

TANYA COLLIER
Multnomah County Commissioner
District 3



1120 SW Fifth St., Suite 1500
Portland, OR 97204
(503) 248-5217

MEMORANDUM

TO: Acting Chair Hank Miggins
Commissioner Dan Saltzman
Commissioner Gary Hansen
Commissioner Sharron Kelley
Board Clerks

FROM: Commissioner Tanya Collier *Tanya Collier*

DATE: May 17, 1993

SUBJECT: Absence from Board of Commissioners Meetings in July

Looking ahead to the month of July, I have identified several days in which I will be absent from the Board meetings.

The days in which I shall be absent are:

Friday, July 9th, 1993

Monday, July, 12, 1993

Wednesday, July 21 - Friday, July 30, 1993

BOARD OF
COUNTY COMMISSIONERS
1993 MAY 17 PM 3:58
MULTNOMAH COUNTY
OREGON

MEETING DATE: JUL 20 1993

AGENDA NO: WS-1

(Above Space for Board Clerk's Use ONLY)

AGENDA PLACEMENT FORM

SUBJECT: Tax Title Audit Worksession

BOARD BRIEFING Date Requested: July 20, 1993

Amount of Time Needed: 2 hours

REGULAR MEETING: Date Requested: _____

Amount of Time Needed: _____

DEPARTMENT: DES

DIVISION: Administration

CONTACT: Betsy Williams

TELEPHONE #: 248-5000

BLDG/ROOM #: 412/206

PERSON(S) MAKING PRESENTATION: Betsy Williams

ACTION REQUESTED:

☐ INFORMATIONAL ONLY ☐ POLICY DIRECTION ☐ APPROVAL ☐ OTHER

SUMMARY (Statement of rationale for action requested, personnel and fiscal/budgetary impacts, if applicable):

Continued work session on the Tax Title Audit and Recommendations.

SIGNATURES REQUIRED:

ELECTED OFFICIAL: _____

OR

DEPARTMENT MANAGER: Betsy Williams

CLERK OF
COUNTY COMMISSION
1993 JUL 13 PM 12:32
MULTNOMAH COUNTY
OREGON

ALL ACCOMPANYING DOCUMENTS MUST HAVE REQUIRED SIGNATURES

Any Questions: Call the Office of the Board Clerk 248-3277/248-5222

0516C/63

6/93



MULTNOMAH COUNTY OREGON

OFFICE OF COUNTY COUNSEL
1120 S.W. FIFTH AVENUE, SUITE 1530
P.O. BOX 849
PORTLAND, OREGON 97207-0849
(503) 248-3138
FAX 248-3377

BOARD OF COUNTY COMMISSIONERS
GLADYS McCOY, CHAIR
PAULINE ANDERSON
RICK BAUMAN
GARY HANSEN
SHARRON KELLEY

M E M O R A N D U M

TO: Paul Yarborough, Director
DES (412/206)

FROM: Sandra N. Duffy (106/1530) *Sandy*
Assistant County Counsel

DATE: October 30, 1992

SUBJECT: Tax Foreclosed Properties -- Repurchase
Procedures

COUNTY COUNSEL
LAURENCE KRESSEL

CHIEF ASSISTANT
JOHN L. DU BAY

ASSISTANTS
J. MICHAEL DOYLE
SANDRA N. DUFFY
GERALD H. ITKIN
H.H. LAZENBY, JR.
STEVEN J. NEMIROW
MATTHEW O. RYAN
JACQUELINE A. WEBER

Based on discussions conducted at a meeting held on October 26, 1992, and a review of state statutes and county ordinances, I recommend that the procedures, set out below, be followed by your Tax Title Department for repurchase of tax foreclosed properties.

1. After expiration of the redemption time for tax foreclosed properties, Tax Title shall send a notice by certified mail to former owners or contract purchasers which meets the requirements of Multnomah County Ordinances 560 and 577. (It would be a good idea to place a time frame on this notice, for example "within 30 days of expiration of the redemption period.")
2. If a former owner or contract purchaser exercises his/her right to repurchase in a timely manner by tendering the full amount necessary to repurchase, Tax Title shall prepare the necessary documents¹ for the sale transaction, send them to County Counsel for review as to form and then shall forward them to the Board of County Commissioners for approval of the transaction.² (This can be a consent agenda item.)

¹ Deed and Board order approving the sale.

² ORS 275.030 requires that sales of County land are to be directed by an order of the County governing body. That statute specifically mentions sales conducted pursuant to ORS 275.180 which authorizes the county to resell tax foreclosed properties to the "record owner" or "contract purchaser."

