§ 1144. Homeowner warning notices. 1. (a) In the case of residential property as defined by section eleven hundred eleven of this article, when personal notice of the commencement of a foreclosure proceeding is mailed pursuant to section eleven hundred twenty-five of this article, such notice shall include or be accompanied by the homeowner warning notice described by paragraph (b) of this subdivision. Provided, however, that in a tax district that does not enforce delinquent taxes pursuant to this article, such homeowner warning notice shall be sent when the foreclosure proceeding is commenced.

(b) Such notice shall be in substantially the following form:

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

As of (enter date), your property taxes have not been paid for the following years and amounts each year: (enter years and amounts)

The total needed to pay off all tax arrears as of the date of this notice is: (enter amount due)

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". In your case, the "Redemption Date" is tentatively set as (enter 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."

(c) In a tax district that does not pursue foreclosure when property is owned by a person receiving one of more of the exemptions listed in such notice, a sentence reading substantially as follows shall be added:

"If you are currently receiving one or more of these exemptions, please contact us immediately so that we may suspend the foreclosure."

2. A failure of the owner to receive such notice shall not prevent the collection and enforcement of the payment of the taxes on property owned by such person.

3. Such notice may be accompanied by a list of housing counseling agencies that serve the county in which the property is located, including the last known addresses and telephone numbers of such agencies. The department of financial services shall make available on its website a listing, by county, of such agencies. The enforcing officer shall use such lists to meet the requirements of this section.

4. Such notice shall also include or be accompanied by a statement, set forth in each of the twelve most common non-English languages spoken by limited-English proficient individuals in the state, based on the data in the most recent American Community Survey published by United States Census Bureau, advising them that a translated version of this notice, or a detailed summary thereof, may be found on the website of the New York state office of general services. This requirement may be satisfied by posting a statement in each such language that is substantially equivalent to the following: "YOU MAY BE AT RISK OF FORECLOSURE ON A PROPERTY TAX LIEN. To see this notice in (insert the name of the applicable language), go to (insert the applicable URL address)."