Sell a house with back taxes in Buffalo, NY

Yes, you can sell a house in Buffalo or Erie County while you owe back property taxes. The unpaid taxes, penalties and interest are paid from the sale at closing, and you keep what's left. What matters is timing: you have to sell before the redemption deadline in your City of Buffalo or Erie County foreclosure notice.

General information as of October 2026, not legal or tax advice. Each fact below names its source in plain text.

What happens if you don't pay property taxes in Buffalo?

Two different governments can foreclose, for two different debts:

- **The City of Buffalo** forecloses unpaid City taxes, sewer rent and user fees through its own in rem case under New York's Real Property Tax Law Article 11. Its current case, In Rem 56, covers 2023 and prior charges (City In Rem FAQ).
- **Erie County** forecloses unpaid County taxes everywhere in the county, including on houses inside Buffalo, under the Erie County Tax Act. Its current case, In Rem 174, covers 2023 and prior County taxes (In Rem 174 FAQ).

A Buffalo house can be in one case, the other, or both. Paying one office does not clear the other's lien. If the taxes aren't paid by the redemption deadline, the court enters judgment and the property is sold at the government's public auction. It is not a sheriff's sale, and the owner can't buy the house back there. The full step-by-step process is in our Erie County tax foreclosure timeline.

The current deadlines (as of October 2026)

Case	Taxes covered	Last day to redeem	Auction
City of Buffalo In Rem 56	2023 and prior City taxes, sewer rent, user fees	August 28, 2026	Tentatively March 23–25, 2027 (City FAQ); April 2027 per a City spokesperson (WKBW)
Erie County In Rem 174	2023 and prior County taxes	July 6, 2026	Expected in 2027 (County FAQ)

City officials told WKBW in May 2026 that about 6,000 properties were up for foreclosure in the City's case. Both redemption deadlines above have passed. The City says it may still accept payment before the sale if you pay everything owed to the City, including newer years. If your house is in In Rem 56, see what you can still do after the City deadline. The County warns owners may be barred from paying after its date. If you're in either case now, call the office and an attorney today.

How much time do you realistically have?

Usually years, not months, but the end comes fast. Erie County can foreclose once it has held a tax lien for at least two years (Tax Act §11-2.0). The City can foreclose charges unpaid for at least 18 months. In the current cases, the newest taxes being foreclosed were billed in 2023, the redemption deadlines fell

in mid-2026, and the auctions are set for 2027. That's roughly three years from bill to deadline and about four to the auction.

What this means for you:

- **Behind on 2024 or later taxes only?** You're not in the current cases, but those years can go into the next one. Penalties and interest keep adding up every month. This is the best time to act.
- **Got a Petition and Notice of Foreclosure?** Your deadline is printed on it. A sale has to close, with the taxes paid, before that date.
- **Past the deadline?** Options narrow quickly. Talk to an attorney the same day.

Your options when you're behind on property taxes

1. Pay the taxes off

Get a written payoff from each office, good through a specific date, and pay before the deadline. For County taxes, use paytax.erie.gov or call (716) 858-8333. For City taxes and sewer rent, call (716) 851-5733 ext. 2; for user fees, (716) 851-5370. Redeeming a current case requires the back taxes, penalties, interest and a $500 foreclosure fee, paid by cash, certified check, money order, or a bank check (the City calls it a bank draft).

2. Ask about a payment plan

Payment plans are sometimes available, but they are not automatic:

- **Erie County:** plans "may be available to owners of certain residential and owner-occupied property," decided case by case (County FAQ).
- **City of Buffalo:** repayment plans may be available in person at the tax office and User Fee Office. Signing a plan alone does not stop the foreclosure. It must be fully paid by the redemption deadline (City FAQ).

Tax exemptions such as STAR, senior, veteran and disability exemptions can lower future bills, but the City notes they are not applied to arrears.

3. Sell before the deadline

If paying or a plan won't work, selling lets you keep your equity instead of losing the house at auction. You can sell on the open market or to a cash buyer. Either way, the taxes come out of the sale price at closing. Selling before the auction usually leaves you much more than you'd get by claiming surplus after it: under New York's 2024 surplus rules, the auction price is treated as the full value of the property, and lienholders can claim ahead of you (RPTL §1197).