(continued...)

3. Upon receipt of a request to repurchase on contract, a Repurchase Application shall be given to the requestor. (See attached.)
4. If the requestor is seeking to repurchase by contract, Tax Title shall apply the ordinance criteria to the information contained in the application.
5. If Tax Title approves the contract purchase, it will forward the necessary documents³ to County Counsel for review as to form and then shall forward them to the Board of County Commissioners for approval of the transaction.⁴ (Again, this can be a consent agenda item.)
6. If Tax Title denies the applicant the right to repurchase on contract, it shall send a written Notice of Denial by certified mail outlining the reasons for denial and the applicant's appeal rights. (Sample attached.)
7. The applicant shall appeal in writing within 10 days of the date of receipt of the Notice of Denial for a hearing before the BCC. The Notice shall be sent to the Clerk of the Board. The clerk shall notify Tax Title and County Counsel of the Notice of Appeal and shall set a hearing date.
8. The only issues on appeal before the Board of County Commissioners are:
 - a. Whether the applicant is entitled to repurchase (i.e., is petitioner a record owner or contract purchaser);
 - b. Whether the applicant filed an application in a timely manner (the Ordinance contemplates an execution of a deed or contract within 90 days, what happens if the application is received on the 90th day?);
 - c. Whether the applicant filed an appeal in a timely manner; and

²(...continued)

Additionally, ORS 275.090(5) authorizes counties to make rules and regulations necessary for conveying lands. That is the specific authorization for County ordinances 560 and 577 which set out the procedures which must be used for these tax foreclosure purchases.

³ Contract of Sale and Board Order approving the Contract of Sale.

⁴ A contract for sale of land is a transaction under ORS 275.030 requiring an order of the governing body.

Paul Yarborough
October 30, 1992
Page 3

- d. Whether the applicant meets the criteria in the Ordinance for a contract.
- 9. Some guidelines need to be developed on when a contract is canceled. Perhaps three months of nonpayment or six months of late payments would be the trigger for cancellation. Or, failure to keep current on subsequent real property taxes should also be a basis for cancellation. This year's foreclosure list had a number of properties on it which were being repurchased from prior tax foreclosures. That should not occur.

I believe if you make the administrative decisions pointed out above and then implement these procedures in a consistent manner we should have fewer problems with these properties in the future.

BEFORE THE BOARD OF COUNTY COMMISSIONERS

FOR MULTNOMAH COUNTY, OREGON

In the matter of implementing)
recommendations for improvement)
of Tax Title policies)

RESOLUTION
93-

WHEREAS, the Multnomah County Auditor's report indicated a need for change in current Tax Title practices and procedures.

AND WHEREAS, the Multnomah Board of County Commissioners are committed to improving existing procedures in Tax Title to improve the County's ability to serve a wide range of public needs.

THEREFORE BE IT RESOLVED that Multnomah Board of County Commissioners establish the following general policy guidelines to help the Director of the Department of Environmental Services and the County Chair in forming procedures and examining organizational form in Tax Title:

1. Policies and procedures should be proactive in collecting taxes before foreclosure is necessary.
2. Foreclosure should be avoided and used only as a last step to collect taxes.
3. Property in a neglected state or in an inevitable foreclosure situation should be foreclosed as quickly as legally possible.
4. Property coming to the county through foreclosure will be assessed as soon as possible for liability issues.
5. Property coming to the county should be disposed of as soon as is practical.
6. Property will be disposed in a manner to maximize the benefits to the public.
7. Properties in the county possession shall be maintained at a level that minimizes the impact to the adjoining property.
8. The County shall aggressively protect the value of the properties it holds.

TANYA COLLIER
Multnomah County Commissioner
District 3



1120 SW Fifth St., Suite 1500
Portland, OR 97204
(503) 248-5217

*cc: Arlys
- sent Betsy William
FAX copy*

MEMORANDUM

TO: Commissioner Gary Hansen
FROM: Commissioner Tanya Collier *TC*
DATE: June 10, 1993
SUBJECT: Comments on Tax Title Resolution

RECEIVED

JUN 10 1993

GLADYS McCOY
MULTNOMAH COUNTY CHAIR

I appreciate the opportunity to share my comments and thoughts on your proposed resolution. Since the County does not have an administrative rule process I believe clarity of policy is very important.

