint in an apartment to their landlords. If you do not fix peeling paint or if work is being done in an unsafe manner (for example, creating dust that is not being contained), tenants can call 311, which will result in an inspection by HPD, and may result in a violation and/or fine. Homeowners and tenants may also call 311 to learn how to prevent lead poisoning, find out where to get their children tested, find information about pregnancy and lead, or request brochures and materials on lead poisoning prevention.

For information on free training on lead-safe home repair, please call DOHMH at 212-226-5323.

For brochures on low interest loans and grants to help homeowners fix lead-based paint and other healthy homes repair items, call 311 or see Page 25 of this for information about the Lead Hazard Reduction and Healthy Homes program (Primary Prevention Program).

For webinars that cover multiple topics related to Lead-Based Paint, see the “Webinar” tab under “Owner Responsibilities” on the Lead-Based Paint page of the HPD website (nyc.gov/hpd).

Lead in Household Plumbing

NYC's award-winning tap water is delivered virtually lead-free from the City's upstate reservoirs. NYC has invested more than \$10 billion to upgrade its water supply system to ensure New Yorkers receive the safest and highest quality drinking water, which meets or exceeds federal and State health standards.

However, homes built prior to 1961 may have lead water service lines (the pipe that connects your house to the City's water main). Additionally, household plumbing and internal fixtures within any home, regardless of the year built, may contain lead. The City has taken extensive steps to protect the water in homes that may have lead in their plumbing, including monitoring and adding food-grade phosphoric acid and sodium hydroxide. Phosphoric acid creates a protective film on pipes that reduces the release of metals, such as lead, from service lines and household plumbing. Sodium hydroxide is added to raise water's pH level and reduce corrosion of household plumbing.

For more information about lead in household plumbing, call the DEP Lead Unit at 718-595-5364, email DEPLeadUnit@dep.nyc.gov, or visit nyc.gov/dep/leadindrinkingwater.

Addressing Violations and Summons

Addressing Department of Housing Preservation and Development (HPD) Violations

The Department of Housing Preservation and Development (HPD) issues violations when conditions at a property exist in violation of the NYC Housing Maintenance Code. You can see all HPD violations on a property using the [HPDONLINE](#) tool. After inspecting a property and issuing violations, HPD will mail a Notice of Violation to the owner or managing agent registered with HPD. HPD violations are issued with class designations that determine the timeframe for correcting the violation and the penalty

the owner may receive if the violation is not addressed.

Corrections must be made within the stated time frame and certified either by mail or by using [eCertification](#).

For more information, visit the HPD website ([nyc.gov/hpd](#)) or call a Borough Service Center:

HPD Borough Service Centers

- ❑ Bronx | Phone: 212-863-7050
- ❑ Brooklyn | Phone : 212-863-6620 or 212-863-8060
- ❑ Manhattan | Phone: 212-863-5030
- ❑ Queens | Phone: 212-863-5990
- ❑ Staten Island | Phone: 212-863-8100

Violation Class	Type	Time to Correct before Penalites
Class A	Non-Hazardous	90 days
Class B	Hazardous	30 days
Class C	Immediately Hazardous: Lead-based paint, window guards, mold, mice/cockraoches, and rats	21 days
	Immediately Hazardous: Not related to heat, hot water, or illegal devices or lead-based paint	24 hours
	Immediately Hazardous: Heat and hot water	Penalties accrue immediately

HPD Emergency Repair Program

When residential owners do not correct emergency violations, HPD may take action to correct the conditions through the [Emergency Repair Program](#).

City rules may make emergency repairs significantly more expensive than the price you could obtain to fix or pay someone to fix the problem yourself. The City will bill your property through the Department of Finance (DOF) for the cost of the emergency repair plus any related fees and/or for the cost of sending a contractor to attempt to make repairs. If you fail to pay, the City will file a tax lien against your property. The tax lien will bear interest and, if it remains unpaid, may be sold to collect the amount owed.

Avoiding Emergency Repair Charges

You can avoid emergency repair and service charges and remove the violation(s) from HPD records at no cost by correcting the violation/emergency condition and certifying the correction to HPD in a timely manner.

For more information, please call 212-863-6020 or email hpdERP@hpd.nyc.gov.

Addressing Department of Buildings Violations

DOB inspectors issue violations when a property does not comply with the NYC Construction Codes, Zoning Resolution, and other applicable laws and rules. You can view violations on your property through the Building Information System (nyc.gov/bis). To remove a DOB violation from a property record, you must correct the condition, provide proof of that correction

to the appropriate issuing unit, and pay the applicable DOB civil penalty payment(s).

