



Help for Older Homeowners Resource Guide

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Introduction

This Resource Guide is a product of the Center for NYC Neighborhoods' Senior Homeowner Initiative, and aims to provide a list of resources that advocates for older homeowners residing in New York City can use. Some of the programs listed in this guide may no longer be open for applications. Please check with the agencies or organizations listed in this guide for the most updated information about their programs.

About the Senior Homeowner Initiative

As part of the fastest growing demographic in New York City, older homeowners face unique housing challenges, and may require professional assistance with senior-specific issues, such as reverse mortgages, scam and financial abuse prevention, and estate planning. With generous support from the New York City Council, the Center for NYC Neighborhoods' Senior Homeowner Initiative aims to meet these needs in partnership with community-based legal service and housing counseling organizations.

This guide was developed and updated in collaboration with our Senior Homeowner Initiative partners.

TABLE OF CONTENTS

<u>1. Foreclosure Prevention</u>	<u>3</u>
<u>HUD-Approved Housing Counseling Agencies</u>	<u>3</u>
<u>Legal Services</u>	<u>4</u>
<u>Reverse Mortgages</u>	<u>6</u>
<u>2. Home Repair, Loans, Grants & Financial Assistance</u>	<u>6</u>
<u>Foreclosure Prevention Loans</u>	<u>6</u>
<u>Heat and Utility Bill Assistance</u>	<u>7</u>
<u>Home Repair and Rehabilitation Loans</u>	<u>7</u>
<u>3. Fraud and Consumer Scams</u>	<u>9</u>
<u>Foreclosure Rescue Scams</u>	<u>9</u>
<u>Contractor Scams</u>	<u>10</u>
<u>Elder Abuse</u>	<u>10</u>
<u>4. Taxes, Exemptions & Abatements</u>	<u>10</u>
<u>General</u>	<u>10</u>
<u>Annual Lien Sale Information</u>	<u>11</u>
<u>Exemptions and Abatements of Property Charges</u>	<u>11</u>
<u>5. Benefits & Long Term Planning</u>	<u>12</u>
<u>Trusts and Estate Planning</u>	<u>12</u>
<u>Senior Benefits</u>	<u>13</u>
<u>6. Home Sharing Programs</u>	<u>14</u>

1. Foreclosure Prevention

HUD-Approved Housing Counseling Agencies

Housing counseling agencies are non-profit organizations that provide a range of free assistance to homeowners, from foreclosure prevention to financial counseling.

A certified housing counselor who works for a housing counseling agency is able to sit down for a private appointment and come up with a personalized plan to help each homeowner. Most organizations have a local office in the neighborhood that they serve. Many of these organizations also assist homeowners with financial counseling and other services.

Call the Center for NYC Neighborhoods' Homeowner Hub at **(646)-786-0888** for referrals to local organizations that can assist your client. The Hub makes free referrals to the following non-profit organizations based on location, organizational capacity, and homeowner need.

City-Wide Organizations	Specialties
MHANY Management, Inc.	Delinquency Counseling and Foreclosure Prevention Program, Financial Counseling, Tax and Water Liens
Neighborhood Housing Services of NYC	Early Delinquency and Foreclosure Intervention, Financial Counseling
Housing and Family Services of Greater New York	Foreclosure Prevention Counseling, Financial Counseling
Brooklyn	Specialties
Bridge Street Development Corporation	Foreclosure Prevention Education & Counseling, Financial Counseling, Tax and Water liens
CAMBA	Foreclosure prevention education & counseling, Tax and Water Liens
Cypress Hills Local Development Corporation	Foreclosure Prevention Counseling, Financial Counseling, Tax and Water Liens,
Grow Brooklyn	Foreclosure Prevention Counseling
Brooklyn Neighborhood Services (fka NHS Bedford-Stuyvesant)	Foreclosure Prevention Counseling, Financial Counseling, Tax and Water Liens
Neighborhood Housing Services of Brooklyn (fka NHS East Flatbush)	Foreclosure Prevention Counseling, Reverse Mortgage Counseling
IMPACCT Brooklyn	Foreclosure Prevention Counseling, Financial Counseling
Bronx	Specialties
Bronx Neighborhood Housing Services (fka NHS North Bronx)	Foreclosure Prevention Counseling

