

Message from
Assemblymember
**Stefani
Zinerman**



Owning a home is a tremendous responsibility that can be especially daunting for first-time buyers. The purpose of this brochure is to present some helpful information for homeowners.

It covers various forms of tax savings and insurance coverage, 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 outlines methods for dealing with them.

Your home is one of the largest 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 be of assistance in this or any other matter.

Sincerely,

Stefani L. Zinerman
Member of Assembly

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The Homeowner's Guide



Courtesy of
**Assemblymember
Stefani Zinerman**

www.nyassembly.gov

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 www.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 <https://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 www.tax.ny.gov for instructions on how to contest your assessment and to find forms (including the STAR application) and general information about property taxes.

For more information, call the New York State Department of Taxation and Finance at 518-457-5181.

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 www.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 www.fema.gov or www.floodsmart.gov or call 800-427-4661.



HOW TO FILE 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 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 him/her 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 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 that cost less than \$25 but are not delivered at a single time, 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 on the back of this brochure.

Electric, gas, water & telephone complaints

The NYS Public Service Commission (PSC) Call Center will help you resolve complaints against regulated public utility companies operating in New York State. If you are threatened with a service cutoff or if there is a cutoff, call your utility. If you can't resolve it with your utility, call the PSC 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. Visit www.dps.ny.gov for more information.

The PSC does not, however, have jurisdiction over cellular service. For cellular service problems, call 888-225-5322 or visit the Federal Communications Commission (FCC) site at www.fcc.gov/complaints. Further, the PSC only regulates calls originating and terminating in New York State. For calls originating outside New York State, call the FCC.

There are numerous consumer protections for unwanted email and text messages as well as for broadband service and internet capabilities. More information can be found on the FCC website.

Shopping online or by phone

New York State law imposes certain requirements on mail-order and telephone-order businesses related to disclosure of merchandise availability and refund policies, among other consumer protections. In addition, there are certain requirements for online orders for merchandise shipped through the mail or by other carriers.

- If you pay by credit card, you're protected by the FTC's Fair Credit Billing Act, which allows you to withhold payment on disputed charges.
- Use a secure website and browser by looking for the "https" in the website address or a closed lock or unbroken key icon on your status bar.
- The federal Mail, Internet, or Telephone Order Merchandise Rule covers online purchases. Your order must be delivered within 30 days unless otherwise stated, and you must be notified if there is a delay. If there is a delay and they can't reach you, they must, without being asked, promptly refund the money you paid for the unshipped merchandise.

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.

For information on New York City services, please contact the New York City Department of Housing Preservation and Development (HPD) at <https://www1.nyc.gov/site/hpd/about/about-hpd.page>

Directory

NYS Department of Taxation and Finance

www.tax.ny.gov
518-457-5181

NYS Public Service Commission

www.dps.ny.gov
800-342-3377

NYS Attorney General

www.ag.ny.gov
800-771-7755

Better Business Bureau

www.bbb.org/bbb-directory/us/ny

Metropolitan NY: 212-533-6200

Long Island: 516-420-0500

Mid-Hudson: 914-333-0550

Upstate NY: 716-881-5222, or
800-828-5000

Federal Trade Commission

www.ftc.gov

Consumer Response Center

877-FTC-HELP (382-4357)

Federal Communications Commission

www.fcc.gov
888-225-5322

