

Housing & Financial Stability Program

Empower Seniors. Change Communities.

We provide free legal services and financial education to people 60 years old and older in Erie and Niagara counties. Services provided include:

Legal Representation in Property
Tax Foreclosure

Financial Education

Individual Budgeting

Budgeting Workshops

Assistance Applying for Home
Repair Grants

Advocating for the Preservation of
Affordable Housing

438 Main Street, Suite 1200
Buffalo, NY 14202
(Main Street & Court Street)

(716) 261 - 3306

General | 1 (716) 853 - 3087

Toll Free | 1 (844) 296 - 6404

English | 711 or 1 (800) 421- 1220

Spanish | (877) 662 - 4234

elderjusticenyny.org

TRANSLATION & NY RELAY AUXILIARY

SERVICES ARE AVAILABLE

Services Made Possible by:

IOLA

Judiciary Civil Legal Services
Funds in New York

Keeping Seniors In Their Homes & In Our Community



FREE LEGAL ASSISTANCE

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**CENTER FOR
ELDER
LAW &
JUSTICE**

Senior Homeownership Matters

Seniors are projected to make up almost one fourth of the total population between 2015 and 2020 in Erie and Niagara counties.

Over one third of the senior population owns their homes in both of these counties.

For many families, a home owned by an older family member serves as a pillar of stability for the family itself, particularly in times of crisis. The number of families living in multi-generational homes has increased dramatically in recent years.

Our program includes systems-level advocacy and the provision of direct legal services, community education and financial literacy for a comprehensive program with the goal of creating stronger, viable neighborhoods in Western New York.

Managing Property Taxes

I am behind on my property taxes. What are my options?

If you are located in the City of Buffalo, Erie County or Niagara County, CELJ can help you determine what your options are. If your home is already in foreclosure, we will need to work with you as soon as possible to determine whether we can negotiate a payment arrangement or other method to avoid foreclosure. If you are just behind, our financial literacy paralegal can work with you on budget options to see if you can catch up on the taxes to avoid foreclosure.

I have been receiving foreclosure notices from Erie or Niagara County. What should I do next?

Before the County Tax Departments begin their foreclosure process, the taxes have usually accumulated over several years, making it difficult to work out a repayment plan. Therefore, it is important to look at what other options might be available to you. If you are at risk of foreclosure for Erie or Niagara County property taxes, please give us a call.



I have been receiving foreclosure notices from the City of Buffalo. What should I do next?

If you have received foreclosure notices from the City of Buffalo for delinquent city taxes, user fees, sewer rent, or water bills, you should begin saving money to attempt to negotiate a payment plan to get caught up on these arrears. The City of Buffalo sets aside time each year, typically in the fall, to negotiate with homeowners or their legal representative for payment plans. In order to reach a payment plan, you must offer a reasonable down payment corresponding to the overall amount of arrears. The balance of the arrears is to be paid off monthly according to the terms of the payment plan. If you reside in the home that is subject to foreclosure, CELJ can help in negotiations with the City of Buffalo. Contact us right away if you feel you are at risk of foreclosure.