

INFORMATION FOR HOMEOWNERS WHO MAY BE FACING FORECLOSURE

New York State Non-Profit Housing Counseling Agencies Providing Services to Homeowners in Default and Foreclosure. The following are government-approved housing counseling agencies in Montgomery County which provide free counseling:

AGENCY	ADDRESS	CONTACT NUMBER	WEBSITE
Legal Aid Society of Northeastern New York, Inc.	6 Market Street Amsterdam, New York 12010	(833) 628-0087	https://www.lasnny.org/
The Legal Project	24 Aviation Road, STE 101 Albany, New York 12205	(518) 435-1770	https://legalproject.org/

You can also visit the Department of Financial Services website: [New York State Non-Profit Housing Counseling Agencies | Department of Financial Services \(ny.gov\)](#)

You can also call the NYS Office of the Attorney General's Homeowner Protection Program (HOPP) toll-free consumer hotline to be connected to free housing counseling or legal services in our area at 1-855-HOME-456 (1-855-466-3456), or visit their website: [HomeownerHelpNY](#)

WARNING: Qualified free help is available; watch out for companies or people who charge a fee for these services. Housing counselors from New York-based agencies listed on the website above are trained to help homeowners who are having problems making their tax payments and can help you find the best option for your situation.

If you wish, you may also contact the Treasurer's Office directly to discuss possible payment plans and other options.

Under a recently adopted New York State law, at the commencement of our foreclosure proceeding, we will be required to send you a notice to inform you that you are at risk of losing your home. A complete copy of that notice can be found here:

YOU MAY BE AT RISK OF FORECLOSURE ON A PROPERTY TAX LIEN. PLEASE READ THE FOLLOWING NOTICE CAREFULLY.

Under New York State law, we are required to send you this notice to inform you that you are at risk of losing your home. Attached to this notice is a list of government approved housing counseling agencies in your area which provide free counseling. You can also call the NYS Office of the Attorney General's Homeowner Protection Program (HOPP) toll-free consumer hotline to be connected to free housing counseling or legal services in your area at 1-855-HOME-456 (1-855-466-3456), or visit their website. A statewide listing by county is also available at the website of the New York State Department of Financial Services. Qualified free help is available; watch out for companies or people who charge a fee for these services. Housing counselors from New York-based agencies listed on the website above are trained to help homeowners who are having problems making their tax payments and can help you find the best option for your situation. If you wish, you may also contact our office directly to discuss possible payment plans and other options. While we cannot assure that a mutually agreeable resolution is possible, we encourage you to take immediate steps to try to achieve a resolution. The longer you wait, the fewer

options you may have. If you have not taken any actions to resolve this matter within ninety days from the date this notice was mailed, we may commence legal action or other remedies against you to foreclose the tax lien, which may eventually result in eviction from your home. Under New York State law, you may be barred from entering into a payment plan or from being permitted to make any payment to save your home after the "Redemption Date".

IMPORTANT: You have the right to remain in your home until you receive a court order telling you to leave the property; however, you may lose the right to continue ownership of your home after the Redemption Date. If a foreclosure action is filed against you in court, you still have the right to remain in the home until a court orders you to leave. This notice is not an eviction notice, and a foreclosure action has not yet been commenced against you. You should also be aware that if you are a senior citizen, a person with a physical disability and/or a veteran, you may be entitled to a partial exemption from property taxes. If you are not already receiving one or more of these exemptions and would like information about the eligibility and application requirements, please contact your local assessor's office.

For reference only:

الإشعار باللغة العربية، انتقل إلى الرابط لرؤية هذا <https://ar.ogs.ny.gov/homeowner-notice>

বাংলায় এই নোটিশটি দেখার জন্য, <https://bn.ogs.ny.gov/homeowner-notice> এ যান।

Pour afficher cet avis en français, rendez-vous sur <https://fr.ogs.ny.gov/homeowner-notice>

Pou w gade avi sa a nan lang Kreyòl Ayisyen, ale sou <https://ht.ogs.ny.gov/homeowner-notice>

Per visualizzare l'avviso in italiano andare a <https://it.ogs.ny.gov/homeowner-notice>

경고장 한국어로 보기: <https://ko.ogs.ny.gov/homeowner-notice>

Zawiadomienie to jest dostępne w języku polskim na stronie <https://pl.ogs.ny.gov/homeowner-notice>

Чтобы просмотреть это предупреждение на русском языке, перейдите по адресу <https://ru.ogs.ny.gov/homeowner-notice>

若要查看简体中文版通知，请访问 <https://zh.ogs.ny.gov/homeowner-notice>

Para leer este aviso en español, ingrese en <https://es.ogs.ny.gov/homeowner-notice>

若要參閱繁體中文版通知，請造訪 <https://zh-traditional.ogs.ny.gov/homeowner-notice>

جائیں پر <https://ur.ogs.ny.gov/homeowner-notice> ،لیے کے دیکھنے میں اردو کو نوٹس اس

<https://yi.ogs.ny.gov/homeowner-notice> צו גייט, אידיש אין מעלדונג דעם זען צו