Queens	Specialties
Margert Community Corporation	Foreclosure Prevention Counseling, Financial Counseling, Weatherization
Neighborhood Housing Services of Queens (fka NHS Northern Queens)	Foreclosure Prevention Counseling, Financial Counseling
Neighborhood Housing Services- Jamaica	Foreclosure Prevention Counseling, Financial Counseling
Staten Island	Specialties
Northfield Community Local Dev. Corp.	Foreclosure Prevention Counseling, Weatherization

Legal Services

Homeowners in need of legal assistance can be referred to the following nonprofit legal services organizations, which have attorneys available to help homeowners. These organizations help homeowners with foreclosure prevention, bankruptcy, tax and water liens and other legal issues.

Call the Center for NYC Neighborhoods' Homeowner Hub at (646)-786-0888 for referrals to a legal organization that can assist your client at no cost to them.

City-Wide Organizations	Specialties
Grow Brooklyn	Foreclosure Prevention, Wills and Trusts
JASA / Legal Services for the Elderly in Queens – program for seniors	Foreclosure Prevention, Senior Services, Reverse Mortgages
Legal Aid Society – Bronx	Foreclosure Prevention, Co-op Issues
Legal Aid Society – Brooklyn Office for the Aging – program for seniors	Foreclosure Prevention, Senior Services
Legal Services NYC	Chapters 7 and 13 Bankruptcy
Legal Aid Society – Queens	Foreclosure Prevention
Legal Aid Society – Staten Island	Foreclosure Prevention
Legal Services NYC – Manhattan	Foreclosure Prevention, Chapters 7 and 13 Bankruptcy
City Bar Justice Center	Foreclosure Prevention, Chapter 7 Bankruptcy, Elder Law
MFJ Legal Services	Foreclosure Prevention, Elder Law, Fair Housing, Access-A-Ride, Adult Home Advocacy

New York Legal Assistance Group	Foreclosure Prevention, Short Sales
Bronx	Specialties
Bronx Legal Services	Foreclosure Prevention, Property Tax Liens, Chapters 7 and 13 Bankruptcy
Brooklyn	Specialties
Brooklyn Legal Services	Foreclosure Prevention, Deed Theft and Other Scams, Fair Housing, Property Tax Liens, Abusive Lending & Servicing
Brooklyn Legal Services Corporation A	Foreclosure Prevention, Chapters 7 and 13 Bankruptcy
Brooklyn Volunteer Lawyers Project	Foreclosure Prevention, Chapters 7 and 13 Bankruptcy
Manhattan	Specialties
New York Legal Assistance Group (NYLAG)	Foreclosure Prevention, Elder Law, Short Sales, Chapter 7 Bankruptcy
Queens	Specialties
Queens Legal Services	Foreclosure Prevention, Fair Housing, Financial Counseling
Queens Volunteer Lawyers Project	Foreclosure Prevention, Chapter 7 Bankruptcy
Staten Island	Specialties
Staten Island Legal Services	Foreclosure Prevention

Other Legal Organizations

- Assigned Counsel Project
 - This program assists homeowners 60 years of age or older with a range of issues, including eviction of delinquent tenants. Call 311 for more information.
- Civil Legal Assistance Resource Office (CLARO)
 - CLARO provides limited legal advice to low-income New Yorkers being sued by debt collectors.
 - Brooklyn: (718)-624-3894
 - Bronx: (212)-636-7671
 - Manhattan: (212)-267-6646
 - Queens: (718)-739-4100
 - Staten Island: (347)-927-3417

Reverse Mortgages

A reverse mortgage or Home Equity Conversion Mortgage (HECM) is a type of home loan for homeowners at least 62 years or older that requires no monthly mortgage payments. Borrowers are still responsible for property taxes, homeowner's insurance, and maintaining the property.

