

NYC HOMEOWNERS FACING DEBT: FREE FINANCIAL HELP IS AVAILABLE

NYS programs provide free financial help to New Yorkers facing foreclosure and financial hardships, such as unpaid water bills and other unexpected costs.

LOW INCOME HOUSEHOLD WATER ASSISTANCE PROGRAM (LIHWAP)

- LIHWAP helps low-income households pay for water and sewer services, including past due bills.
- LIHWAP is FREE for homeowners and pays water and/or sewer arrears up to a maximum of \$5,000 per household. Benefits are paid directly to water and/or sewer vendor(s).
- Eligibility is based on income, household size, and the delinquency amount.
- Applications and additional information can be found at <https://otda.ny.gov/programs/water-assistance/>
- For more information about LIHWAP please call the NYS LIHWAP Call Center at 1-833-690-0208 or the OTDA Hotline at 1-800-342-3009. You may also email LIHWAP at: NYSLIHWAP@otda.ny.gov.

WATER BILL REPAYMENT PLANS WITH THE CITY

- NYC Homeowners with delinquent water bills (even those ineligible for LIHWAP, or with arrears in excess of \$5,000) may be eligible for a repayment agreement with the NYC Department of Environmental Protection (DEP), allowing you to gradually pay off your debt over time.
- The City offers payment agreements to customers with \$0 down and a repayment period lasting anywhere from 3 months to 10 years.
- If you wish to enter a payment agreement to pay off outstanding water and sewer charges, please contact DEP at 718-595-7890 or collectionsunit@dep.nyc.gov.

“EMERGENCY ASSISTANCE” or “ONE SHOT DEAL”

- Homeowners may be able to get emergency financial assistance from the Human Resources Administration (HRA) if you cannot pay your bills because you lost your job, are getting less pay from your job, or had another emergency like an unexpected medical situation.
- Homeowners who are behind on their mortgage or homeowner association fees are eligible to apply.
- Eligibility is based on several factors, including household income, the size/amount/kind of unpaid bills, and on a homeowner’s ability to pay ongoing monthly housing expenses moving forward.
- Applications and additional information can be found at <https://a069-access.nyc.gov/accesshra/> or by calling 718-557-1399; help is also available in person by visiting a job center (locations near you can be found at: <https://www1.nyc.gov/site/hra/locations/job-locations-and-service-centers.page>).



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* The information in this factsheet does not constitute legal advice.