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Property Condition Disclosure Statement Www Dos State Ny

PUBLISHED
November 25, 2026

REFERENCE
#1795584215780684

Understanding the Property Condition Disclosure Statement in New York State

When buying or selling a home in New York, few documents carry as much weight as the Property Condition Disclosure Statement. This legally significant form, accessible through the New York Department of State website at www.dos.state.ny.us, serves as a critical bridge between sellers and buyers, ensuring transparency and reducing the risk of post-sale disputes. Whether you are a first-time home seller or a seasoned real estate investor, understanding this document is essential for a smooth and legally compliant transaction in the Empire State.

The Property Condition Disclosure Statement, often abbreviated as PCDS, is not merely a formality. It is a statutory requirement under New York Real Property Law Article 14, designed to provide prospective buyers with a clear, written account of a property's known defects and conditions. By requiring sellers to disclose what they know about the property's physical state, the statement helps buyers make informed decisions and protects sellers from future liability related to undisclosed issues. The official version, hosted on the New York Department of State website at www.dos.state.ny.us, is the authoritative source for this document, and using it correctly is a cornerstone of ethical real estate practice in the state.

What Is the Property Condition Disclosure Statement?

The Property Condition Disclosure Statement is a standardized questionnaire that sellers of residential real estate in New York are required to complete and deliver to potential buyers. It covers a wide range of property systems and components, from the roof and foundation to plumbing, electrical systems, and environmental hazards. The purpose is straightforward: to ensure that sellers disclose any known material defects that could affect the property's value or safety.

The form itself is divided into multiple sections, each targeting a specific area of the property. Sellers must answer each question to the best of their knowledge, indicating whether they are aware of any problems, defects, or malfunctions. If a seller has no knowledge of a particular issue, they can so state, but they must do so truthfully. The completed statement becomes part of the disclosure package provided to buyers before a purchase contract is signed, typically during the due diligence period.

One of the most important aspects of the Property Condition Disclosure Statement is that it does not relieve the seller of the obligation to disclose latent defects that are known but not explicitly covered by the form. The statement is intended to complement, not replace, the seller's broader common law duty to disclose material facts that could affect the property's desirability or value. In essence, the PCDS provides a structured

framework for what is already expected of sellers under New York law.

The Role of the New York Department of State

The New York Department of State, accessible online at www.dos.state.ny.us, is the official custodian of the Property Condition Disclosure Statement form. The department's Division of Licensing Services oversees real estate licensing and regulation, including the administration of the Property Condition Disclosure Act. On the department's website, users can find the most current version of the form, along with instructions and related legal resources.

It is crucial to use the version of the form provided on the official website, as outdated or modified versions may not comply with current legal requirements. The department periodically updates the form to reflect changes in law or best practices, so always verify that you are using the latest version available at www.dos.state.ny.us. Real estate professionals, including attorneys and agents, frequently refer clients to this site to ensure compliance.

Beyond hosting the form, the New York Department of State also provides guidance on how to complete it correctly. While the department does not offer legal advice, it does publish informational materials that clarify the purpose and scope of the disclosure statement. For sellers and buyers alike, accessing these resources through the official website is a prudent first step in understanding their rights and obligations.

Key Components of the Property Condition Disclosure Statement

The Property Condition Disclosure Statement is organized into several distinct sections, each covering a major aspect of the property. Understanding what each section requires can help sellers provide accurate and complete disclosures, while buyers can use the form to focus their home inspection efforts.

General Information and Property Systems

The form begins with basic identifying information about the property, including the address and the name of the seller. It then moves into specific questions about the property's major systems. These typically include:

- Roof: Age, leaks, and repairs.
- Basement and Foundation: Water intrusion, cracks, and structural issues.
- Plumbing and Electrical Systems: Age, code compliance, and known problems.
- Heating and Cooling Systems: Type, age, and functionality.
- Insulation and Ventilation: Type and adequacy.

Environmental and Safety Concerns

This section addresses potential hazards that could affect health or safety, including:

- Lead-Based Paint: For homes built before 1978, federal law requires separate disclosure, but the state form also addresses this.
- Asbestos: Presence and location of known asbestos-containing materials.
- Radon: Test results or known presence.
- Mold and Moisture: History of water damage or mold growth.
- Hazardous Materials: Underground storage tanks, contaminated soil, or other environmental hazards.

Structural Components and Mechanical Systems

This part covers the physical integrity and functionality of the building, including:

- Walls, Floors, and Ceilings: Cracks, settling, or damage.
- Windows and Doors: Operation and condition.
- Septic and Well Systems: If applicable, age and maintenance history.

- Pools and Spas: Condition and safety features.