My recommendations on items 1-8 are as follows:

1. Develop policies and procedures that outline the tax collection process with timelines that include foreclosure as the last resort.
2. Foreclosure is the result of non payment of taxes. Comment: non payment of taxes should not be allowed to continue for seven years.
3. Clearly define "waste and abandonment" as it is used in ORS 312.122 and then exercise that definition to foreclose earlier on properties that are deteriorating and losing value.
4. Establish timelines and procedures to assess foreclosed properties and avoid liability problems for the County.
5. Each property that is foreclosed should be categorized and a timeline for disposing of each category should be developed and implemented.
6. No comment
7. No comment
8. It is the County's obligation to maintain the properties for which it is responsible.

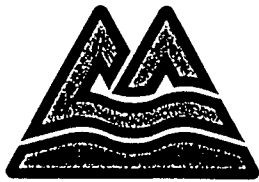
I think WHEREAS's Should be developed for each of the BE IT RESOLVED's.

There are several other issues that I think may need to be addressed in the resolution in order to implement the auditors recommendations:

- The categorizing and give away or sale of the 300 odd small parcels of land.
- The 90 day redemption period should begin sooner, for example maybe the application should be filed within 30 days. The way that the process works now, indicates that a person could make application on the 89th day. If the parties are unable to cash out and a contract must be drawn up and executed, it can prolong the process by several weeks.
- A policy on compliance with the monthly contract terms but noncompliance in payment of property taxes, when up-to-date payment of taxes is a condition of the contract.
- The eviction policy.
- The repurchase policy.

Thanks.

cc: Acting Chair Hank Miggins
Commissioner Dan Saltzman
Commissioner Sharron Kelley



MULTNOMAH COUNTY OREGON

OFFICE OF COUNTY COUNSEL
1120 S.W. FIFTH AVENUE, SUITE 1530
P.O. BOX 849
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BOARD OF COUNTY COMMISSIONERS
GLADYS McCOY, CHAIR
TANYA COLLIER
DAN SALTZMAN
GARY HANSEN
SHARRON KELLEY

M E M O R A N D U M

TO: Carol Kelsey (106/1500)
Commissioner Collier's Staff

FROM: Sandra N. Duffy (106/1530)
Assistant County Counsel

DATE: June 17, 1993

SUBJECT: Tax Title Resolution

COUNTY COUNSEL
LAURENCE KRESSEL

CHIEF ASSISTANT
JOHN L. DU BAY

ASSISTANTS
J. MICHAEL DOYLE
SANDRA N. DUFFY
GERALD H. ITKIN
H.H. LAZENBY, JR.
STEVEN J. NEMIROW
MATTHEW O. RYAN
JACQUELINE A. WEBER

My comments on your comments of June 10 are as follows:

1. You refer to developing policies and procedures outlining the tax collection process with timelines that include foreclosure as the last resort. Foreclosure is a mandatory state statutory scheme that the County cannot affect. More appropriately, you might refer to eviction as a last resort as County policy.
2. The County does not have much leeway in effecting a shortening of time between a tax delinquency, foreclosure, and County ownership since the timelines are set by state statute. The time periods we can alter are:
 - a) The redemption period by creating more specificity as to what constitutes waste or abandonment.
 - b) The redemption period by having A&T ready to record title on the day that the redemption period expires. I understand this process sometimes takes a couple months. There are cases which have held that the redemption period continues until the County deed is recorded. I also know that Larry Baxter does not send out the Repurchase letters until after the deed has been recorded. Such a wait is not necessary. Both processes could proceed simultaneously.
 - c) The repurchase period by requiring an application to repurchase within 30 days of the date of the notice of

right to repurchase, and executing the deed or contract within 90 days.

- d) The contract period by cancelling contracts that have been breached by nonpayment of contractual payments; delinquency of new accruing taxes; waste or abandonment; allowing liens to be placed against the property (or any other provisions in abrogation of the contract terms).
3. Defining "waste" and "abandonment" is addressed in section 2(a) above.
4. "Assessment of foreclosed properties to avoid liability problems" needs some clarification. There are two time periods at issue here and our (County) rights differ significantly. During the redemption period the former owner has a right of possession. However, when there are city code violations or nuisance problems the County is notified and expected to cure the problem even though we don't have a right to possession. This could trigger a shortening of the redemption period under the "waste" or "abandonment" criteria. After the redemption period expires and the County has complete title, we probably have a duty to make sure the property is safe and could be liable if it were not. The issue of rents being paid to former owners or to the County has been addressed in the past. Policies need to be developed weighing the benefit of the income against the burden of assuming landlord liability.
5. Categorizing properties and establishing disposal timelines is appropriate.
- 6&7. No comment.
8. The County does have a legal obligation to maintain properties to which it has title. Statutes provide that the County can recoup those costs of maintenance from the proceeds of sale. The County needs to develop policies on the level of maintenance. Minimal maintenance could result in loss of value but a high level of maintenance even to the extent of improving properties could result in maximizing proceeds. However, under an IGA we now have with the City of Portland, if there is a City lien, the City gets all the proceeds in excess of taxes, interest, penalties, fees, costs of maintenance and costs of sale.

