

# City to aid residents on brink of foreclosure

## *Delinquent taxpayers can get counseling*

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Buffalo's vacancy crisis, already the third worst in the nation, could get a lot worse if the latest round of delinquent taxpayers — more than 3,400 of them — let their homes fall into foreclosure.

City Hall, however, is taking steps to avoid that scary scenario.

"We don't want to take somebody's home," said Martin F. Kennedy, the city's assessment and taxation commissioner. "We're really trying to bend over backwards to help anyone."

One of the first steps in doing that occurred when Sharon Townsend, administrative judge for the 8th Judicial District, met with city employees to plan counseling sessions to be held in October.

People who are behind in their taxes and garbage user fee will have a chance to meet with attorneys to arrange court-ordered payment plans, which would prevent their properties from being auctioned at a city foreclosure sale scheduled for Oct. 20-22.

In recent years, many of those homes could not be sold at auction and subsequently fell to the city.

The result is a city that, by the end of this year, will own between 7,000 and 8,000 vacant homes and lots, a good chunk of the 12,000 to 18,000 vacant properties in Buffalo.

The trend toward more and more foreclosed property falling to the city was evident at last year's auction when more than 2,600 properties were put up for sale, but only 674 received bids.

As of early July, there were 4,503 properties on this year's foreclosure list, including 3,462 residential properties, 702 vacant lots and 339 commercial parcels.

About two-thirds of the delinquent properties are located on the city's East Side. The Fillmore District has the largest number of properties on the foreclosure list. Nearly 28 percent of all delinquent properties are in Fillmore, according to data released Wednesday by Buffalo's CitiStat accountability panel.

Unlike many regions throughout the country that have witnessed an explosion of foreclosures as a result of the mortgage crisis, Kennedy said Buffalo has not seen a significant increase in the number of delinquent taxpayers. Tax officials expect the number of parcels to shrink to close to last year's levels in the two months leading up the fall auction.

But Kennedy said there's no doubt that many people are facing tough economic times.

"I think the vast majority of people [on the foreclosure list] are people who are having difficulty paying, as opposed to people who just refuse to pay," the commissioner said.

Tax officials updated Mayor Byron W. Brown Wednesday on an upcoming effort to help property owners who have fallen behind in paying their property taxes and garbage user fee.

Lawyers will be stationed in the Erie County Courthouse on Oct. 14, 15 and 16, at which time payment plans can be arranged. The Legal Aid Bureau of Buffalo, Legal Services for the Elderly, Disabled or Disadvantaged of Western New York and the Volunteer Lawyers Project have worked closely with the city on the effort.

The city will contact block clubs, community leaders and even church pastors to help spread the word about ways that struggling property owners can help avoid seeing their homes placed on the auction block.

First Deputy Mayor Steven M. Casey underscored the importance of making sure the city takes every step it possibly can to help people keep their homes. He said he has heard "horror stories" about individuals losing their properties since his days as a staffer in the State Senate.

The city already has sent out several letters to property owners. Two more will be mailed next month and in September. Kennedy encouraged people who are having a tough time paying their taxes to contact City Hall as soon as possible.

“Don’t hide. The problem is not going to go away,” said Kennedy.

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