



Monroe County Legislature

VICE PRESIDENT
MERCEDES VAZQUEZ SIMMONS AND
LEGISLATOR
RACHEL BARNHART

September 24, 2024

County Executive Adam Bello
110 County Office Building
39 W. Main St.
Rochester, NY 14614

President Yversha Roman
410 County Office Building
39 West Main St.
Rochester, NY 14614

County Executive Bello and President Roman,

When homeowners fall behind on their taxes, they risk losing their homes through foreclosure and tax lien sales—especially vulnerable are those with Alzheimer's, dementia, developmental disabilities, and senior citizens living on fixed incomes. These groups often face additional challenges, like managing their finances after paying off their mortgages or experiencing diminished cognitive capacity.

Monroe County should take proactive steps to keep residents in their homes. The financial and social costs of eviction, homelessness, and the ensuing need for social services far outweigh the relatively small amounts of unpaid taxes. Moreover, auctioning foreclosed homes to investors undermines neighborhood stability, often leading to a cycle of neglect.

Take, for example, a recent case in our own county: A senior family lost their home due to a tax lien sale for less than \$5,000 owed in back taxes. They now face eviction and homelessness, while the neighborhood loses another owner-occupied home to an investor with a record of code violations. This is not an isolated incident, and we must act to prevent future occurrences.

An immediate step Monroe County can take is:

- **Enhanced Notification for At-Risk Homeowners:** Implement a program where trained professionals personally visit owner-occupied homes in danger of being sold for back taxes. The goal would be to offer resources and guidance to stabilize the situation before foreclosure becomes inevitable.

Here are other things Monroe County can study to address this issue:

- **Prevent Sales to Investors with Code Violations:** Monroe County can disqualify bidders with a history of code violations on their properties within the past year, ensuring that homes stay in the hands of responsible owners.
- **Right of Redemption:** Introduce a redemption period, allowing homeowners to reclaim their property after it is sold, facilitated through the assessor's office. Homeowners should be fully informed of this right.
- **Tax Deferral Program:** Explore a tax deferral program that would allow seniors with low incomes and other vulnerable

homeowners to defer property taxes until the sale of their homes, providing immediate financial relief.

- **Emergency Loan and Grant Fund:**

Establish an emergency loan and grant assistance fund for homeowners at risk of foreclosure or those exercising their right to redeem their property.

We understand some of these solutions may require collaboration with our partners in the state legislature, but the urgency of this issue cannot be overstated. The impacts of losing one's home are far-reaching—not just for individuals, but for our entire community.

We trust that you both share our commitment to addressing these injustices. Let's act now to protect our most vulnerable residents and neighborhoods.



Mercedes Vazquez Simmons
Vice President

Sincerely,



Rachel Barnhart
Legislator – District 17