Carol Kelsey
June 17, 1993
Page 3

ADDITIONAL COMMENTS:

- A. I would like to see "financial ability" in Ordinance 560 defined to include that anyone in a bankruptcy proceeding is per se not financially able. A property can languish an additional six years in bankruptcy court.
- B. Clear guidelines need to be established as to what triggers a cancellation of a contract. A breach of any term of the contract (including non-payment of newly accruing taxes) should result in cancellation. Timelines need to be set, for example, any payment more than 30 days late or breach of any term of the contract not cured within ten days of a written notice of breach. Additionally, you could provide that after three notices of a breach which has been cured, a forth notice would simply be a Notice of Intent to Cancel Contract. This would end the chronic breaches occurring for months and for years at a time.

ISSUES & PROPOSED POLICY

Issue: Should the county rehab properties?

Policy: Rehabs should only occur as a result of a sheriff's program that is authorized by the BCC. Criteria for the choice of properties/situation should include:

- Type of rehab--cosmetic only (not properties requiring major construction);
- Property that has the likelihood of a high rate of return (on effort);
- An environment where safe work habits can be insured;
- Supervision that assures safety for the community, the commanding officer, the work crew.

Issue: Eviction of unauthorized occupants--

- 1) former owners, eligible to repurchase;
- 2) current tenants, not eligible to repurchase;
- 3) other occupants.

Policy: A notice of planned eviction, explaining county policy, will be mailed to all tenants.

Policy: Social Services (upon notification by A&T of possible tenants) will be responsible for making a social service determination.

Different policies must be in place for the different tenants:

Former owners, eligible to repurchase:

Policy: Allow them to remain on property, if:

- °°they have signed a commitment to repurchase;
- °°there is a repurchase contract being processed;
- °°they have signed an indemnification of the county.

Current Tenants, not eligible for repurchase:

Policy: timely notification of evictions; eviction in 30 days.

Other Occupants:

Policy: immediate eviction (prudent care must be taken, and in most cases the eviction process will involve a member of the sheriff's department).

Issue: Who is eligible for a repurchase contract?

Policy: Reference Ordinance 769

Issue: Will the county allow a repurchase of a repurchase?

Policy: No (existing policy)

Issue: What standards will be set for the repurchase contract?

Policy: Reference Sandy Duffy Memo (6/17); must have commitment within 30 days

(continued)

Policy : (reference Commissioner Hansen's memo 6/3)

- *collect taxes in advance*--"no" current case law requires interest on monies held by a contractor
- *require county approvals on rental arrangements*--"no;" must be owner occupied during repurchase period; will allow for hardship exceptions to be made by department director
- *Fire insurance*--"yes"
- *Code violations corrected in 180 days*--"no" administrative cost for investigation
- *Hold contract purchaser to maintaining reasonable maintenance*--"yes"
- *Assignment of ownership*--"yes"
- *Outstanding code violations*--"no"
- *Buyers of unoccupied properties*--"no"

Issue: Should there be appeal process for denied repurchases?

Policy: "Yes"; reference Sandy Duffy memo 10/92

Issue: Should grounds exist for canceling contracts?

Policy: "Yes"; reference Sandy Duffy memo 6/17

Issue: Many issues about non-profits (e.g. timely commitment; liability; intended vs. actual use; cost of maintenance, etc.)

Policy: This is an extremely complex area, and an area relatively new to the county. No recommended policy at this time, due to insufficient data, however it is recommended that there be an evaluation of the entire non-profit process.

Issue: Should we continue contract sales at auction?

Policy: "Yes." Existing procedures seem adequate (no history of problems)

TAX TITLE PROGRAM

MISSION

To manage the Tax Foreclosure Process in a way that maximizes the collection of delinquent taxes and assures the timely disposition of properties transferred to Multnomah County through tax foreclosure, in a manner that benefits the public good.

