



# INFORMATION REPORT

<b>TO:</b> Chair and Members Audit, Finance and Administration Committee	<b>WARD(S) AFFECTED:</b> CITY WIDE
<b>COMMITTEE DATE:</b> December 9, 2013	
<b>SUBJECT/REPORT NO:</b> Annual Tax Arrears Update - As of December 31, 2012 (FCS13067) (City Wide)	
<b>SUBMITTED BY:</b> Mike Zegarac Acting General Manager Finance & Corporate Services	<b>PREPARED BY:</b> Larry Friday 905.546.2424 x2425
<b>SIGNATURE:</b>	

**Council Direction:**  
 Not Applicable

**Information:**

Property Taxation is the major revenue source for the City to fund its operations, therefore the protection of this major source of revenue is a priority and monitored closely. This is the first report in what is planned to be an annual report to council as to the level of the arrears and the steps in the collection process to protect these collectibles.

Tax billing and collection is a highly regulated process under the Municipal Act, with collection being covered under Parts X and XI of the Municipal Act, 2001. Part X deals with the Billing process, late payment charges, allocations of payment, write-offs, rebate programs, etc. Part XI deals with taxes three or more years in arrears and the steps allowed to be taken by a municipality to then collect those taxes. This information report will focus on a five year analysis of the arrears and the steps taken by the Taxation Division to ensure collection of those arrears is protected.

While the information in this report will show sizeable amounts of tax arrears, the City (for the most part) is protected in that we have priority lien status on the property and eventually will collect the taxes and other charges owing, should it come down to the eventual tax sale of a property. Crown liens also have priority status and if a property

has Federal and or Provincial liens it may put in jeopardy recovering the full amount of taxes owed to the city.

Below is an analysis of the tax arrears from 2008 to 2012.

**Table 1**

**5 Year Analysis of Taxes Receivable**

	12/31/2012	12/31/2011	12/31/2010	12/31/2009	12/31/2008
<b>Taxes Levied</b>	\$918,216,899	\$898,918,146	\$876,685,300	\$846,013,426	\$824,036,376
Taxes Receivable (Arrears)	\$74,060,934	\$77,379,704	\$71,159,766	\$64,695,062	\$60,089,084
Increase/(Decrease Over Previous Year	(3,318,770)	6,219,938	6,464,704	4,605,978	N/A
Percentage Increase/(Decrease)	(4.29%)	8.74%	9.9%	7.67%	N/A
% of Arrears to Taxes Levied	8.1%	8.6%	8.1%	7.7%	7.3%
OMBI % of Arrears to Taxes Levied	4.9%	4.76%	5.5%	4.4%	5.3%

The City's 5 year average for tax arrears is \$69,476,910 or 7.96% of taxes levied. The above table illustrates that our arrears have climbed since 2008 in percentage greater than the percentage tax increases, with a decrease showing for 2012. The global downturn has played a factor in the increase in arrears over the years only showing an improvement in 2012. When looking at the percentage of our arrears, to taxes levied, we also see that we have been losing ground to the yearly average of our Ontario Municipal Benchmarking Initiative (OMBI) comparators. Again economic factors affecting our City play a large part in the level of our arrears compared to our OMBI comparator municipalities. Municipalities in OMBI are Barrie, London, Ottawa, Greater Sudbury, Thunder Bay, Toronto, Windsor, Winnipeg and Calgary.

**Breakdown of Arrears by Property Type**

The following shows a breakdown of arrears by tax classes, amounts owed by year, along with the percentage that the tax class arrears are to the overall arrears. The bottom portion shows how many properties are in arrears by tax class type and what percentage this represents of the overall total of properties in arrears.

