

## **Why are elderly and disabled homeowners especially vulnerable to losing homes due to tax sale liens?**

“National Consumer Law Center’s report *The Other Foreclosure Crisis: Property Tax Lien Sales* will be especially helpful to advocates for older and disabled homeowners whose physical or mental impairments, reduced incomes, and isolation trigger a chain of events that can have catastrophic consequences. Most commonly, a tax sale is triggered by the older homeowner's failure to pay the taxes but the root of the problem is rarely explored. The older homeowner’s limitations often affect not only their ability to handle their financial affairs but also impact the maintenance of the property, sometimes triggering higher and unaffordable "blight" assessments that ultimately lead to tax sales.

The report’s discussion of programs aimed at reaching out to these homeowners, qualifying them for lower rates, and establishing payment plans will be increasingly important as our population ages. The concrete and pragmatic recommendations for changes to collection systems will afford protection to vulnerable populations, prevent profiteering by “investors,” and maintain the viability and integrity of the taxing authorities.”

– **AARP Senior Attorney Jean Constantine-Davis**