VALUES

We value:

- Sensitive/humane treatment of those affected by the foreclosure process;
- Fiduciary accountability to the public and other taxing jurisdictions;
- Informed decision making that supports established County policies;
- Fair, equitable, and consistent access to the process;
- Statutory integrity;
- Effective management of potential risks associated with tax title program;
- Use of tax title properties to further the public good;
- A shortened timeframe of the process to minimize adverse impact in the community;
- Being a "good neighbor" in those neighborhoods affected by tax foreclosed properties.

UNDERLYING ASSUMPTIONS

The Board of County Commissioners wish to:

- Continue a repurchase program;
- Continue the non-profit program(s);
- Provide adequate maintenance of property for which County has responsibility;
- Support the use of tax foreclosure resources to prevent deterioration of neighborhoods;
- Transfer the cost of maintenance and property liability to other governments and/or non-profits upon effective transfer of deed of properties to these organizations;
- Pursue eviction only as a last resort;
- Affirm that the County does not intend to be in the landlord business.

GOALS OF PROGRAM

Prior to deed foreclosure:

- 1) Taxes will be collected in a timely manner.
- 2) Social Services will provide early identification and/or intervention where a social service need exists.
- 3) Expeditious foreclosure of properties will proceed when a property has been identified as in a state of waste and/or abandonment.

After deed forclosure:

- 4) A repurchase process will be implemented that is:
 - Clearly understood;
 - Consistently and fairly applied;
 - Minimizes risk to County; and
 - Has appropriate return of revenue.
- 5) There will be expeditious identification and transfer of properties to governments and/or private non-profits that minimizes the cost/risk to the County and maximizes the public good.
- 6) The County will maintain those properties it holds, to meet reasonable community standards.
- 7) There will be expeditious auctions of the remaining marketable properties.
- 8) The Board will develop a realistic policy for dealing with non-marketable properties.

ISSUE: EVICTIION OF THOSE AFFECTED BY TAX FORECLOSURE

Issue: What should be the County's eviction policy regarding unauthorized occupants of County property obtained through foreclosure process?

Policy: A notice of planned eviction, explaining County policy, will be mailed to all occupants at such time as property is deeded to County.

Policy: Social Services (upon notification by DES of possible occupation of properties) will be responsible to make a social services needs assessment and determination.

Different Policies are required, depending on status of occupants:

Former owners, eligible to repurchase:

Policy: Allow them to continue to occupy property if:

- It has been determined that the property is **safe** to occupy;
- They have a **signed commitment** to repurchase;
- There is a **repurchase contract** being processed and/or in effect; and
- They have signed an **indemnification** of the County.

Current tenants, not eligible for repurchase:

Policy: Timely notification of eviction; eviction in 30 days.

Other Occupants (presumed trespassers):

Policy: Immediate eviction (prudent care must be taken; in most cases, eviction process will involve a member of MCSO.)



MULTNOMAH COUNTY OREGON

BOARD ROOM
130

DEPARTMENT OF ENVIRONMENTAL SERVICES
2115 S.E. MORRISON
PORTLAND, OREGON 97214
(503) 248-5000

BOARD OF COUNTY COMMISSIONERS
GLADYS McCOY • CHAIR OF THE BOARD
DAN SALTZMAN • DISTRICT 1 COMMISSIONER
GARY HANSEN • DISTRICT 2 COMMISSIONER
TANYA COLLIER • DISTRICT 3 COMMISSIONER
SHARRON KELLEY • DISTRICT 4 COMMISSIONER

RECEIVED
MULTNOMAH COUNTY
JUL 13 1995

DIRECTOR, DIVISION OF
ASSESSMENT & TAXATION

M E M O R A N D U M

TO: Board of County Commissioners

FROM: Betsy Williams, Director
Dept. of Environmental Services

SUBJECT: Results of Tax Title Work Session

BHW

Attached you will find a final draft of what I believe to be the Board's consensus at our July 8 work session on the following aspects of the tax title program:

- Mission
- Values
- Underlying Assumptions
- Program Goals
- Eviction Policy

Please review enclosed attachments carefully for accuracy, to ensure they represent your understanding as well.

A second work session on this topic has been scheduled for Tuesday, July 20. As I will be on vacation next week and will not have time to refine proposed policy statements prior to that work session, we will work off of the handout I gave you at the July 8 work session on the 20th. Another copy of that is enclosed as well, including copies of various documents/memos referenced in that handout.

