

# The NYC Property Tax and Interest Deferral Program (PT AID)



Helps you stay in your home and keep your property out of the tax lien sale



Defers a portion or, in some cases, all of your property tax payments



Lets you make affordable payments



Sets up either short-term or long-term payment plans

## How to Get Help

**Online:** [www.nyc.gov/ptaid](http://www.nyc.gov/ptaid)

**Phone:** 311

**Mail:** [ptaid@finance.nyc.gov](mailto:ptaid@finance.nyc.gov)

If due to a disability you need an accommodation in order to apply for and receive a service or participate in a program offered by the Department of Finance, please contact the Disability Service Facilitator at [www.nyc.gov/contactdofeeo](http://www.nyc.gov/contactdofeeo) or by calling 311.



[nyc.gov/finance](http://nyc.gov/finance)

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# THE NYC PROPERTY TAX AND INTEREST DEFERRAL PROGRAM (PT AID)





→ Fallen behind on your property tax payments? We may be able to help. Defer a portion or, in some cases, all of your property tax payments.

## How to Apply

- Complete the application available at [www.nyc.gov/ptaid](http://www.nyc.gov/ptaid) or visit any Department of Finance business center (locations at [www.nyc.gov/ptaid](http://www.nyc.gov/ptaid))
- Provide proof of age and income
- Pay for a title search to identify mortgages and liens and determine your property's value

## Avoiding the Tax Lien Sale

Submitting a PT AID application will remove your property from the upcoming tax lien sale. However, if your application is not completed within 45 days, your property could be added to either an ongoing or future tax lien sale process.

### Which Payment Plan Is Right for You?

Payment Plan	Eligibility Requirements
Low-Income Senior (LIS)	<ul style="list-style-type: none"><li>• Age 65 or older</li><li>• Federal adjusted gross income of \$86,400 or less</li><li>• Permanent resident for at least one year</li><li>• Complete an application and recertify annually</li></ul>
Fixed-Term, Income-Based (FTI)	<ul style="list-style-type: none"><li>• Federal adjusted gross income of \$86,400 or less</li><li>• Permanent resident for at least one year</li><li>• Complete an application and recertify annually</li></ul>
Extenuating Circumstances Income-Based (ECI)	<ul style="list-style-type: none"><li>• Federal adjusted gross income of \$86,400 or less</li><li>• Permanent resident for at least one year</li><li>• Have an extenuating circumstance: death or serious illness, loss of income, or enrollment in NYC's Water Debt Assistance Program</li><li>• Complete an application and recertify annually</li></ul>