**Table 2**

**5 Year Analysis of Receivables by Property Type**

	12/31/2012	12/31/2011	12/31/2010	12/31/2009	12/31/2008
Vacant Land	\$2,483,479 3.07%	\$4,784,454 5.84%	\$4,117,710 5.34%	\$3,105,712 4.19%	\$3,294,921 5.21%
Farm/Managed Forest	\$2,090,231 2.58%	\$4,161,818 5.08%	\$3,554,084 4.61%	\$3,128,201 4.22%	\$2,254,395 3.57%
Residential	\$48,094,126 59.43%	\$49,004,511 59.86%	\$46,561,890 60.34%	\$44,823,154 60.47%	\$39,894,759 63.13%
Commercial	\$10,632,203 13.14%	\$10,947,343 13.37%	\$11,027,504 14.29%	\$13,605,001 18.35%	\$11,487,808 18.18%
Industrial	\$16,468,524 20.35%	\$11,766,332 14.37%	\$10,123,098 13.12%	\$8,327,686 11.23%	\$5,549,470 8.78%
Other	\$1,154,221 1.43%	\$1,201,956 1.47%	\$1,782,365 2.31%	\$1,138,610 1.54%	\$715,617 1.13%
<b># of Properties</b>					
Vacant Land	735 4.55%	793 4.72%	767 4.80%	703 4.19%	709 4.63%
Farm/Managed Forest	402 2.49%	447 2.60%	416 2.60%	420 2.50%	388 2.53%
Residential	13,842 85.74%	14,250 84.84%	13,650 85.35%	14,300 85.13%	13,207 86.16%
Commercial	726 4.50%	808 4.81%	729 4.56%	745 4.44%	718 4.68%
Industrial	390 2.42%	441 2.63%	368 2.30%	572 3.41%	258 1.68%
Other	50 .31%	57 .34%	63 .39%	58 .35%	49 .32%

The above table shows that the amounts and number of properties in arrears by class type, are fairly consistent year to year. As in Table 1 most tax classes are showing slight improvements in 2012 with the exception of Industrial, where one property accounts for half of the arrears of the tax class. Discussions are on-going with that property and resolution to reducing these arrears is currently in progress.

**Penalty and Interest Analysis**

Table 3 shows the penalty and interest charges accumulating on the accounts in arrears. In 2008, the penalty and interest charge was 1.25% per month (15% per year). This was lowered in May of 2009 to 1% per month (12% per year), as a measure to assist taxpayers facing an uncertain economic future due to the global downturn. The rate has been raised back up to 1.25% per month as of July 1, 2013.

**Table 3**

**5 Year Analysis of Penalty and Interest Charges**

	12/31/2012	12/31/2011	12/31/2010	12/31/2009	12/31/2008
Actual's	\$8,804,988	\$9,009,868	\$8,212,611	\$7,730,008	\$8,792,833
<b>Increase/(Decrease) over Previous Year</b>	(\$204,789)	\$797,257	\$482,603	(\$1,062,825)	\$931,574
<b>% Increase/(Decrease) over Previous Year</b>	(2.27%)	9.71%	6.24%	(12.09%)	11.85%

The drop in penalty and interest revenue in 2009 is attributed to the change in the monthly rate from 1.25% to 1% per month. As the economy and the tax arrears worsened, the yearly penalty and interest charges increased. In 2012, as in the previous 2 tables, this amount began to decrease, as did the overall arrears. While our arrears are high, the taxpayers in arrears are paying large penalty/interest fees, which are eventually collected by the municipality.

**Tax Collection Efforts**

There are a number of steps taken to ensure property taxes receivable are ultimately collected and protected. For any property in arrears, those arrears are indicated on both of our billings (Interim and Final). If still in arrears we issue two reminder notices per year (one in May after the interim billing and one in October, after the Final Billing). These notices identify the amount of arrears per year and indicate that if the third year in arrears is not paid, a tax arrears lien will be registered on title. When a property enters three years in arrears, a separate letter is sent advising the taxpayer a lien will be registered, any mortgage holder on title will be advised, and costs to do this will be added to the outstanding taxes. We do this annually and attempt to register liens on all properties that have entered three years in arrears, starting with the largest amount owed.