This process seems to be effective in establishing mutual understanding of program goals and policies at all levels of the organization. If you have suggestions or comments on how this process could be improved, I would welcome them.

cc: Tax Title Task Force Members

enclosures

GARY HANSEN
Multnomah County Commissioner
District 2



TO: Betsy Williams, Director of DES
FROM: Commissioner Gary Hansen
RE: Suggested Tax Tittle policies
DATE: June 3, 1993

6/5/93
RP-
Please share
this with
Audit Work
Group. Thanks.
BW

I suggest that the following conditions of sale implemented as soon as possible to address our current problems in Tax Tittle.

1. Taxes shall be paid one year in advance. Escrow accounts shall be opened/added to monthly payments.
2. The County may require owner occupancy on rehabilitated properties. County may approve rental arrangements.
3. Fire insurance may be required.
4. Code violations must be corrected within 180 days.
5. Any assignments of ownership must meet County approval.
6. County will not contract with any persons with outstanding City Code violations or a history of city nuisance or code problems.
7. Buyers of unoccupied properties shall submit a plan with timelines to the county to meet conditions of sale. Failure to submit a plan or adhere to a plan shall void the sale.

I think these suggestions will stabilize foreclosed properties, leading to maximized use and prevent them from reverting back to the County. I look forward to your response so we can incorporate these changes into our procedures as soon as possible.

BEFORE THE BOARD OF COUNTY COMMISSIONERS
FOR MULTNOMAH COUNTY, OREGON
ORDINANCE NO. 769

An ordinance amending Ordinance No. 560, relating to sale by contract sale to former owners, of real property acquired by the County through foreclosure of property taxes and declaring an emergency.

(Shaded language is to be deleted; underlined language is new)

Multnomah County ordains as follows:

Section I. Findings.

1. Ordinance 560, as modified by Ordinance 577, provides procedures and standards for sale on contract to certain persons, of real property acquired by the County through tax foreclosure.
2. Section 2.A.1. of Ordinance 560 restricts contract sales to situations where the property is the primary residence of the former owner or the primary location of the former owner's business.
3. The Board is aware that non-profit organizations using tax foreclosed property to provide social services or residential treatment currently do not qualify as repurchasers under the criteria of Section 2.A.1.
4. Allowing contract sale of tax foreclosed property to such non-profit organizations will further important public purposes,

06/22/93:1

1 permitting continuation of valuable social programs in the
2 community. This ordinance amendment is designed to authorize
3 such contracts.

- 4 5. The Board is aware that other changes to Ordinance 560 and the
5 procedures for managing and disposing of tax-foreclosed
6 property will be needed. However, the change made by this
7 ordinance has been given top priority in order to permit
8 uninterrupted operation of certain valuable programs operated
9 by non-profit organizations.

10
11 Section 2. Amendment

12 Section 2.A. of Ordinance 560 is amended to read as follows:

- 13 A. Former record owners or contract purchasers ("owner"
14 hereafter) of improved real property acquired by the
15 County through tax foreclosure, pursuant to ORS 312.010,
16 may repurchase such property on contract upon satisfying
17 the following standards:

- 18 1. The property must be the primary residence of the
19 owner or the primary location of owner's business;
20 and:

- 21 (a) The primary residence of the owner, or
22 (b) The primary location of owner's business, or
23 (c) Used as an integral part of residential
24 treatment or social services program sponsored
25 by the owner, if the owner is a non-profit
26 organization exempt from federal taxes under

06/22/93:1

IRC § 501(C)(3); and

2. The property and any other real property of the owner in Multnomah County has not been foreclosed in the current year or any prior year for nonpayment of taxes; and
3. The owner has not previously defaulted on any repurchase agreement with Multnomah County, requiring cancellation of such agreement; and
4. The owner must demonstrate a present ability to meet the minimum requirements of any contract authorized by ORS 275.190 including a payment of 10 percent of the repurchase price in cash; and
5. The owner must accept in writing the County's offer to enter into any repurchase transaction within ninety (90) days of said offer. Failure to accept shall result in the property being disposed of as provided by law.

Section 3. Emergency Clause

This Ordinance, being necessary for the health, safety, and welfare of the people of Multnomah County, an emergency is declared, and the Ordinance shall take effect upon its execution by the County Chair, pursuant to Section 5.50 of the Charter of Multnomah County.

Adopted this ____ day of June, 1993, being the date of its

06/22/93:1

1 first reading before the Board of County Commissioners of Multnomah



BOARD OF COUNTY COMMISSIONERS

By:

H. C. Higgins
H. C. Higgins, Acting Chair

8 By

Laurence Kressel
Laurence Kressel, County Counsel
For Multnomah County, Oregon

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