



# HELP FOR OLDER HOMEOWNERS RESOURCE GUIDE

Issued April 2018



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. While we make every effort to keep this information current, programs are subject to change, may no longer be open for applications, or may change eligibility requirements. 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 services and housing counseling organizations.

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

For referrals or assistance for any of the listed programs here, call 311 and ask for Center for NYC Neighborhoods or call our Homeowner Hub directly at 646-786-0888.

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# 1. FORECLOSURE PREVENTION

## HUD-APPROVED HOUSING COUNSELING AGENCIES

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 sits down at a private appointment to 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, access to repair programs, property exemption application, and other services.

Call the Center's Hub for a free referral at 646-786-0888.

CITYWIDE ORGANIZATIONS	HOMEOWNERSHIP SPECIALTIES
<b>MHANY Management, Inc.</b>	Foreclosure Prevention Counseling, Financial Counseling, Tax and Water Liens
<b>Neighborhood Housing Services of NYC</b>	Foreclosure Prevention Counseling, Financial Counseling
<b>Housing and Family Services of Greater New York</b>	Foreclosure Prevention Counseling, Financial Counseling
<b>BRONX</b>	
<b>The Bronx Neighborhood Housing Services</b>	Foreclosure Prevention Counseling, Financial Counseling

**BROOKLYN**

<b>Bridge Street Development Corporation</b>	Foreclosure Prevention Counseling, Financial Counseling, Tax and Water Liens
<b>CAMBA</b>	Foreclosure Prevention Counseling, Financial Counseling, Tax and Water Liens
<b>Cypress Hills Local Development Corporation</b>	Foreclosure Prevention Counseling, Financial Counseling, Tax and Water Liens
<b>Grow Brooklyn</b>	Foreclosure Prevention Counseling, Estate Planning
<b>Brooklyn Neighborhood Services</b>	Foreclosure Prevention Counseling, Financial Counseling, Tax and Water Liens
<b>Neighborhood Housing Services of Brooklyn</b>	Foreclosure Prevention Counseling, Reverse Mortgage Counseling
<b>IMPACCT Brooklyn</b>	Foreclosure Prevention Counseling, Financial Counseling

**QUEENS**

<b>Margert Community Corporation</b>	Foreclosure Prevention Counseling, Financial Counseling, Weatherization
<b>Neighborhood Housing Services of Queens</b>	Foreclosure Prevention Counseling, Financial Counseling
<b>Neighborhood Housing Services of Jamaica</b>	Foreclosure Prevention Counseling, Financial Counseling

## QUEENS

<b>Neighborhood Housing Services of Staten Island</b>	Foreclosure Prevention Counseling, Financial Counseling
<b>Northfield Community Local Development Corp.</b>	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 at no cost to them. These organizations help homeowners with foreclosure prevention, bankruptcy, tax and water liens, and other legal issues.

Call the Center's Hub for a free referral at [646-786-0888](tel:646-786-0888).

CITYWIDE ORGANIZATIONS	HOMEOWNERSHIP SPECIALTIES
<b>JASA / Legal Services for the Elderly - program for seniors</b>	Foreclosure Prevention, Senior Services, Reverse Mortgages
<b>Legal Services NYC</b>	Chapters 7 and 13 Bankruptcy
<b>City Bar Justice Center</b>	Foreclosure Prevention, Chapter 7 Bankruptcy, Elder Law, Estate Planning
<b>MFJ Legal Services</b>	Foreclosure Prevention, Elder Law, Fair Housing, Access-A-Ride, Adult Home Advocacy
<b>New York Legal Assistance Group</b>	Foreclosure Prevention, Short Sales

Call the Center's Hub for a free referral at [646-786-0888](tel:646-786-0888)

**BRONX**

<b>Bronx Legal Services</b>	Foreclosure Prevention, Property Tax Liens, Chapters 7 and 13 Bankruptcy
<b>Legal Aid Society - Bronx</b>	Foreclosure Prevention, Co-op Issues

**BROOKLYN**

<b>Brooklyn Legal Services</b>	Foreclosure Prevention, Deed Theft and Other Scams, Fair Housing, Property Tax Liens, Abusive Lending & Servicing
<b>Brooklyn Legal Services Corporation A</b>	Foreclosure Prevention, Chapters 7 and 13 Bankruptcy
<b>Brooklyn Volunteer Lawyers Project</b>	Foreclosure Prevention, Chapters 7 and 13 Bankruptcy
<b>Grow Brooklyn</b>	Foreclosure Prevention, Estate Planning
<b>Legal Aid Society - Brooklyn Office for the Aging - program for seniors</b>	Foreclosure Prevention, Senior Services