The next table identifies the number of arrears notices sent in May and October for the past 5 years, as well as, the number of properties in arrears as of year-end.

**Table 4**

**5 Year Analysis of Arrears Notices issued**

	2012	2011	2010	2009	2008
# of May Reminders	22,851	22,470	23,197	21,381	21,821
# of Oct. Reminders	23,333	23,597	22,543	22,759	22,155
# of Properties Billed	167,761	165,520	164,044	162,493	160,911
# of Properties in Arrears at year-End	16,147	16,796	15,993	16,798	15,329
% of Properties in Arrears	9.6%	10.1%	9.7%	10.3%	9.5%

As the above table shows, the reminder notices after the billing assist greatly in getting some taxpayers to pay and helps resolve issues sooner rather than later for such things as a missed payment, a misapplied payment, misplaced or lost bills, etc. By year end the number of taxpayers in arrears is down by 29% on average. This may also be influenced by the taxpayers wanting to claim on their personal income tax returns for Ontario tax credits. The last line shows that on average 9.8% of City taxpayers are in some type of arrears on their property taxes.

### **Tax Registration Process**

In January of every year, the Taxation Division sends out three years in arrears letters to every taxpayer identified as now owing three or more years of taxes. Section 373 of the Municipal Act, 2001 dictates when a municipality can register a lien on title:

**373. (1) Where any part of tax arrears is owing with respect to land in a municipality on January 1 in the third year following that in which the real property taxes become owing, the treasurer of the municipality, unless otherwise directed by the municipality, may prepare and register a tax arrears certificate against the title to that land. 2001, c. 25, s. 373 (1).**

These letters are sent asking the taxpayers to contact the City by a certain date with either payment arrangements or as a minimum, payment of the third year in arrears. These letters will elicit a number of responses from promises to pay, payment arrangements, payment of the third year in arrears, payment in full, or those that totally ignore our request.

These responses are all subsequently sorted and monitored by the above categories and the process is then to begin to register liens on those who have ignored us, starting with those that owe the City the most. We also monitor the ones who have made promises and move them into the registration spread sheet if those promises are broken.

The tax registration and sale of properties is regulated under Part XI of the Municipal Act, 2001. Once a property is eligible to be registered an extensive title check is required to determine who is registered on Title. Once the lien is registered we must send notices with-in 30 days to all parties registered on title. In many cases Mortgage companies will step in to protect their interest and work with the taxpayer on the arrears or use their Power of Sale legislation. Full costs of this process are covered via tax user fees approved each year.

If the tax situation is not addressed on receiving the Notice of Registration then Final Notices must be sent after 270 days of registering a lien, and a tax sale cannot take place before one year (365 day's) have passed since the registration of the lien

The next table shows how many properties per year Taxation sends 3 years in arrears letters to versus how many we actually register and how many actually make it to the tax sale due date. Before we advertise a property for tax sale we again send letters to all parties on title advising of the tax sale date. We normally start with on average forty

properties and end up advertising 20 to 25. The number in the table below represents those properties that actually end up going right to the tax sale (bid) date.

**Table 5**

**5 Year Analysis of Tax Registration / 3-years in Arrears Letters issued**

	<b>2012</b>	<b>2011</b>	<b>2010</b>	<b>2009</b>	<b>2008</b>
3-years in Arrears letters	1,840	1,562	1,471	1,158	1,091
Properties Registered with Tax Lien	400	377	368	354	323
% Registered per Year	21.7%	24.1%	25.0%	30.6%	29.9%
Tax Sale Properties	6	3	8	10	23

The above table illustrates what the previous tables have shown. As the City's arrears have climbed, so have the number of properties that are exceeding three-years in arrears, as well as the number of properties being registered. 1,800 properties and 400 registrations a year is a significant amount of time and effort for the staff dealing with tax registrations. This is an area where more resources may have to be directed towards within the tax area, if the numbers do not drop.