Additional Disclosures

The form also includes space for sellers to disclose any other known defects that may not fit neatly into the previous categories. This open-ended section is critical because it allows sellers to be transparent about issues that might otherwise be overlooked. It is always better to disclose too much than too little, as withholding information can lead to legal disputes later.

Legal Implications and Seller Responsibilities

The Property Condition Disclosure Statement carries significant legal weight. Under New York law, a seller who knowingly fails to disclose a material defect may be held liable for damages, including the cost of repairs and even punitive damages in some cases. Conversely, a seller who completes the statement honestly and in good faith gains important legal protection. The statement serves as evidence that the seller acted transparently, which can deter frivolous lawsuits and facilitate a smoother closing.

Sellers must understand that the statement is a legal document. Each question must be answered truthfully and to the best of the seller's knowledge. If a seller is uncertain about a particular issue, it is acceptable to state "unknown," but this should not be used as a blanket excuse to avoid disclosure. The seller's duty is to disclose what they know, not to conduct a professional inspection. However, a seller cannot turn a blind eye to obvious defects and then claim ignorance. The law expects a reasonable level of awareness.

Buyers, for their part, should not rely solely on the Property Condition Disclosure Statement. While it is a valuable tool, it is no substitute for a professional home inspection. Form NYS DOS-1998, available at www.dos.state.ny.us, explicitly states that the statement is not a warranty and does not relieve the buyer of the obligation to inspect the property. Savvy buyers always conduct their own due diligence, using the disclosure statement as a guide to identify areas of concern.

How to Access the Form on www.dos.state.ny.us

Accessing the official Property Condition Disclosure Statement is straightforward. Simply navigate to the New York Department of State website at www.dos.state.ny.us and search for "Property Condition Disclosure Statement" or look under the Division of Licensing Services section. The form is available as a downloadable PDF that can be printed and filled out by hand, or completed electronically and then printed for signing.

When downloading the form, pay attention to the date to ensure you have the latest version. The department updates the form periodically, and using an outdated version could lead to non-compliance. It is also wise to check for any accompanying instructions or guidelines that may have been published alongside the form. These resources can clarify ambiguous questions and provide examples of what constitutes a material defect.

For real estate professionals, keeping a direct link to the form on the department's website is a best practice. Clients can be directed to this authoritative source to obtain the form themselves, ensuring they are using the correct document. Additionally, many local bar associations and real estate boards provide guidance on how to complete the form in conjunction with the official version from www.dos.state.ny.us.

Exemptions and Special Circumstances

Not all residential property sales in New York are subject to the Property Condition Disclosure Act. The law provides several exemptions, including:

- New Construction: Homes that have never been occupied are generally exempt.
- Foreclosures and Bank-Owned Properties: Sales by lenders or other institutional owners are often exempt.

- Estate Sales: When a property is sold by an executor or administrator of an estate, the requirement may not apply.
- Court-Ordered Sales: Sales pursuant to a court order, such as bankruptcy or divorce, are exempt.
- Cooperative Apartments: The act applies primarily to one-to-four-family dwellings, so cooperative units may not be covered.

Even if a sale is exempt, sellers should consider voluntarily completing the Property Condition Disclosure Statement. Doing so can still provide legal protection and foster trust with potential buyers. In competitive markets, a voluntary disclosure can be a marketing advantage, signaling that the seller is transparent and the property has nothing to hide.

It is also important to note that the statement is not required for commercial properties, vacant land, or properties sold entirely as rentals. However, if a property contains both residential and commercial space, the residential portion may trigger the disclosure requirement. Consulting with a real estate attorney is always advisable to determine whether the statement is required for a particular transaction.

Benefits of Using the Official Form

Using the official Property Condition Disclosure Statement from www.dos.state.ny.us offers several advantages. First and foremost, it ensures legal compliance. New York courts consistently look to the official form when evaluating disclosure issues, and deviations from the standard format can create unnecessary complications. By using the exact form provided by the Department of State, sellers and their agents demonstrate a commitment to following the law.

Second, the official form is designed to be comprehensive. It covers all the major disclosure categories that buyers and their attorneys expect to see. Using a non-standard form, even one that is similar, could result in gaps in disclosure that expose the seller to liability. The official form has been vetted by legal experts and reflects current best practices in real estate disclosure.

Third, the official form provides a consistent baseline for all transactions. Whether a property is in Buffalo, New York City, or Albany, the same form is used, making it easier for buyers and their agents to compare disclosures across different properties. This consistency benefits the entire real estate market by promoting transparency and reducing uncertainty.

Common Mistakes to Avoid When Completing the Statement

Despite its straightforward format, sellers often make mistakes when completing the Property Condition Disclosure Statement. Here are some of the most common errors to avoid:

- Rushing Through the Form: Treating the disclosure as a mere checkbox exercise can lead to incomplete or inaccurate answers. Take the time to consider each question carefully.

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