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## Tax Lien Sales Undermine Homeownership for Struggling Seniors

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A 91-year-old woman in Pennsylvania is being forced from her longtime home over a modest unpaid tax bill, underscoring how tax lien sales are quietly dismantling the American Dream for elderly and low-income homeowners in working-class neighborhoods.

Gloria Gaynor, a Jamaican immigrant who built a life in the Philadelphia suburbs, told WPVI-TV that she now faces eviction from the Upper Darby home she owned for nearly 25 years.

Despite paying off most of her mortgage, Gaynor fell behind on her property taxes during the COVID-19 pandemic and was unaware of the legal consequences. Due to \$3,500 in unpaid taxes from 2020, the Delaware County Tax Claim Bureau auctioned off the lien, which was purchased by a private real estate firm, CJD Group, for just over \$14,000. The house, now valued at \$247,000, was legally transferred to the investor in spring 2024.

Although Gaynor and her family attempted to appeal the sale, they were ultimately unsuccessful. Her daughter, Jackie Davis, has since returned from Florida to care for her mother and pack up the home. “We are up the creek with nowhere to go and no help,” Davis said. She believes her mother’s cognitive decline and reluctance to involve family in her finances contributed to the missed payments. Gaynor’s confusion was worsened by misleading pandemic-era tax collection pauses, which led her to delay visiting the tax office.

According to attorney Alexander Barth, a payment Gaynor made in 2021 was mistakenly applied to the wrong year, leaving a critical gap that made the home eligible for a tax sale under Pennsylvania law. Though legal, the process has sparked debate over its fairness. Barth describes it as “stripping generational wealth from the have-nots and allowing the haves to have it.”

Real estate investors like the CJD Group benefit greatly from these sales, often acquiring properties at a fraction of market value. Since 2011, the company has bought more than 60 properties through tax sales, frequently securing substantial equity for minimal investment. Legal experts such as John Rao, a senior attorney at the National Consumer Law Center, note that these tax lien sales carry interest rates that can quickly increase the return for investors, even if the original owners manage to redeem their property.

The situation is not unique to Pennsylvania. Many low-income families across the country are losing homes over relatively small tax debts. The United States Supreme Court weighed in last year, ruling unanimously that local governments cannot keep surplus proceeds from tax lien foreclosures. The Court determined that such practices violate the Constitution’s Takings Clause, which requires just compensation when property is seized.

The decision has prompted policy shifts in several states. In New Jersey, for instance, homeowners can request that a property be sold rather than just the tax debt, allowing them to recoup any excess value. However, the process is complex and often requires legal

assistance. As Rao observed, “If they could do all that, then they probably would have paid their taxes.”

Pennsylvania lawmakers are now considering House Bill 96, which would let homeowners designate a third party to receive tax delinquency notices. Representative Chris Pielli, the bill’s lead sponsor, believes the legislation could prevent vulnerable residents from slipping through the cracks. “They could intervene and check up and see how they could help stop some of these bad outcomes,” Pielli said.

While the Delaware County Tax Claim Bureau stated that all legal notifications were provided in Gaynor’s case, her attorney argues that mailed notices are often ineffective for seniors with health or cognitive issues. “A 91-year-old is looking at a notice saying, ‘This scares me, but I don’t know if this is (sic) real? Is this a scam?’” Barth explained.

Unfortunately, for Gaynor, legal remedies have run out. Her home, which she had hoped to pass on to her grandson, is now in the hands of investors. Her story represents a sobering example of how easily families can lose decades of hard-earned equity through a legal system that favors speed and profit over compassion and common sense.