For more information, please visit nyc.gov/dob and search “violations” or call 311.

DOB Homeowner Relief Program

The Homeowner Relief Program helps owners of one-and two-family homes avoid violations and fines by giving them the opportunity to fix potential violations at their homes discovered during DOB inspections.

When a DOB inspector finds a violating condition at a one-and two-family home, homeowners who are eligible for the program will not immediately be issued violations and will instead be issued a Request for Corrective Action. The Request for Corrective Action will inform the homeowner of what the violating condition is and direct them to fix the issue within 60 days. If the problem is fixed, the issue will be dismissed, and the homeowner will not receive a violation.

Eligibility

The program is open to all homeowners of one-and two-family homes that have not received a DOB-issued violation in the past five years, or to new homeowners who have recently purchased a one-or two-family home, as long as the violation is not an illegal residential conversion or a [Class 1 \(Immediately Hazardous\) violation](#) that led to death or serious injury.

For more information, review the [DOB service notice](#) for the Homeowner Relief Program or call 311 and ask about the “Homeowner Relief Program.”

Addressing Office of Administration Trials and Hearings (OATH) Summonses

The Office of Administrative Trials and Hearings (OATH) is the City's central, independent administrative law court. It was formerly known as the Environmental Control Board, or ECB. The OATH Hearings Division is responsible for holding hearings or summonses issued by DOB, the Department of Sanitation (DSNY), and other agencies. OATH is not part of any of these enforcement agencies and does not issue summonses or violations. OATH Hearing Officers hear cases on summonses which charge a person with breaking a City rule or law. If a City agency issues you a citation for certain common violations, you may be summoned to appear before OATH for a fair and impartial hearing. A summons that is issued by a City agency and filed at OATH charges a person or entity with a "violation."

Violations are not crimes. However, it is very important that people issued a summons that charges a violation respond, to avoid negative consequences. If you do not fully resolve a violation, you may receive liens on properties, civil judgments, and executions of civil judgments by the City Sheriff or Marshal. All these negatively impact credit scores, and then can impact approvals for credit cards, mortgages, and other items. Failure to appear at a requested hearing will result in penalties of up to \$25,000.

For more information, contact the OATH Hearings Division at 844-OATH-NYC (844-628-4692) or visit the [OATH website](#).

Illegal Conversions and Unlawful Occupancy

Basements and cellars are different spaces and thus have different legal uses. A basement is a story of a building partly below curb level but with at least one-half of its height above the curb level. A cellar is an enclosed space having more than one half of its height below curb level.

Basements may not be occupied unless the conditions meet the minimum requirements for light, air, sanitation, and egress, and have been approved by DOB. Cellars in one and two-family homes can NEVER be lawfully rented or occupied for residential use.

An illegal conversion is when an existing residential or commercial building is altered or modified to create an additional room, space, or unit without first getting approval from DOB. Illegal use is when a residential or commercial property is being used for anything other than its regulated Certificate of Occupancy or zoning (This can include illegally renting permanent housing to guests who stay less than 30 days).

Examples of illegal conversions include:

- ❑ Creating a residential housing unit in a building designated for manufacturing or industrial use
- ❑ Adding an apartment in the basement, attic, or garage without obtaining approval or permits from DOB
- ❑ Creating a rooming house (single room occupancy) or dividing an apartment into single room occupancies

The apartment/room you are renting could be illegal if you answer yes to any of these questions:

- ❑ Is the bedroom in the cellar?
- ❑ Do occupants live in the attic?
- ❑ Do occupants receive electricity with an extension cord?
- ❑ Do occupants lock their room with a padlock?

Owners with illegally converted basements and cellars may face civil and criminal penalties. Occupants of illegal basement and cellar apartments face potential dangers such as carbon monoxide poisoning, inadequate light and ventilation, and inadequate egress in the event of a fire or flood. Occupants of unlawful basement and cellar apartments may be ordered by the City to vacate or leave any such apartment.

Complaints regarding illegal cellars or basements should be directed to 311, which will forward the complaint to DOB.

For more information, see the [DOB's Living Safely Brochure](#) or visit nyc.gov/dob.



Illegal Short-Term Rentals

For Homeowner-Hosts

Are you violating short-term rental restrictions and in jeopardy of receiving a fine or legal action from your landlord?