As can be seen from the last line in the table, we eventually end up with very few of these properties going to a tax sale. 2008 is an anomaly in that it represents one property subdivided illegally in the 1970's into 17 un-sellable properties. There were legal and planning issues and concerns that needed to be addressed before the City moved on the registration and eventual take-over of those properties.

The actual tax sale of a property is the last step of the process and one with serious consequences. Unfortunately a number of taxpayers will continue to ignore the seriousness of the issue until it is advertised for sale. When a property goes to tax sale, a number of the properties generally at this time get rectified by the owners, and pulled from the actual sale. Taxation makes every effort possible to allow property owners to keep their property by paying their taxes. In many of the cases we are dealing with abandoned properties, estate issue where no will exists, slivers of properties that should never have been created, to taxpayers who do not have the financial means to own and maintain a property.

Of the properties that end up going through to the final bidding process, these can have three results:

- they sell for at least the minimum bid (taxes owing) and the city recovers all that is owed;
- they do not sell and the City does not vest the property over to the city due to liability concerns. These properties are then dealt with by our process for potentially contaminated properties, or re-valued by

MPAC to a reasonable value for un-buildable land and left in the current owner's name;

- they do not sell and the city then vests the property. Real Estate would then attempt to sell the properties vested for the best price we can get, at which time a report goes to council to write-off any difference between what it sold for and the taxes owing.

There are a number of reasons a property will not sell for the minimum bid (taxes owing). There could be Federal or Provincial liens that would remain on title after a tax sale and be the responsibility of the new owner; hence no bids would be received. In these cases we would normally have to work out a payment arrangement with those government agencies before we would vest it and attempt to sell it.

We have had many cases of properties that are unbuildable due to their size, planning issues, land registry issues, etc. In many cases they are overvalued and over taxed. These properties will not sell at tax sale and the Real Estate division will then try and sell them to a neighbouring property for the best price we can get. In some cases we leave the property in the current owners name and have MPAC put a more reasonable value on the property lowering taxes to a minimal amount.

Another major reason that a property will not sell at tax sale is the condition of the property and the amount owed. Property standards and or metered water arrears charges added to taxes coupled with the outstanding tax arrears can quickly make the minimum bid more than the property value. Given the regulations under the tax registration and sale process, it can be a minimum of 4 years in arrears by the time of a sale right up to 5 or more years given the complexity of some cases. Once again Real Estate will be involved and eventually market the property for best price so that we do recover some of the taxes and other charges owed.

Properties suspected of environmental issues may not sell at tax sale and the city will not vest the property due to these concerns. A multi-divisional team would then be set up to deal with these properties consisting of Economic Development (brownfields), Planning, Real Estate, Legal and Tax. Generally a request for proposals is sent out and if a buyer can be found, the city would vest the property and sell it all in the same transaction at land registry.

Attached as Appendix "A" to FCS13067 is the results of our tax sales for the years 2008 to 2012.

### **Tax Write-Offs**

The last table shows on a yearly basis the amount of taxes that have been written off, by council approval. These represent properties where the overall taxes owed is greater than the property value, and some tax dollars have had to be written off in order to sell these properties. In many cases the result of this is other charges such as property

standards, being added to the taxes, incorrect values being put on by MPAC or having to share proceeds with a senior level of government due to a crown lien.

**Table 6**

**5 Year Analysis of Council Approved Write-Offs under Section 354 of the M.A.**

	<b>2012</b>	<b>2011</b>	<b>2010</b>	<b>2009</b>	<b>2008</b>
Write-Offs Approved by Council	\$342,138	\$84,525	\$93,589	\$827,090	\$26,683
Taxes Levied for the year	\$918,216,899	\$898,918,146	\$876,685,300	\$846,014,426	\$824,036,376
% of Taxes Levied - Collected	99.963%	99.991%	99.989%	99.902%	99.997%

As the table illustrates, even though our arrears are rather high, we eventually will collect 99.9% of the taxes levied.



