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.newyork.bbb.org
Metropolitan NY: 212-533-6200
Long Island: 516-420-0500
Mid-Hudson: 914-333-0550
www.upstateny.bbb.org
716-881-5222
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

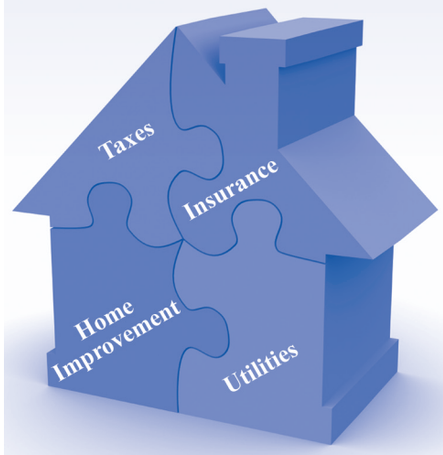
Assemblyman
Alfred C. Graf

991 Main Street, Suite 202
Holbrook, NY 11741
631-585-0230

Room 433, LOB
Albany, NY 12248
518-455-5937
grafa@assembly.state.ny.us

Updated 3/13

The Homeowner's Guide



Courtesy of
Assemblyman
Graf

Message from... Assemblyman Alfred C. Graf

www.assembly.state.ny.us

Owning a home is a tremendous responsibility. The purpose of this brochure is to present some helpful information for homeowners.

It covers various forms of tax savings, insurance coverage and how to avoid costly mistakes in home improvements. In addition, if you have problems with merchandise or services you buy, this brochure outlines methods for dealing with them efficiently and economically.

Your home is one of the largest investments you will ever make. I hope this brochure will help make that investment more secure and enjoyable. Please contact my office if I can be of assistance in this or any other matter.

Real property tax credit for homeowners and renters

This program provides relief to lower income households and senior citizens on fixed incomes who are confronted 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 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 have your real property tax assessment cut in half. To find out more, call your local assessor.

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 for your property and the uniform percentage of value, both of which are indicated on your tax bill. If you are still dissatisfied, you can file a formal grievance.

Visit www.tax.ny.gov for instructions on how to grieve 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.

Continued...

...continued from front

Fire insurance

Fire, extended coverage, vandalism, malicious mischief, and time element coverage insurance is 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, 100 William St., 11th Floor, New York, NY 10038. 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 and homeowner's insurance. Contact the Federal Emergency Management Agency's (FEMA) National Flood Insurance Program, at www.fema.gov or www.FloodSmart.gov, 888-379-9531.

How to make a complaint

First, protect yourself...

- Keep careful records of large purchases
- Read and save the product warranty/guarantee
- Remember your salesperson's name

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 cannot entice you by advertising a bargain with the intent of switching to another item that is to the contractor's advantage to sell. Should this occur, 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 either directly at the contractor's office or by certified mail.

If you have a complaint, contact the agencies listed in the directory in this brochure. You can be protected from unscrupulous and unqualified contractors thanks to a New York State law requiring all home improvement contractors to give a written contract for all jobs costing more than $500. The contract must spell out what's to be done and give an approximate timetable for start-up 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 you win, you can get your money back, plus court costs. You may also sue in Small Claims Court.

Door-to-door complaints

Before buying anything from door-to-door sales-people, 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 on which to request the refund. Items which cost less than $25 but are not delivered at a single time, such as magazine subscriptions, may also be cancelled. 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 800-342-3377. 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. You can also log on to www.dps.ny.gov, which is the PSC's website.

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

Mail order & Internet shopping

If you shop by mail or Internet, do you...

- check with the Better Business Bureau, postal inspector or with the New York State Attorney General before placing an order with a company you don't know?
- check the company's return policy?
- insure items you are returning?

If you shop by mail, you should know...

- there is a law requiring mail order companies to disclose their return policy in advertisements.
- it's the mail house's responsibility that your merchandise arrives safely and on time.
- 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.

If you shop by Internet...

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

- 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 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.