In NYC, short-term rentals are only permitted if you are staying in the same apartment as your guests, and you have no more than two paying guests at a time. You cannot rent out an entire apartment or home to visitors for less than 30 days, even if you own or live in the building. This applies to small homes with one or two units as well as apartment buildings. If your guests are staying in your home for less than 30 days, you must be present in the same unit or apartment during your guests' stay. You may have up to two paying guests staying with your household for fewer than 30 days only if every guest has free and unobstructed access to every room and exit within the home and all other laws relating to use of space are followed (e.g., no one may sleep in a space where it would be illegal to do so, such as an attic, cellar, or garage).

While legal short-term rentals can be helpful in providing a stream of income—especially in consideration of the racial wealth gap between Black and White households—and can be a great way to meet new people from all over the world, unhosted, illegal stays are a problem for NYC's neighborhoods. They reduce the stock of available housing for tenants, have been linked to rent increases, and can compromise the comfort of permanent residents. Illegal short-term rentals can also be dangerous as they often lack proper fire safety systems such as

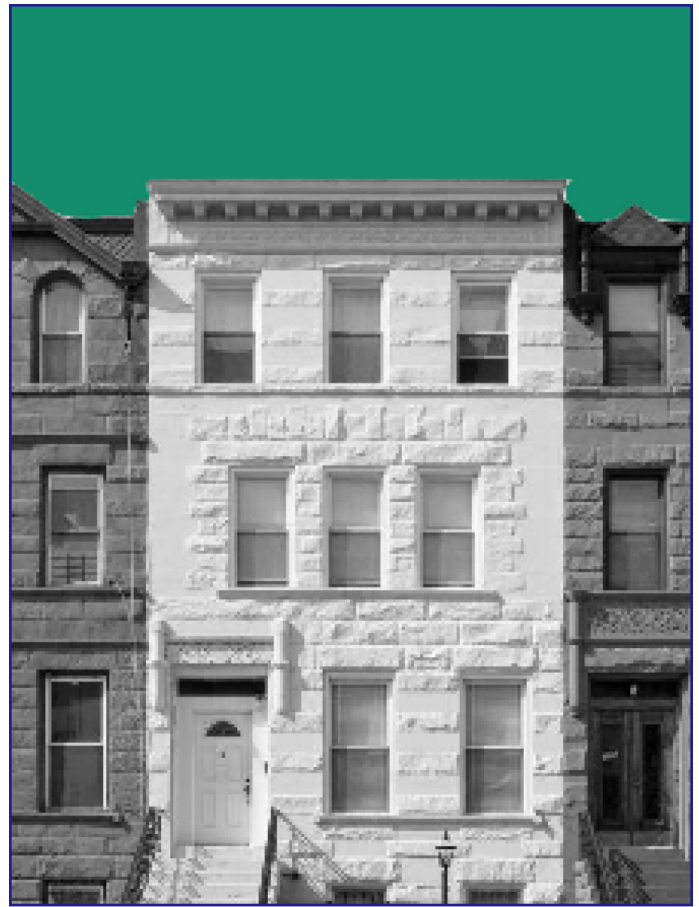
alarms and sprinklers, they may not have adequate security, and they may present issues with noise, litter, and personal safety.

Under NYC law, you are responsible for ensuring your property is always maintained in a safe and code-compliant manner. You can be issued violations for any illegal short-term rentals at your property--even if it is conducted by your tenants. Fines to property owners for illegal short-term rentals range from \$2,500 to over \$100,000 for repeat violations.

In addition, New York State law prohibits the advertising of an apartment for rent for any period less than 30 days. Fines for doing so range from \$1,000 to \$7,500 and will be issued to the person who is responsible for the advertisement. Short-term rental hosts may also be liable for penalties of up to \$500 per day and restitution of any money earned from illegal advertisements under the City's Consumer Protection Law.

On January 9, 2023, Local Law No. 18 will go into effect and will require legal short-term rental hosts to register with the Mayor's Office of Special Enforcement (OSE) and obtain a registration number. Booking services, such as Airbnb, VRBO, and Booking.com, will be prohibited from allowing unregistered short-term rentals on their platforms. Both hosts and booking services who fail to comply with the requirements of Local Law 18 will be liable for penalties.

To learn more about the rules around short-term rentals, how to comply with local laws regarding short-term rentals, and how to avoid penalties or other negative consequences, please visit nyc.gov/speciaenforcement or call 311 and ask about "short-term rentals."



For Neighbors

Are you concerned that homes on your block are being used as illegal short-term rentals or that these rentals are disrupting the safety and peace of your neighborhood?

Signs of illegal short-term rentals vary according to the unique characteristics of each neighborhood and building. Other than the presence of online advertisements, the surest indication of illegal short-term rentals is often based on your common sense, and your observations of telltale signs such as:

- ❑ A string of different people arriving to an apartment or home with luggage, only to leave a few days later.
- ❑ Frequent visitors with luggage attempting to get into a building by using buzzer systems, consulting phones, and reviewing printed-out instructions.