**CITY OF HAMILTON**  
**RESULTS FROM SALE OF PROPERTIES FOR TAX ARREARS**  
**FOR THE YEARS 2008 TO 2012**

<b>Sale Date: November 20, 2012</b>			
<b>PROPERTY ADDRESS</b>	<b>ROLL #</b>	<b>Minimum Bid / Assessed Value</b>	<b>Successful Bid</b>
515 Main Street East # 6	030.231.01210 <b>Residential</b>	\$ <b>7,576.82</b> \$ 45,000	<b>Cancelled Before Tax Sale</b>
233 Millen Road	003.260.26200 <b>Residential</b>	\$ <b>19,088.82</b> \$ 186,000	<b>Cancelled Before Tax Sale</b>
420 Cannon Street East	030.214.51660 <b>Residential</b>	\$ <b>23,971.01</b> \$ 94,000	\$ <b>50,000.00</b>
1771 Highway 5 West	301.340.05400 <b>Residential</b> <b>Industrial</b> <b>Exempt</b>	\$ <b>153,458.80</b> \$ 581,200 \$ 572,600 \$ 24,200	<b>Cancelled Before Tax Sale</b>
1100 Highway 8	301.610.64200 <b>Residential</b> <b>Commercial</b>	\$ <b>8,895.64</b> \$ 232,000 \$ 241,000	<b>Cancelled Before Tax Sale</b>
99 Emerald Street North	030.216.50880 <b>Residential</b>	\$ <b>23,701.78</b> \$ 87,000	<b>Cancelled Before Tax Sale</b>

<b>Sale Date: May 15, 2012</b>			
<b>PROPERTY ADDRESS</b>	<b>ROLL #</b>	<b>Minimum Bid / Assessed Value</b>	<b>Successful Bid</b>
176 Kensington Avenue North	040.284.07160.0000 <b>Residential</b>	\$ <b>25,459.95</b> \$ 99,000	<b>Cancelled Before Tax Sale</b>
23 Nugent Drive	050.451.03010 <b>Residential</b>	\$ <b>34,516.31</b> \$ 213,000	<b>Cancelled Before Tax Sale</b>
265 Normanhurst Avenue	050.384.04590 <b>Residential</b>	\$ <b>14,164.78</b> \$ 129,000	<b>Cancelled Before Tax Sale</b>
0 Upper Paradise Road	081.041.02610 <b>Residential</b>	\$ <b>10,783.60</b> \$ 87,000	\$ <b>11,000.00</b>
14 Rossmore Avenue	010.091.02000 <b>Residential</b>	\$ <b>8,895.64</b> \$ 63,000	<b>Vested to City - Sold by Real Estate</b>
173 Mary Street	020.156.05190 <b>Residential</b>	\$ <b>55,626.64</b> \$ 102,000	\$ <b>56,000.00</b>
0 Crooks Street	010.105.50720 <b>Residential</b>	\$ <b>8,773.72</b> \$ 21,500	\$ <b>10,735.00</b>
2100 Brampton Street	050.501.09180 <b>Residential</b>	\$ <b>19,238.23</b> \$ 137,000	<b>Cancelled Before Tax Sale</b>
93 Steven Street	030.214.04760 <b>Residential</b>	\$ <b>22,551.25</b> \$ 67,000	\$ <b>26,888.00</b>
333 East Avenue North	030.216.05960 <b>Residential</b>	\$ <b>15,708.56</b> \$ 106,000	<b>Cancelled Before Tax Sale</b>
65 Edinburgh Avenue	040.313.56910 <b>Residential</b>	\$ 15,318.67 \$ 140,000	<b>Cancelled Before Tax Sale</b>
493 Kenilworth Avenue North	040.323.04070 <b>Residential</b>	\$ 12,470.60 \$ 70,000	<b>Cancelled Before Tax Sale</b>
26 Percy Court	060.565.00760 <b>Residential</b>	\$ 24,761.64 \$ 236,000	<b>Cancelled Before Tax Sale</b>
1 Somerset Avenue	030.265.02530 <b>Residential</b>	\$ 7,924.62 \$ 122,000	<b>Cancelled Before Tax Sale</b>