**QUEENS**

<b>Grow Brooklyn</b>	Foreclosure Prevention, Estate Planning
<b>Legal Aid Society - Queens</b>	Foreclosure Prevention, Co-op Issues

<b>Queens Legal Services</b>	Foreclosure Prevention, Fair Housing, Financial Counseling
<b>Queens Volunteer Lawyers Project</b>	Foreclosure Prevention, Chapter 7 Bankruptcy
<b>STATEN ISLAND</b>	
<b>Staten Island Legal Services</b>	Foreclosure Prevention

## OTHER LEGAL ORGANIZATIONS

<b>Assigned Counsel Project</b> Call 311 for access	Assists homeowners 60 years of age or older with a range of issues, including eviction of delinquent tenants
<b>Civil Legal Assistance Resource Office (CLARO)</b>	Limited legal advice to low-income New Yorkers being sued by debt collectors. <ul style="list-style-type: none"> <li>▪ Brooklyn: (718)-624-3894</li> <li>▪ Bronx: (212)-636-7671</li> <li>▪ Manhattan: (212)-267-6646</li> <li>▪ Queens: (718)-739-4100</li> <li>▪ Staten Island: (347)-927-3417</li> </ul>

## 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.

HUD Office of Housing Counseling's list of reverse mortgage counselors: [www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm](http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm) or call (800) 333-4636

If you currently have a reverse mortgage and are having trouble paying for property taxes, facing foreclosure, or having other issues with an existing reverse mortgage, call the Center's Homeowner Hub to connect to a legal services organization as soon as possible.

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

**Neighborhood Housing Services of Brooklyn**  
**JASA - Legal Services for the Elderly in Queens**  
**Greenpath Reverse Mortgage Counseling**

## 2. HOME REPAIR, LOANS, GRANTS & FINANCIAL ASSISTANCE

### FORECLOSURE PREVENTION LOANS/GRANTS

If you need to catch up on mortgage payments, or need funds to pay off property tax liens or other secondary liens on your home, there are programs that can help.

You may contact the programs below directly, or [call the Center's Hub at 646-786-0888](tel:6467860888) for a free referral to a housing counselor to go over all your options.

<p><b>Jarvie Commonweal Fund</b> (800) 858-6127</p>	<p>Program that offers grants to homeowners aged 66 and over who reside within 50 miles of New York City</p>
<p><b>NYC Human Resource Administration One-Shot Deal</b> (718) 557-1399</p>	<p>Offers small loans and grants to help homeowners catch up on their mortgages or to pay property charges such as utilities and property taxes</p>
<p><b>The Bridge Fund</b> <a href="http://thebridgefund.org/contact">thebridgefund.org/contact</a></p>	<p>Offers small loans to residents of New York City who need help with their mortgage payments, rent, or property charges. Homeowners must be referred by social services, community, legal services, religious, or union organizations</p>
<p><b>The New York State Mortgage Assistance Program (NYS-MAP)</b> <a href="http://nysmap.org">nysmap.org</a> (646) 786-0888</p>	<p>Provides a 0% interest loan up to \$40,000 to eligible New York State homeowners at risk of foreclosure. To qualify, homeowners must have exhausted all other sources of help</p>

## HEAT AND UTILITY BILL ASSISTANCE

<p><b>ConEd Senior Services</b> 1-800-75-CONED</p>	<p>If you are 62 or older, you may qualify for other payment options and other special services</p>
<p><b>Heartshare Human Services of New York</b> (718) 422-4200</p>	<p>Providing limited assistance to low-income residents of New York City with their utility bills</p>
<p><b>Home Energy Assistance Program (HEAP)</b> (800) 692-0557</p>	<p>A government program offering small grants to pay for both heating bills and repairs to heating systems, such as boilers</p>

## HOME REPAIR AND REHABILITATION LOANS

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

<p><b>Met Council on Jewish Poverty</b> Project Metropair <a href="http://www.metcouncil.org/project-metropair/">www.metcouncil.org/project-metropair/</a> 212-453-9542</p>	<p>Free handyman service for low income seniors throughout NYC to make minor repairs and installations that will eliminate safety hazards. Must be 60 years or older, reside in New York City, and show financial need</p>
<p><b>Met Council on Jewish Poverty</b> Home Repair and Safety Audit Programs <a href="http://www.nyfsc.org/support-services/repair-safety-services/">www.nyfsc.org/support-services/repair-safety-services/</a> (212) 962-7655</p>	<p>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</p>
<p><b>Rebuilding Together NYC</b> Accessibility Upgrades Program <a href="http://rebuildingtogethernyc.org/apply">rebuildingtogethernyc.org/apply</a></p>	<p>Provides up to \$25,000 in grant funding for repairs and accessibility modifications to low-income persons with physical disabilities or age-related disabilities</p>
<p><b>The Parodneck Foundation</b> Senior Citizen Homeowner Assistance Program (SCHAP) (212)-431-9700</p>	<p>Working with the NYC Department of Housing Preservation and Development, the program assists low to middle income seniors in making necessary home repairs to their multi-family properties</p>
<p><b>Crown Heights Jewish Community Council</b> <a href="http://www.chcentral.org/home-energy-assistance/">www.chcentral.org/home-energy-assistance/</a> (718)-771-9000, ext. 7701</p>	<p>Citywide HEAP FREE Boiler Replacement - HERR Program</p>