Watch out for anyone charging you a fee to "save" your house. Both the City and the County say free help is available, and the County says it will never ask for gift cards, crypto or wire transfers (Erie County).

Can you sell a house with back taxes owed?

Yes. Back property taxes don't stop a sale. Here's how it works at closing:

1. The title company runs a tax search, which shows every unpaid City, County, town, school and village tax on the property.
2. Each office provides a payoff good through the closing date.
3. At closing, those amounts are paid directly from the sale proceeds, along with any mortgage or other liens.
4. You receive the rest. Nothing has to be paid out of your pocket first.

Two things can slow it down: being in the County's case after its redemption date, and owing more in taxes and liens than the house is worth. Owe more than the house is worth? Still give us a call. Depending on the situation, we may have options that can work for you. If there's also a mortgage default, see selling during a mortgage foreclosure. If there are judgments or other liens too, see selling a house with liens or title problems.

Who pays property taxes when you sell a house in Erie County?

The seller pays any past-due taxes. Those come out of your proceeds at closing. Current taxes are usually split between buyer and seller as of the closing date ("prorated" or "apportioned"). That's set by the purchase contract, not by a statute, and your attorney or the title company does the math.

In Buffalo, property taxes are billed ahead of the period they cover:

- **City of Buffalo tax:** fiscal year July 1 to June 30, billed in two halves due July 31 and December 31.
- **Erie County tax:** calendar year, billed in January and due February 15.

Source: City of Buffalo new homeowner information sheet. If you've already paid a bill that covers months after closing, you usually get a credit for the buyer's share. If a bill is unpaid, the overdue part comes out of your side.

Buffalo's 19% tax levy increase

The Common Council approved a city budget with a 19% property tax levy increase, down from the 25% the mayor first proposed (WKBW). It took effect July 1, 2026. For a median-value home of about $208,000, WKBW reported the increase at about $19 a month.

The levy is the City's total tax; your own bill also depends on your assessment and exemptions. If you were already behind, a higher bill makes catching up harder. Ask the City's exemption office about STAR and the senior, veteran and disability exemptions before the next filing deadline.

A note for owners of vacant houses

Vacant houses that are behind on taxes often have code problems too. In May 2026, Buffalo adopted a "Stabilization First" policy: the City prefers repair over demolition, works with owners who make good-faith efforts, strengthens enforcement when they don't, and may do emergency stabilization work itself and bill the owner (Spectrum News). Those costs can add to what you owe. If you have a vacant house you can't keep up, it's worth deciding what to do with it before the bills pile up.

How we handle a tax-distressed sale

You don't have to call the Treasurer, chase payoff letters or clear anything first.

1. Confirm the deadline

We look at the date on your City or County notice first, because the sale has to close before the redemption deadline.

2. Check the case and the title

Other liens, judgments, open City charges.

3. Close and pay it off

Payoff figures come from the County, the City and the title company before closing, and the title company pays them from the sale. We cover all closing costs. We pay for all repairs.

14–30 days

Cash offer within 24 hours, usually by phone. Most closings take 14–30 days. If the title is clear and ready, we can close in as little as 5 days.

If the house you live in is in foreclosure, or your mortgage payment is more than 60 days past due, New York's Home Equity Theft Prevention Act generally gives you 14 business days after signing to cancel a sale contract (Real Property Law §265-a). We close after that window.

Living there, vacant or rented

- **You live there:** we set the closing date around your move, as long as it lands before the redemption deadline.

- **It's vacant:** often the simplest version, because nobody has to move. Vacant houses can also carry code issues.
- **It's rented:** leases transfer to the new owner. A Section 8 contract can be assigned with the housing authority's approval.
- **You inherited it:** we can sign a purchase contract early and line up title work while the estate moves forward; we close once the Surrogate's Court issues Letters (the court papers that let the executor sell). Once Letters are issued, most closings take 14–30 days.

If the house is in Niagara County

Niagara County splits tax foreclosure by where the house is. In the towns and villages, unpaid town and county taxes end up with the Niagara County Treasurer, (716) 439-7007, at 59 Park Avenue in Lockport, and the Treasurer's office runs the County's tax foreclosure auctions. The Cities of Niagara Falls, Lockport and North Tonawanda each foreclose on their own city taxes, so if the overdue bill is a city tax bill, start at City Hall. For Niagara Falls, see what happens after the City files its tax foreclosure. The Erie County and City of Buffalo rules on this page don't apply to a Niagara County house.

