

recorded, new owners of properties purchased at the auction may take the proper, legal steps to begin eviction proceedings or begin demanding rent. New owners are explicitly instructed not to harass current occupants or remove pre-existing physical property from premises before the deed is recorded and agree to such terms as part of the agreement of sale with the City of Rochester. If you are approached about vacating or paying rent before there is a recorded deed showing proof of ownership by a new owner, please call the City of Rochester's Law department.

I was the winning bidder at a tax foreclosure sale and I paid the balance in full, when will I get the deed?

Full rights to the property are not transferred for at least 60 days. During this time period, the City's Law department reviews a supplemental title report to ensure that there are no title problems.

For more information, call Treasury Bureau
Tax Accounting at **585-428-6940**.

Pay your tax bill online at
cityofrochester.gov/payments

Questions? Call 311

Outside the City call 428-5990

#06988-0819PD

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 City of Rochester, NY
Lovely A. Warren, Mayor
Rochester City Council



City of Rochester, New York


Department of Finance
Treasury Bureau



Tax Foreclosure Frequently Asked Questions

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I am the current owner of a property scheduled to be in the foreclosure sale, how can I get the property removed from the auction?

- 1) Pay the outstanding lien amount,
- 2) Apply for a tax agreement with the Treasury Bureau, or,
- 3) Speak to a lawyer about your legal options.

How soon after taxes go unpaid on a property does the City foreclose on it?

Foreclosure auctions occur roughly 16 months after a tax lien becomes delinquent. A tax lien becomes delinquent when taxes due are unpaid for more than one year.

I am the current owner of a property in the foreclosure sale, am I allowed to bid on my property?

No, the current owner of the property may not bid on said property or send any agent(s) to the auction to bid on their behalf.

What happens if there are no bidders on a property at the sale?

The City takes title to the property. Note: If the property is designated as “environmental”, the City will not take title to the property. If there are no bidders, the property will remain in the title

of the delinquent owner. Treasury may offer the property for sale at subsequent auctions as long as the taxes remain unpaid.

What happens to the title of a property that is sold at auction?

The sale cleanses the title and erases any outstanding liens. Note: this may be the only method to clear a title when outstanding debt exceeds the property value.

What if the property has a federal tax lien according to the auction list?

For any properties with a Federal tax lien, the U.S. Government has the right to redeem the property for 120 days after the auction. After 120 days, the federal tax lien has no further effect. To redeem, the United States would have to reimburse the purchaser’s purchase price. However, the United States has never exercised its right of redemption for a property sold at a City of Rochester tax foreclosure auction.

I own or live on a property sold at a tax foreclosure sale, how soon can the winning bidder make demands (e.g. vacate the premises)?

The recording of the deed signifies the completion of sale for a property purchased at the City foreclosure auction. Once the deed is