To find out more about reverse mortgages or to find a HECM counseling agency near you, contact the HUD Office of Housing Counseling (see link below) or call (800) 333-4636 to talk to a certified counselor.

HUD Office of Housing Counseling: <http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm>.

If your client currently has a reverse mortgage and is having trouble paying for property taxes, facing foreclosure, or having other issues with an existing reverse mortgage, call the Center's Homeowner Hub at (646)-786-088 to connect to a legal services organization as soon as possible.

Below are two NYC organizations that can assist with obtaining reverse mortgages:

Neighborhood Housing Services of Brooklyn CDC (fka Neighborhood Housing Services of East Flatbush)

This organization provides counseling on obtaining reverse mortgages. For more information or to request an appointment, call (718)-469-4679.

JASA- Legal Services for the Elderly in Queens

This organization offers free information to age-qualified homeowners interested in reverse mortgages and represents homeowners in reverse mortgage foreclosures. For more information, call (718)-286-1500.

Greenpath Reverse Mortgage Counseling

This organization provides counseling on obtaining reverse mortgages (required before obtaining a reverse mortgage). For more information, see <http://www.greenpath.com/get-out-debt> or call (800)-550-1961. Counselors are also available in the Brooklyn and Manhattan offices.

2. Home Repair, Loans, Grants & Financial Assistance

Foreclosure Prevention Loans/Grants

If a homeowner is struggling to catch up on mortgage payments or needs funds to extinguish tax or other second liens to qualify for a loan modification or other workout, there are programs that can help.

Jarvie Commonweal Fund

This fund's purpose is to offer relief to homeowners age 66 and over who reside within 50 miles of New York City.

- For more information, call (800) 858-6127.

NYC Human Resource Administration One-Shot Deal

This program offers small loans and grants to help homeowners reinstate their mortgages or to pay property charges such as utilities and property taxes.

- For more information, call the HRA infoline at (718) 557-1399 or go to <http://www1.nyc.gov/nyc-resources/service/1205/one-shot-deal-short-term-emergency-assistance>.

The Bridge Fund

This non-profit organization offers small loans to residents of New York City who need short-term assistance with their mortgage payments, rent, or property charges. Homeowners must be referred by social services, community, legal services, religious, or union organizations. This fund will close and re-open for applications, depending on monthly funding availability.

- For more information, go to <http://thebridgefund.org/contact/>.

The New York State Mortgage Assistance Program (NYS-MAP)

If a homeowner is at risk of losing their home because of missed payments and has exhausted all other sources of help, the New York State Mortgage Assistance Program may be an option. NYS-MAP provides a 0% interest mortgage loan up to \$40,000 to eligible New York homeowners at risk of foreclosure.

- For more information, contact the Center for NYC Neighborhoods at <http://nysmap.org>, or call the Center's Hub at (646)-786-0888.

Heat and Utility Bill Assistance

ConEd Senior Services

If a homeowner is 62 or older, she may qualify for other payment options and other special services. For more information, call 1-800-75-CONED.

Heartshare Human Services of New York

This non-profit organization provides limited assistance to low-income residents of New York City with their utility bills. For more information, go to <http://www.heartshare.org/> or call (718)-422-4200.

Home Energy Assistance Program (HEAP)

This program offers small grants for heating bills and repairs to heating systems, such as boilers. For more information, go to <http://www1.nyc.gov/site/hra/help/energy-assistance.page> or call 311.

Home Repair and Rehabilitation Loans

Below are programs focused on senior homeowners. For a general list of repair programs, see our Repair Guide at <http://cnycn.org/publications/nyc-home-repair-guide/>.