**QUEENS**

**Margert Community Corporation**

Project RESTORE  
[www.margert.org/restore.htm](http://www.margert.org/restore.htm)  
(718) 471-3724

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. Must be 60 years of age or older and have a household income that does not exceed 80 percent of the area median income

**STATEN ISLAND**

**Northfield Community Local Development Corporation**

Project RESTORE  
Weatherization

Offers Project RESTORE and weatherization that includes energy audits, repairs, and installations

- Project RESTORE: (718) 471-3724
- Weatherization: (718) 442-7351 ext. 271

## 3. FRAUD AND CONSUMER SCAMS

### SCAMS TARGETING HOMEOWNERS

There are a variety of scams that target homeowners. See below for an overview of the different types of scams and how to get help if you think you were targeted by a scam.

<p><b>Foreclosure Rescue Scams</b></p>	<p>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 up-front fees and promise a specific result are running a scam</p>
<p><b>Deed Theft Scams</b></p>	<p>The scammer promises to save a home from foreclosure, but instead steals title to the property</p>
<p><b>Sale Lease-Back Scams</b></p>	<p>A “sale lease-back” agreement is when the homeowner is told that the title will be returned to them at a later date, or 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</p>

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.

**COMPLAINTS, EDUCATION, AND REGULATORY AGENCIES**

<p><b>NYS Attorney General HomeownerHelpNY Program</b> homeownerhelpny.com (855) 466-3456</p>	<p>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. Complaints can be submitted to the office for possible future use in prosecutions</p>
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<p><b>NYS Department of Financial Services</b> (800) 342-3736</p>	<p>This state agency supervises and regulates financial institutions such as reverse mortgage lenders and banks. To file a complaint, go to <a href="http://www.dfs.ny.gov/consumer/fileacomplaint.htm">www.dfs.ny.gov/consumer/fileacomplaint.htm</a></p>
<p><b>NeighborWorks America: Loan modification scam alert</b> <a href="http://www.loanscamalert.org">www.loanscamalert.org</a> (888) 995-HOPE</p>	<p>This resource provides useful information to help homeowners avoid and report foreclosure prevention scams</p>

## CONTRACTOR SCAMS

<p><b>NYC Department of Consumer Affairs (DCA)</b> (212) 487-4110</p>	<p>This city department pursues complaints filed against licensed home improvement contractors. To file a complaint, go to <a href="http://www1.nyc.gov/site/dca/consumers/file-complaint.page">www1.nyc.gov/site/dca/consumers/file-complaint.page</a> For list of other businesses regulated by consumer protection law, go to <a href="http://www1.nyc.gov/assets/dca/downloads/pdf/consumers/Consumers-ReferralList.pdf">www1.nyc.gov/assets/dca/downloads/pdf/consumers/Consumers-ReferralList.pdf</a></p>
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## 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](http://www.eldercare.gov), 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 you qualify.

<p><b>Housing Preservation and Development or HPD (Research and Reconciliation Unit)</b>          (212) 863-6020  <a href="http://www.nyc.gov/hpd">www.nyc.gov/hpd</a></p>	<p>HPD assists homeowners with explanations of HPD fines and reviews homeowner disputes of HPD charges. These fines include code violations and repair liens</p>
<p><b>New York City Department of Environmental Protection or DEP</b>          (718) 595-7000  <a href="http://www.nyc.gov/html/dep/html/service_line_protection/index.shtml">www.nyc.gov/html/dep/html/service_line_protection/index.shtml</a></p>	<p>DEP is responsible for water and sewer lines and for collecting payments for water charges. If you have any water and/or sewage liens, contact them to dispute a bill or negotiate a repayment agreement</p>
<p><b>New York City Department of Finance (DOF)</b>          311 (TTY 212-639-9675 for the Hearing Impaired)</p>	<p>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 <a href="http://www1.nyc.gov/assets/hpd/downloads/pdf/paying-municipal-arrears.pdf">www1.nyc.gov/assets/hpd/downloads/pdf/paying-municipal-arrears.pdf</a>          See the DOF's online repayment plan calculator at <a href="http://webapps.nyc.gov/cics/txpa/TXPA001">webapps.nyc.gov/cics/txpa/TXPA001</a></p>