Checked October 17, 2026: the Niagara County Treasurer, Niagara County tax auctions, the Niagara Falls Law Department, the City of Lockport tax auction and the Niagara County Legislature, Dec. 3, 2024 (North Tonawanda).

Where we fit

We're a Buffalo cash home buyer, 350+ houses bought and sold, with offices in Downtown Buffalo & Tonawanda. We buy houses that are behind on City or County taxes in Erie and Niagara Counties, including houses anywhere in the City of Buffalo. The back taxes are paid from the sale at closing.

Every written offer comes with a deposit. Live out of state? You can sign where you live with a mobile notary, or come to Buffalo for the closing if you'd rather. It's your choice.

A cash sale tends to fit when:

- You need the money from the house to move into your next place.
- The house needs repairs you can't take on.
- You don't want to clean it out. No cleanout required. Take what you want, leave what you don't. We'll take care of the rest.
- You want to pick the closing date.

A cash offer is usually lower than a top-dollar retail sale of a fixed-up house, so compare the net, not the headline. If the house is in good shape, your deadline is far off, and getting as close to top dollar as possible matters most, listing may be the better fit, and we'll say so.

We look at a lot of properties every week and can't make a cash offer on every one. If a cash offer isn't a good fit, we'll be the first to tell you, so nobody wastes time. We may have other solutions; tell us your situation. Every situation is different, so we don't promise in advance what we will or won't cover. If getting as close to top dollar as possible matters most, there's less room for extras, and we'll be upfront about that tradeoff.

Frequently asked questions

Can I sell my house if I owe back property taxes?

Yes. The taxes are paid from the sale at closing. The sale has to close before the redemption deadline in your foreclosure notice.

Will a payment plan stop a City of Buffalo tax foreclosure?

Not by itself. The City says signing a plan does not stop the case. The plan must be paid in full by the redemption deadline.

If the City and County are both owed, who gets paid first at closing?

Both get paid at closing. The title company gets a payoff from each office and pays them from the sale proceeds before you receive the rest.

Do back property taxes hurt my credit score?

Generally no. The national credit bureaus removed tax liens from credit reports in 2018 (Experian). But they show up on any title search, which blocks most refinancing.

I inherited a house that's behind on taxes. Can I sell it?

Yes, once the Erie County Surrogate's Court has issued Letters to an executor or administrator. You can sign a contract before then, but the sale can't close until Letters issue. Watch the tax deadline at the same time. See selling an inherited house in Buffalo.

What if my house sells at the tax auction for more than I owed?

You can file a claim for the surplus, but lienholders can claim ahead of you, there's no guarantee, and it takes a court process. Details are in our tax foreclosure timeline.

Where can I get free help?

The Western New York Foreclosure Prevention Project hotline is (716) 855-0203 ext. 124. The NY Attorney General's Homeowner Protection Program is 1-855-466-3456 (homeownerhelpny.org). Erie County's Department of Social Services Emergency Assistance unit, (716) 858-6265, may help with payments if you meet income guidelines.

From Recent Deals

Messy situations are what we do. Real sales from our records. Seller last names and street addresses are left out to protect the sellers.

BACK TAXES · AMHERST 14226

Back taxes close to the home's value

The house came from a grandmother. Property taxes and liens had grown close to what it was worth, it had sat vacant about two years with a bad roof and a wet basement, and the sellers needed time to move belongings.

When they asked to move closing back a week, we explained that interest on the tax debt keeps adding up, and together we kept closing near the original date.

MOVING AWAY · AMHERST

A tight move and a large tax payoff

She was moving out of state, with a tax payoff of roughly $28,000 to $30,000. Title work, a holiday and bad weather pushed closing back.

We made an offer right away and covered all closing costs. In this sale, she stayed after closing under a written post-occupancy agreement.

From contract to close: about 3 weeks **Paid:** check from the closing attorney

See more recent deals

General information about New York, Erie County and City of Buffalo property taxes as of October 2026, not legal or tax advice. Rust Belt Cash Offer is a home buyer, not a law firm. Also see our main page on selling a house in Buffalo for cash.

Rust Belt Cash Offer

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