Citywide Repair Programs

- **Met Council on Jewish Poverty**
 - Project Metropair
 - Program offers a free handyman service for low income seniors throughout NYC to make minor repairs and installations that will eliminate safety hazards. Repairs performed include: Bathtub grab bars, smoke and carbon monoxide detector, door locks and chains, window locks and screens, wood railing, broken tiles, electrical outlets and switches, doorbells, light bulbs, handheld showers, holes, cracks, and dents in the walls, waterproofing tubs and showers, winterizing windows, doors, and A/C units
 - Must be 60 years or older, reside in New York City, and show financial need.
 - For more information, go to <https://www.metcouncil.org/project-metropair/>, call 212-453-9542, or email homeservices@metcouncil.org.
- **New York Foundation for Senior Citizens**
 - Home Repair and Safety Audit Programs
 - Repairs include minor plumbing, gutter- cleaning, masonry, electrical, carpentry, caulking, weather- stripping, home readiness for winter and summer, and the installation of crime prevention devices, as well as some emergency services.
 - For more information, go to <http://www.nyfsc.org/support-services/repair-safety-services/> or call (212) 962-7655.
- **Rebuilding Together NYC**
 - Accessibility Upgrades Program provides up to \$25,000 in grant funding for repairs and accessibility modifications to low-income persons with physical disabilities or age-related disabilities. For more information, go to <https://rebuildingtogethernyc.org/apply>.
- **The Parodneck Foundation**
 - Senior Citizen Homeowner Assistance Program (SCHAP)
 - The Parodneck Foundation and the NYC Department of Housing Preservation and Development administer SCHAP loans to assist low to middle income seniors in making necessary home repairs. For more information, call 311 or (212)-431-9700.
- **Crown Heights Jewish Community Council**
 - Citywide HEAP FREE Boiler Replacement – HERR Program
 - For more information, call (718)-771-9000, extension 7701 or go to <http://www.chcentral.org/home-energy-assistance/>.
- **Margert Community Corporation, Queens**
 - Project RESTORE

- Residential Emergency Services to Offer (Home) Repairs to the Elderly (RESTORE) Program funds may be used to pay for the cost of emergency repairs to eliminate hazardous conditions in homes owned by the elderly when the homeowners cannot afford to make the repairs in a timely fashion. To be eligible for assistance, homeowners must be 60 years of age or older and have a household income that does not exceed 80 percent of the area median income.
 - For more information, go to <http://www.margert.org/restore.htm> or call (718)-471-3724.
- **Northfield Community Local Development Corporation, Staten Island**
 - Project RESTORE
 - Residential Emergency Services to Offer (Home) Repairs to the Elderly (RESTORE)
 - For more information, call 718-471-3724.
 - Weatherization (Energy audits, repairs, and installations)
 - For more information, call 718-442-7351 ext. 271.

3. Fraud and Consumer Scams

Foreclosure Rescue Scams

Foreclosure rescue scams are common and widespread in New York and across the country. The most common type is an offer to negotiate with the homeowner's lender on the homeowner's behalf for a fee, often promising great results. Sometimes the scammer will offer a "money-back guarantee." In almost all cases, companies that charge upfront fees and promise a specific result are running a scam. Another common scam involves "deed theft," where the scammer promises to save a home from foreclosure, but instead steals title to the property. Sometimes the scam involves a "sale lease-back" agreement where the homeowner is told that title will be returned to them at a later date. In other cases, a scammer arranges a short sale without the homeowner's knowledge or consent, or promises to pay off the mortgage, but ends up only taking title.

Contact a Legal Service Provider

- Many legal service providers providing Foreclosure Prevention services (see above) handle foreclosure rescue scam and property fraud cases. The homeowner can also call 311 for a referral.

NYS Attorney General Foreclosure Scam Prevention Website: agscamhelp.com

- The New York State Attorney General is the chief law enforcement officer in New York. The office is responsible for prosecuting many fraud and consumer crimes. Additionally, the office has information about foreclosure and mortgage scams.
- For more information or to file a fraud and scam report, call 1-(855)-466-3456.

