



Protect Our Homes

Contact the Homeowner Help Desk to get help avoiding deed theft, mortgage scams, and much more:

- Resolve housing challenges due to COVID-19
- Find out if you qualify for grants, loans, and other benefits
- Foreclosure prevention and legal help
- Get financial help for home repairs
- Manage your home as a small landlord
- Manage household expenses

Scammers are preying on the misfortunes of homeowners who are struggling to stay afloat. *[If you're a homeowner in need of assistance call 1-855-HOME-456 or visit \[homeownerhelpny.org\]\(https://www.homeownerhelpny.org\) to get help now!](https://www.homeownerhelpny.org)*





How to Protect Your Home

Beware of guarantees or promises

Be wary of trusting a company or individual that “guarantees” or “promises” that you will receive a loan modification or any other outcome with your mortgage. Legitimate organizations and individuals can only promise to work hard for you. They cannot guarantee results.

Register for notification of legal changes to your property

New York City residents can opt into the Recorded Document Notification Program to receive alerts about any legal changes like ownership of their property. Sign up at a836-acrissds.nyc.gov/NRD.

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.

Check your property records yearly

Log onto the Automated City Register Information System (ACRIS) at nyc.gov/acris to check if someone has filed a deed or mortgage on your property.

Avoid paying upfront fees

It’s almost always illegal to ask for upfront fees for a loan modification. Be wary if you’re asked to pay for services up front.

Contact Department of Finance

If you stop receiving your property tax and water bills or if your utility bills increase suddenly, contact Department of Finance at nyc.gov/finance or call 311.

What is Deed Theft?

Deed theft occurs when someone takes the title to someone’s home without the homeowner’s knowledge or approval. Two of the most common ways scammers steal deeds are:

1. *Forgery*, where the scammer takes the homeowner’s signature on a deed and files it with the county clerk, and
2. *Fraud*, where the homeowner signs the deed over to the scammer without realizing what they are really signing.

For more information on scams and how to avoid them, go to HomeownerHelpNY.org/scams for more information.