

A message from
**Assemblyman
Edward A. Flood**

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 a guide for 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 will help make that investment more secure and rewarding. Please, contact my office if I can assist you further with this or any other matter.

Sincerely,



Edward A. Flood
Member of Assembly

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The Homeowner's Guide



Courtesy of
**Assemblyman
Edward A. Flood**

Important information for homeowners



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 or call the New York State Department of Taxation and Finance at 518-457-5181.

Real property tax exemption

If you are a homeowner over the age of 65 and meet certain income requirements, you may be eligible to lower your real property tax bill. To find out more, call your local assessor. If you live in New York City, visit portal.311.nyc.gov/article/?kanumber=KA-02523.

Challenging your assessment

If you have any questions or concerns about your assessment, call your local assessor. The assessor can also answer questions about

the full value of your property and the uniform percentage of value, both of which are indicated on your tax bill. If you are still dissatisfied but have already received your tax bill, you can file a formal grievance to try to lower it for the following year.

Visit tax.ny.gov/pit/property/contest/contestasmt.htm for guidance on contesting your assessment and to find forms (including the STAR application) and general information about property taxes. You can also call the New York State Department of Taxation and Finance at 518-591-5232.

New York City residents only: To appeal your assessed value, visit www1.nyc.gov/site/finance/taxes/challenge-your-assessment.page.

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 are unable to obtain this coverage on the open market.

These policies can be written by any agent or broker. You may also apply directly to the New York Property Insurance Underwriting Association. Visit nypuia.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 or floodsmart.gov, or call 800-427-4661.

What to do if you have a complaint

Home improvement and repair complaints

Before you sign a contract, make sure the contractor advises you about the total cost of the job, completion date and any warranty or guarantee. Contractors cannot change plans without your written consent, and they cannot entice you by advertising a bargain with the intent of switching to another item that is to the contractor's advantage 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).

If you have a complaint, contact the agencies listed in the directory in this brochure. You are further protected from unscrupulous and unqualified contractors thanks to a New York State law requiring all home improvement contractors to provide a written contract for all jobs costing more than \$500. The contract must spell out what's going to be done and give an approximate timetable for startup and completion. Payment schedules must be in proportion to the amount of work done at the time of each payment.

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

Appliance complaints

If you are having trouble with an appliance, contact the manufacturer and hold them to the warranty or guarantee – if there is one – or demand a refund. Under the federal Magnuson-Moss Warranty Act, you can sue the company if they violate the warranty. If you win, you can get your money back, plus court costs.

Sellers of major appliances or non-custom-made furniture must provide a delivery date or range of dates at purchase. If they are unable to deliver by those dates, they must notify you and give you four options. The options include a refund, a credit for your deposit, an agreement to a new date or the selection of a different purchase.

Door-to-door sales complaints

Before buying anything from door-to-door salespeople, check their credentials and get the names and addresses of the companies they claim to represent. Never pay in cash. The seller is required to notify you in writing at the time the contract is signed that there is a three-day cooling-off period during which you can cancel orders over \$25 and receive a full refund.

Sellers are also required to tell you about this right and give you a form you can use to request the refund. Items such as magazine subscriptions may also be canceled. If you do cancel, your deposit must be returned within 10 days. If you do not 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. You should have the following information ready: your account number, specific problem, 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 the jurisdiction of PSC 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.

Still need help?

Contact the Attorney General's office at www.ag.ny.gov/consumer-frauds/Filing-a-consumer-complaint and file your complaint online with them.

Directory

NYS Department of Taxation and Finance

tax.ny.gov
518-457-5181

NYS Public Service Commission

dps.ny.gov
800-342-3377

NYS Attorney General

ag.ny.gov
800-771-7755

Better Business Bureau

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

Consumer Response Center:
877-FTC-HELP (877-382-4357)

Federal Communications Commission

fcc.gov
888-CALL-FCC (888-225-5322)