NYS Department of Financial Services

- To file a complaint regarding a financial institution or service, go to <https://www.dfs.ny.gov/consumer/fileacomplaint.htm>

NeighborWorks America: Loan modification scam alert

- This resource provides useful information to help homeowners avoid and report foreclosure prevention scams.
- For more information go to www.loanscamalert.org.
- To report a scam, call 1-(888)-995-HOPE.

Contractor Scams

NYC Department of Consumer Affairs (DCA)

This city department pursues complaints filed against home improvement contractors.

- To file a complaint, go to <http://www1.nyc.gov/site/dca/consumers/file-complaint.page>.
- For list of other businesses regulated by consumer protection law, go to <http://www1.nyc.gov/assets/dca/downloads/pdf/consumers/Consumers-ReferralList.pdf>.
- To speak with a DCA representative, call 212-487-4110.
- A legal service provider may be able to assist with a home improvement scam.

Elder Abuse

Elder abuse can be emotional, physical, and financial. If you suspect elder abuse in NYC, call 311 to report it. In other locations within the United States, please call the National Eldercare Locator, at 1-(800)-677-1116 or go to <http://www.eldercare.gov/>.

In an emergency, call your local police station precinct or 911.

4. Taxes, Exemptions & Abatements

This section pertains to property taxes, water, and sewer charges. For free **income tax assistance through the IRS**, call (800)-906-9887 to see if your client qualifies.

General

Housing Preservation and Development or HPD (Research and Reconciliation Unit)

HPD assists homeowners with explanations of HPD fines and reviews homeowner disputes of HPD charges. These fines include code violations and repair liens. For more information, call (212) 863-6020 or go to www.nyc.gov/hpd.

New York City Department of Environmental Protection or DEP

DEP is responsible for water and sewer lines and for collecting payments for water charges. If your client has any water and/or sewage liens, go to http://www.nyc.gov/html/dep/html/service_line_protection/index.shtml or call (718) 595-7000 to dispute a bill or negotiate a repayment agreement.

New York City Department of Finance (DOF)

DOF is the city agency responsible for the collection of property charges such as property taxes.

- For information about property tax payment options, go to <http://www1.nyc.gov/assets/hpd/downloads/pdf/paying-municipal-arrears.pdf> or call 311 (TTY 212-639-9675 for the Hearing Impaired).
- See the DOF's online repayment plan calculator at <https://webapps.nyc.gov/cics/txpa/TXPA001>.

Annual Lien Sale Information

To determine if a property has been placed on the lien sale list, check www.nyc.gov/liensale or call 311 or TTY (212)-639-9675 (Hearing Impaired).

Exemptions and Abatements of Property Charges

New York City and New York State offer several government programs that may help older homeowners reduce their taxes. Call 311 for more information regarding available DOF exemptions and abatements. The following are a list of programs to assist with property taxes.

- **School Tax Relief Exemption (STAR and Enhanced STAR)**
Basic STAR provides a modest property tax reduction for most New York homeowners. Enhanced STAR provides an enhanced tax reduction for senior homeowners with a household income of less than \$86,000. To apply for this statewide program, call 311 or go to <https://www.tax.ny.gov/pit/property/star/eligibility.htm>.
- **Senior Citizen Homeowners' Exemption (SCHE)**
This program provides a property tax exemption for lower income senior citizens (household income less than \$58,399) who own one, two, or three family homes, condominiums, or cooperative apartments. To apply for this citywide program, call 311 or go to <http://www1.nyc.gov/site/finance/benefits/landlords-sche.page>.
- **Benefits and Tax Abatements for Co-op and Condo Buildings**
The city also offers benefits for homeowners living in co-op buildings and condo buildings. For more information and to apply for these programs, call [311](tel:311).

Contact a Legal Service Provider

- Some legal service providers also handle cases involving property tax arrears, tax liens, water liens, and tax lien foreclosure. The homeowner can also call our Homeowner Hub at (646)-786-0888 for a referral.

5. Benefits & Long Term Planning

Trusts and Estate Planning

The following resources can help you with estate planning, including preparing important documents, such as wills, trusts, and powers of attorney, as well as developing an overall plan to ensure the proper management of your estate.