- ❑ Key lockboxes on the outside of a building and/or electronic keypad systems installed on doors and doorknobs.
- ❑ Visitors congregating in hallways, lobbies, stairways, and elevators, talking about their stays and consulting phones, maps, or printed-out instructions, or mentioning online rental booking websites by name.

While any one of these signs may by itself indicate illegal short-term renting, being aware of the signs and reporting them to 311 can help us enforce the law and ensure the livability of your community.

If you suspect illegal short-term rental activity in your neighborhood, please call 311 or submit a complaint online at nyc.gov/speciaenforcement. Please provide the specific address of the suspected illegal short-term rental, including the apartment number, and the websites for any online advertisements. You may report anonymously if you choose.



Understanding the Rights of Your Tenants

Fair Housing and Anti-Discrimination

Under local, state, and federal law, property owners and their representatives (employees, real estate brokers, management firms, etc.), may not discriminate against prospective tenants based on their protected status (race, color, religion/creed, national origin, gender, gender identity or expression, sexual orientation, age, marital status, partnership status, disability, military status, citizenship status, lawful occupation, whether they have children, or their lawful source of income).

As a property owner, what should I know about fair housing in NYC?

- ❑ You cannot refuse to rent, charge higher rent, impose additional fees, offer different services, or access to facilities, or fail to make repairs based on any resident's protected status.
- ❑ It is illegal to post discriminatory advertising or marketing that indicates a preference, limitation, or discrimination based on a protected class. For example, ads stating "no voucher" or "no children" are a violation of the law. Landlords also cannot state that a vacant unit is unavailable to a prospective tenant based on that person's membership in one of the protected categories listed above.
- ❑ You must provide and pay for a reasonable accommodation for a tenant with a disability at their request. This can mean a structural change, such as building a ramp for wheelchair access or installing grab bars in a bathroom.

- ❑ A reasonable accommodation can also involve a policy change. For example, permitting a tenant who is blind or has a psychological disability to have a guide dog or companion animal, despite a building’s “no pets” policy.
- ❑ The law may require the landlord to pay for an accommodation if it is deemed reasonable and does not pose an undue hardship on the landlord. If the accommodation requested by the tenant poses an undue hardship for the landlord, the landlord can offer a reasonable alternative to the tenant that would also meet the tenant’s need.

How do I learn more?

Fair Housing NYC — a joint effort by HPD and the New York City Commission on Human Rights (CCHR) — provides information to the public on the City Human Rights Law, who may be liable for housing discrimination, how to file a housing discrimination complaint, affordable housing opportunities, the difference between fair housing rights and tenants’ rights, and going to Housing Court.

The Fair Housing NYC website (nyc.gov/fairhousing) also provides resources for both landlords and tenants in multiple languages, as well as notices of upcoming fair housing events that are open to the public.

For more information, please call 311 or 212-NEW-YORK (212-306-7450).

Harassment of Tenants

As a homeowner, maintaining a healthy relationship with your tenants is key to household and neighborhood stability. Tenant harassment is any act or failure to act by an owner that causes or is intended to cause a tenant to give up any rights with regards to the apartment they rent/live in.

Any form of tenant harassment is illegal.

First, a quick reminder: All tenants have the right to remain in their apartments unless an eviction is ordered in Housing Court by a judge and executed by a City Marshal or the Office of the City Sheriff. It is illegal to evict a tenant by changing the locks, using force or violence, denying essential services (heat, electricity, water, etc.), or through creating/allowing conditions that lead to other housing, building, or health code violations. The law protects tenants who have a lease or have lived in the unit for 30 or more consecutive days without a lease and applies individually to each roommate/family member who shares the unit. The law covers all residential dwellings, regardless of size.

Landlord harassment of tenants can include:

- ❑ Not offering leases or lease renewals
- ❑ Repeatedly trying to pay the tenant to move out or give up their rights (offering a “buyout”)
- ❑ Offering a buyout while threatening or intimidating a tenant, or by contacting them at their place of employment without permission, or providing false information in relation to the offer
- ❑ Unjustified eviction notices or illegal lockouts
- ❑ Threats and intimidation, such as late-night phone calls
- ❑ Overcharging for a rent-regulated apartment
- ❑ Failure to provide necessary repairs or utilities
- ❑ Deliberately causing construction-related problems for tenants, such as working after hours, blocking entrances, or failing to remove excessive dust or debris

For more information, read the NYS Attorney General’s [Tenant Harassment brochure](#).