## ANNUAL LIEN SALE INFORMATION

If you have a property tax or water/sewage lien on your property from falling behind on past payments, the city may sell that lien to a third-party debt collector. To determine if a property has been placed on the lien sale list, [check www.nyc.gov/liensale](http://www.nyc.gov/liensale) or call 311 or TTY (212)-639-9675 (Hearing Impaired). Call us for assistance on getting your lien off the lien sale list.

## 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.

<b>School Tax Relief Exemption (STAR and Enhanced STAR)</b> 311 <a href="http://www.tax.ny.gov/pit/property/star/eligibility.htm">www.tax.ny.gov/pit/property/star/eligibility.htm</a>	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
<b>Senior Citizen Homeowners' Exemption (SCHE)</b> 311 <a href="http://www1.nyc.gov/site/finance/benefits/landlords-sche.page">www1.nyc.gov/site/finance/benefits/landlords-sche.page</a>	This citywide 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
<b>Benefits and Tax Abatements for Co-op and Condo Buildings</b> 311 <a href="http://www1.nyc.gov/site/finance/benefits/landlords-coop-condo.page">www1.nyc.gov/site/finance/benefits/landlords-coop-condo.page</a>	The city also offers benefits for homeowners living in co-op buildings and condo buildings. If you live in one of these units, ask your management company or board if you qualify

# 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.

<p><b>Bridge Street Development Corporation</b> (718)-399-0146</p>	<p>The Keeping it in the Family program informs you of the steps you can take currently to prepare to transfer ownership responsibilities of their home or business to family members. 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</p>
<p><b>Bronx Legal Services</b> 917-661-4500</p>	<p>Assisting homeowners with limited estate planning in conjunction within their foreclosure prevention program. Some of these services include creating Power of Attorneys, filing pro se probate forms, and executing deeds. A Wills and Trusts Clinic is available, but often has a waitlist</p>
<p><b>City Bar Justice Center</b> (212)-382-6756</p>	<p>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</p>

<p><b>Grow Brooklyn</b> (718)-418-8232 <a href="http://www.growbrooklyn.org/protect-your-treasure">www.growbrooklyn.org/protect-your-treasure</a></p>	<p>The Protect Your Treasure program can help with preparing documents and creating plans to protect what's most important to you to determine guardianship &amp; inheritance plans. Most services are free; other document preparation ranges from \$25-\$150</p>
<p><b>JASA - Legal Services for the Elderly in Queens</b> (212)-273-5272 <a href="mailto:help@jasa.org">help@jasa.org</a></p>	<p>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</p>
<p><b>LawHelpNY.org</b></p>	<p>For general information and referral guidance, go to <a href="http://www.lawhelpny.org/issues/family-juvenile/wills-estates">www.lawhelpny.org/issues/family-juvenile/wills-estates</a></p>
<p><b>Queens Volunteer Lawyers Project, Inc.</b> (718)-739-4100</p>	<p>Assisting with basic estate planning, such as drafting and executing simple wills, powers of attorney, and health care proxies</p>

## SENIOR BENEFITS

<p><b>Access NYC</b> 311 <a href="http://a069-access.nyc.gov/ACCESSNYC/application.do">a069-access.nyc.gov/ACCESSNYC/application.do</a></p>	<p>A free service that helps residents of New York City find out if they are eligible for city, state, or federal benefits</p>
<p><b>New York City Department for the Aging</b> 311 <a href="http://www1.nyc.gov/site/dfta/index.page">www1.nyc.gov/site/dfta/index.page</a></p>	<p>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. To find a Senior Center nearby, go to <a href="http://www1.nyc.gov/site/dfta/services/find-help.page">www1.nyc.gov/site/dfta/services/find-help.page</a></p>

## LONG TERM SERVICES AND SUPPORT

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### **NY Connects**

The Bronx: (347) 862-5200  
Brooklyn: (718) 671-6200  
Manhattan: (212) 962-2720  
Queens: (718) 559-4400  
Staten Island: (718) 489-3954  
[www1.nyc.gov/site/nycnyconnects/index.page](http://www1.nyc.gov/site/nycnyconnects/index.page)

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

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## 6. HOME SHARING

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### **New York Foundation for Senior Citizens Home Sharing Program**

(212) 962-7559  
[www.nyfsc.org/home-sharing](http://www.nyfsc.org/home-sharing)

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

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