Bridge Street Development Corporation, Your Property: Keeping it in the Family

Bridge Street will inform your clients of the steps they can take currently to prepare to transfer ownership responsibilities of their home or business to family members when they are no longer able to handle these tasks. Designed for parents and their heirs, these classes will examine key concerns that arise when it is time to pass responsibilities to the next generation.

- To enroll, call (718)-399-0146.

Bronx Legal Services

Bronx Legal Services can assist clients with limited estate planning in conjunction with their foreclosure prevention program. Some of these services include creating Power of Attorneys, filing pro se probate forms, and executing deeds. They also have a Wills and Trusts Clinic, which often has a waitlist.

- For more information, call the intake line at 917-661-4500.

City Bar Justice Center

The Planning and Estates Law Project (PELP) provides free legal advice and assistance to low income individuals in matters pertaining to wills and estates. PELP holds frequent clinics where clients can come in to meet with an attorney and receive assistance with document preparation. Interpretation services are available.

- For more information, call the intake line at (212)-382-6756.

Grow Brooklyn: Protect Your Treasure

Grow Brooklyn can help with preparing documents and creating plans to protect what's most important to your client. Without a formal plan, New York State law and the courts determine who makes medical and financial decisions when your clients are unable to do so, or who will be appointed as guardians of minor children, or who will inherit our assets. Most services are free; other document preparation ranges from \$25-\$150.

- For more information, go to <https://www.growbrooklyn.org/protect-your-treasure/> or call (718)-418-8232.

JASA - Legal Services for the Elderly in Queens

JASA's LSEQ provides free legal services for adults, age 60+, who live in the borough of Queens. JASA's LSEQ also offers free estate planning to low-income seniors in cooperation with an estate planning law firm and works with area social service agencies, senior centers, and professionals on issues affecting older adults.

- For more information, call (212)-273-5272 or email help@jasa.org.

LawHelpNY.org

For general information and referral guidance, go to <http://www.lawhelpny.org/issues/family-juvenile/wills-estates>.

Queens Volunteer Lawyers Project, Inc.

Queens Volunteer Lawyers Project has attorneys who can assist with basic estate planning, such as drafting and executing simple wills, powers of attorney, and health care proxies. For more information, call (718)-739-4100.

Senior Benefits

Access NYC

This is a free service that helps residents of New York City find out if they are eligible for city, state, or federal benefits.

- For more information, go to <https://a069-access.nyc.gov/ACCESSNYC/application.do> or call 311.

New York City Department for the Aging

This city agency monitors and develops programs and services for older residents. Such programs include: Home Care, Screening for Medicaid and Food Stamps, Employment Information, Home Energy Assistance Program.

- For more information, go to <http://www1.nyc.gov/site/dfta/index.page> or call 311.
- To find a Senior Center nearby, go to <http://www1.nyc.gov/site/dfta/services/find-help.page>

Long Term Services and Support

NY Connects

This is a service to get free information and referrals about the range of supports that can help you remain independent in your daily life, whether you want to live in your home, a nursing home, or other residential setting. This includes services to help you organize and pay your bills and obtain benefits.

- To connect within the local borough office, go to <http://www1.nyc.gov/site/nycnyconnects/index.page> or call:
 - The Bronx: (347) 862-5200
 - Brooklyn: (718) 671-6200
 - Manhattan: (212) 962-2720
 - Queens: (718) 559-4400
 - Staten Island: (718) 489-3954

6. Home Sharing

New York Foundation for Senior Citizens Home Sharing Program

This program helps link adult “hosts” with extra private spaces in their homes or apartments with appropriate adult “guests” to share their space. One of the matchmates must be age 60 or older. The program also serves adult “hosts” age 55 or older who are interested in sharing with developmentally disabled adult “guests” capable of independent living.

- For more information and to register, go to <http://www.nyfsc.org/home-sharing/> or call (212) 962-7559.