



Dear Friend,

Owning a home is a tremendous responsibility that can be daunting for first-time buyers.

I have prepared this brochure to provide some helpful information for homeowners.

Inside you'll find various forms of tax savings and insurance coverages, as well as how to avoid costly mistakes when making home improvements. In addition, if you have problems with merchandise or services you buy, this brochure offers methods for dealing with them.

Your home may be one of the most significant investments you will ever make. I hope this brochure helps make that investment more secure and rewarding. Please, contact my office if I can assist you further with this or any other matter.

Sincerely,

Carl E. Heastie  
Speaker of the Assembly

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# The Homeowner's Guide



Courtesy of  
**Speaker of the  
Assembly  
Carl E. Heastie**

## Helpful information for homeowners



### Challenging your assessment

Your property's assessment is one of the ways your local government and school district determine your property tax amount. You can learn more about the assessment process at [tax.ny.gov/pit/property/learn/index.htm](http://tax.ny.gov/pit/property/learn/index.htm).

If you disagree with your assessment, visit [tax.ny.gov/pit/property/contest/contestasmt.htm](http://tax.ny.gov/pit/property/contest/contestasmt.htm) for guidance on contesting your assessment by filing a grievance. New York City residents should visit [nyc.gov/site/finance/property/challenge-your-assessment.page](http://nyc.gov/site/finance/property/challenge-your-assessment.page).

To find forms (including the STAR application) and general information about property taxes, visit [tax.ny.gov/star](http://tax.ny.gov/star). You can also call the New York State Department of Taxation and Finance at 518-591-5232.

### Real property tax credit for homeowners and renters

This program provides relief to lower-income households and senior citizens on fixed incomes with high property taxes or rents resulting from high taxes. If your annual income is \$18,000 or less, you may be eligible. Visit [tax.ny.gov/pit/credits/real\\_property\\_tax\\_credit.htm](http://tax.ny.gov/pit/credits/real_property_tax_credit.htm) or call the New York State Department of Taxation and Finance at 518-457-5181.

### Senior citizens exemption

Homeowners over 65 who meet specific income requirements may be eligible to lower their real property tax bill. To find out more,

call your local assessor. If you live in New York City, call 311 or visit [portal.311.nyc.gov/article/?kanumber=KA-02523](http://portal.311.nyc.gov/article/?kanumber=KA-02523).

### Fire insurance

Fire, extended coverage, vandalism, malicious mischief and time element coverage insurance are available through the New York Property Insurance Underwriting Association for homeowners who can't obtain this coverage on the open market.

Any agent or broker can write these policies. You may also apply directly to the New York Property Insurance Underwriting Association. Visit [nypiua.com](http://nypiua.com) or call 212-208-9700 in NYC and 800-522-3372 outside NYC.

### Flood insurance

Flood losses are not typically covered under renter's and homeowner's insurance policies. To learn about the Federal Emergency Management Agency's (FEMA) National Flood Insurance Program, visit [fema.gov/flood-insurance](http://fema.gov/flood-insurance) or [floodsmart.gov](http://floodsmart.gov), or call 800-427-4661.

### Home improvement and repair complaints

Make sure contractors advise you about the total cost and completion date of a job and any warranty or guarantee before you contract with them. For all jobs costing more than \$500, New York State law helps protect you from unscrupulous and unqualified contractors by

requiring home improvement contractors to provide a written contract. It must spell out what work will be done and give an approximate timetable for the project's start and completion. The payment schedule must be proportional to the amount of work done at the time of each payment.

Contractors can't change plans without your written consent, nor should they attempt to bait you by advertising a bargain with the intent of switching to another item that's more advantageous to sell. If this happens to you, refer your complaint to the NYS Attorney General or the Federal Trade Commission.

You can cancel any home improvement contract, without obligation, within three business days of signing it by giving written notice directly to the contractor's office or by mail (in certain circumstances certified mail).

Homeowners are also protected from contractors who fail to complete the job. Contractors must put partial payments into an escrow account until the project is substantially completed.

### Appliance complaints

Sellers of major appliances or non-custom-made furniture must provide a delivery date or range of dates at purchase. If they cannot deliver by those dates, they must notify you and give you four options: a refund, a credit for your deposit, an agreement to a new date or the selection of a different purchase.

If you have trouble with an appliance, contact the manufacturer and hold them to any existing warranty or guarantee or demand a refund. If a company attempts to violate the warranty, you may sue them under the federal Magnuson-Moss Warranty Act. The Act allows consumers to get their money back, as well as attorney fees and court costs, if they win the suit.

### Door-to-door sales complaints

Check the credentials of a door-to-door salesperson, and get the name and address of the company they claim to represent before buying anything. Never pay in cash. When the contract is signed, the seller must notify you verbally and in writing that there is a three-day cooling-off period during which you can cancel orders over \$25 and receive a full refund. The seller must also provide a form for you to request a refund. You may also cancel items such as magazine subscriptions during the cooling-off period. If you choose to cancel, your deposit must be returned within 10 days. If you don't receive your deposit back, contact any of the consumer agencies listed in this brochure.

### Energy, water, cable television or telephone complaints

If there is an issue with your utilities, please seek the assistance of your provider. If you are unable to come to a satisfactory resolution with your provider there are third-party resources for you.

- For help resolving a complaint about a regulated energy, telephone, cable television or water company operating in New York State, call the NYS Public Service Commission (PSC) at **800-342-3377**.
- If you are threatened with a gas or electric service cutoff, or if there is a cutoff, call the PSC emergency hotline at **800-342-3355**. Have the following information ready: your account number, the specific problem, the names of any utility personnel with whom you have spoken and copies of bills, canceled checks and any other pertinent documents.
- PSC also regulates landline phone calls originating and terminating in New York State. If you have a phone issue that falls under PSC's jurisdiction, call their helpline at **800-342-3377**.

For complaints about calls originating outside New York State, or for cellular service issues, contact the Federal Communications Commission (FCC) at **888-CALL-FCC** (888-225-5322) or online at [consumercomplaints.fcc.gov/hc/en-us](http://consumercomplaints.fcc.gov/hc/en-us).



### Still need help?

Contact the Attorney General's office at [ag.ny.gov/file-complaint/consumer](http://ag.ny.gov/file-complaint/consumer) and file your complaint online with them.

## Important contacts for homeowners

### NYS Department of Taxation and Finance

[tax.ny.gov](http://tax.ny.gov)

518-457-5181

Find your local assessor's office:

[tax.ny.gov/pit/property/learn/assessors.htm](http://tax.ny.gov/pit/property/learn/assessors.htm)

### NYS Division of Consumer Protection

[dos.ny.gov/consumer-protection](http://dos.ny.gov/consumer-protection)

Consumer Assistance Helpline:

800-697-1220

### NYS Public Service Commission

[dps.ny.gov](http://dps.ny.gov)

800-342-3377

### NYS Attorney General

[ag.ny.gov](http://ag.ny.gov)

800-771-7755

### Better Business Bureau

[bbb.org](http://bbb.org)

Metropolitan New York, Long Island and the Mid-Hudson Region: 212-533-6200

Upstate NY: 716-881-5222, or

800-828-5000

### Federal Trade Commission

[ftc.gov](http://ftc.gov)

Consumer Response Center:

877-FTC-HELP (877-382-4357)

### Federal Communications Commission

[fcc.gov](http://fcc.gov)

888-CALL-FCC (888-225-5322)