

**BUFFALO IN TRANSITION SERIES**

# **SUPPORTING LOW- INCOME**

# **HOMEOWNERS**



**MAY 2025**



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# KEY FACTS

Decades of depressed home values and low property taxes have made the dream of homeownership achievable for many low-income and working-class residents in the City of Buffalo. These residents acquired their homes on the open market, at the *in-rem* municipal tax foreclosure auctions, or through inheritance from family members who passed or moved away.



About a quarter of all homeowners in the City of Buffalo earn income below \$35,000 a year. Low-income property owners often struggle to maintain property to code given the high cost of home repairs. Homeowners are, on average, older, on fixed incomes, and can't afford or finance the cost of repairs, putting pressure on them to sell their homes or sacrifice important purchases, such as medicine or food. Many homeowners live in unsafe and substandard homes plagued by leaky roofs, unreliable utilities, lead paint, and other health hazards. These homeowners are disproportionately residents of Buffalo's East and West Sides and are residents of color.



Although property taxes in the City of Buffalo have been low relative to other communities in New York State, **many low-income homeowners also struggle to keep current with taxes, user fees, and sewer bills.** Moreover, as Buffalo's fiscal crisis unfolds, municipal leadership will likely continue to raise property taxes to fill budget gaps, placing these residents at higher risk of foreclosure and financial distress.



# RECOMMENDATIONS

There are several proactive steps that City Hall can take to support low-income homeowners to maintain and build equity in their homes. These include a centralized home repair network, expanded property tax exemptions, reinstatement of payment plans, and protections during the in rem tax foreclosure process.

- \* **Improve the Current Home Repair Delivery System.** The City of Buffalo currently distributes federal funds for home repair to a network of local housing organizations. The current system is decentralized, under-resourced and difficult to navigate. The City could support the development of an improved home repair delivery system that encourages cooperation between organizations, builds local organizational capacity, and aggressively pursues additional public and private dollars for home repair.

A City home repair network could have a single phone number and intake system that connects homeowners to all available programs, with a centralized database to track outcomes. This would replace the existing intake process which can be confusing and duplicative. The program could also recruit and retain construction contractors who are prequalified and vetted to do quality work in partnership with housing non-profits. A centralized marketing plan would also create efficiencies and reduce the time and money currently spent by non-profits engaging in outreach and promotion.

## Links to Existing Programs

- [Buffalo Urban Renewal Repair Program](#)
- [City of Buffalo Low-Income Property Tax Exemptions](#)
- [Assistance with in-rem tax foreclosure](#)

# RECOMMENDATIONS

- \* **Promote and Expand Low-Income Property Tax Exemptions.** City Hall should do more to promote the availability of several existing homeowner tax abatements and exemptions through proactive outreach to senior centers and professional groups that may interface with low-income, particularly, senior populations.

In addition, the City of Buffalo should reinstate its past practice of **allowing payment plans for property tax payments** (which are combined with sewer bills). The City could automatically promote and encourage use of property tax payment plans by sending notice of their availability when a homeowner is late or delinquent on property tax bills.

City lawmakers should **explore a partial property tax exemption** that would apply to more low-income homeowners than the existing limited exemptions. An effective and equitable policy would allow low-income homeowners, regardless of their age or census tract, to apply for tax relief based on incomes relative to their property tax burden. New exemptions are more critical than ever as property values increase, and the City seeks to generate a larger share of revenue from property taxes through increases in the overall tax levy.

- \* **Have an In-Rem Auction, but Reform It.** City Hall can take proactive steps to reform the in rem process so that it is more protective of low-income homeowners. In the past, the City Law Department organized an informal process that allowed struggling homeowners to pay a portion of their bill and agree to a payment plan to get on track. City Hall in 2025 should institute a more formal process – with widespread advertising – to ensure that all struggling homeowners have access to this process and re-institute installment payment plans (which were discontinued several years ago).

City Hall could promote the availability of payment plans right after the property falls to delinquent or late status, encouraging residents to adopt plans to help them budget and keep up with City obligations. The City could also automatically enroll delinquent property owners in a payment plan, on the presumption that installment payments would be easier to make than biannual lump sums.



# READ MORE & REACH OUT

## KEY SOURCES

- “The Rich Don’t Pay But You Do: The City’s Free Rides for the Rich,” Our City Buffalo & Our City Action Buffalo, June 2024
- U.S. Census Data (2023)

## KEY PARTNERS

- Center for Elder Law and Justice
- Housing Opportunities Made Equal
- Western New York Law Center

## BUFFALO IN TRANSITION SERIES

This collection of briefs shares clear, community-driven policy ideas for Buffalo’s next chapter. Each brief highlights practical ways to reduce poverty, advance racial equity, and build a more just city. The ideas come from PPG’s Community Agenda, created each year by over 380 local partners.

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