Rental Assistance

NYC needs your help connecting families and individuals to stable housing with programs like CityFHEPS, FHEPS, and Housing Choice Vouchers (Section 8). City-, State-, and Federal-run rental assistance programs help families and individuals find and keep housing. There are many benefits for landlords and brokers who participate in rental assistance programs. Depending on the program, these benefits may include:

- ❑ Rents for apartments are based on apartment size and indexed to fair market rents (FMR) (for all programs)
- ❑ Consistent and timely monthly rental assistance payments from the sponsoring government agency if your tenant continues to meet eligibility requirements and you continue to follow program requirements (for all programs)
- ❑ A dedicated pipeline of qualified tenants for your rental apartment (for all programs)
- ❑ A broker's fee equal to 15% of the annual rent (for CityFHEPS, FHEPS and some Housing Choice Vouchers)
- ❑ A unit hold incentive equal to one month's rent is available to ensure that landlords get paid for the time it takes to move in the tenant they have selected (for CityFHEPS, FHEPS and some Housing Choice Vouchers)
- ❑ The option to receive the first month's rent in full, plus the next three (3) months' rent supplement up front, as well as a security voucher (for City FHEPS and FHEPS)

If you have a question about a payment or program issue, you can contact the HRA Rental Assistance Call Center at 929-221-0043 or connect with your local Homebase office by calling 311.

Find out more information about leasing an apartment through a rental assistance program by calling the Public Engagement Unit's Home Support Line at 929-221-0047 or visit the Home Support Unit website (nyc.gov/tsu).

You may also list your rental apartment on affordablehousing.com to advertise it for rent by Section 8 program participants.



Vouchers May Include:

- ✓ One-on-one, free support
- ✓ 15% broker fee for each unit
- ✓ Security covering 1 month's rent

“The Robert family realized the dream of homeownership in January 2020 when they purchased a one family home in Queens. One month after the family closed on their home, the pandemic hit. In addition, they found themselves in a very precarious situation, as they were not able to make their first mortgage payment due to the loan being transferred to another servicer and the family not being notified. The family of four lived in one of the hardest hit communities in Queens. The father contracted the disease and was unable to work. The family contacted Neighborhood Housing Services for assistance in addressing their mortgage needs. The counselor worked with the client and the executive office of the servicer organization and was successful in obtaining

a loan modification for this family. The family will be able to enjoy their home and they are very thankful for the assistance that they received.”

Community- Based Organizations Assisting Homeowners

NYC has a wealth of community-based organizations, including housing counselors and legal services providers, who are here to assist homeowners, often free of charge. If you need assistance with any matter related to your home, please contact the Center for NYC Neighborhood's Homeowner Hub at 646-786-0888 or cnycn.org/get-help or call 311 and ask for the "Homeowner Hub." The Homeowner Hub will connect you with housing counselors and legal services providers in your neighborhood.

Homeowner Protection Program (HOPP)

The New York State Attorney General's Homeowner Protection Program is made up of a network of over 85 housing counseling and legal services organizations across the state that provide free help to homeowners. HOPP representatives can connect you to high-quality counseling or legal services all over NYC.

Call 1-855-HOME-456 or visit homeownerhelpny.org to get connected.

Housing Counselors

Housing counseling agencies are non-profit organizations that provide a range of free or low-cost assistance to homeowners,

from foreclosure prevention to financial counseling. A certified housing counselor can create a personalized plan to help each homeowner during a private appointment. Most organizations have a local office in the neighborhood(s) that they serve. Many of these organizations also assist homeowners with financial counseling, access to repair programs, property exemption applications, and other services.

Legal Services Providers

Homeowners in need of legal assistance can seek help from nonprofit legal services providers, which have attorneys available to help homeowners at no cost to them. These organizations help homeowners with foreclosure prevention, bankruptcy, tax and water liens, and other legal issues.



The Handbook is a product of the Homeowner Help Desk, a partnership between the Center for NYC Neighborhoods, local community-based organizations (Bronx Legal Services, Brooklyn Legal Services Corporation A, Brooklyn Neighborhood Services, JASA - LSEQ, NHS Brooklyn, NHS Jamaica, and NHS NYC), the NYC Department of Housing Preservation and Development (HPD), and the Office of the New York State Attorney General.

The Homeowner Help Desk seeks to address homeowner displacement and the loss of equity resulting from scams and other predatory activities, foreclosure, rising operating and maintenance costs, and a lack of estate planning.

Funding for the Handbook was provided by the Office of the New York State Attorney General and Enterprise Community Partners, and Local Initiatives Support Corporation NYC.