**CITY OF HAMILTON  
RESULTS FROM SALE OF PROPERTIES FOR TAX ARREARS  
FOR THE YEARS 2008 TO 2012**

<b>Sale Date: November 9, 2011</b>			
<b>PROPERTY ADDRESS</b>	<b>ROLL #</b>	<b>Minimum Bid / Assessed Value</b>	<b>Successful Bid</b>
176 Kensington Avenue North	040.284.07160.0000 <b>Residential</b>	\$ 21,395.13 \$ 95,750	<b>Cancelled Before Tax Sale</b>
23 Nugent Drive	050.451.03010 <b>Residential</b>	\$ 30,164.71 \$ 204,250	<b>Cancelled Before Tax Sale</b>
249 Hess Street North	020.125.03490 <b>Industrial Vacant</b>	\$ 122,545.12 \$ 38,250	<b>No Bids</b>
220 Gage Avenue North	040.281.50310 <b>Commercial</b>	\$ 71,284.02 \$ 264,000	<b>Cancelled Before Tax Sale</b>
128 John Street North	020.153.58520 <b>Residential</b>	\$ 18,371.79 \$ 143,250	<b>Cancelled Before Tax Sale</b>
42 Loyalist Drive	050.433.02120 <b>Residential</b>	\$ 24,125.24 \$ 218,250	<b>Cancelled Before Tax Sale</b>
147 Britannia Avenue	040.313.53970 <b>Residential</b>	\$ 25,874.28 \$ 96,000	\$ 55,201.00
561-563 King Street East	030.212.00700 <b>Commercial Residential</b>	\$ 123,344.21 \$ 134,434 \$ 97,316	<b>Cancelled Before Tax Sale</b>
265 Normanhurst Avenue	050.384.04590 <b>Residential</b>	\$ 13,765.37 \$ 123,750	<b>Cancelled Before Tax Sale</b>
30 Regent Avenue Unit 56A	081.041.04931 <b>Residential</b>	\$ 12,960.66 \$ 138,250	<b>Cancelled Before Tax Sale</b>
19 William Street	030.218.03190 <b>Residential</b>	\$ 18,068.72 \$ 113,250	<b>Cancelled Before Tax Sale</b>
493 Kenilworth Avenue North	040.323.04070 <b>Residential</b>	\$ 9,894.40 \$ 67,750	<b>Cancelled Before Tax Sale</b>
20 St. Matthews Avenue	030.217.57570 <b>Residential</b>	\$ 8,478.98 \$ 99,000	<b>Cancelled Before Tax Sale</b>
1422 Main Street East	040.343.06630 <b>Commercial Residential</b>	\$ 21,539.97 \$ 42,493 \$ 83,008	<b>Cancelled Before Tax Sale</b>
1424 Main Street East	040.343.06630 <b>Residential</b>	\$ 21,539.97 \$ 91,000	<b>Cancelled Before Tax Sale</b>

**CITY OF HAMILTON  
RESULTS FROM SALE OF PROPERTIES FOR TAX ARREARS  
FOR THE YEARS 2008 TO 2012**

<b>Sale Date: May 4, 2011</b>			
<b>PROPERTY ADDRESS</b>	<b>ROLL #</b>	<b>Minimum Bid / Assessed Value</b>	<b>Successful Bid</b>
176 Kensington Avenue North	040.284.07160.0000 <b>Residential</b>	\$ <b>18,946.25</b> \$ 95,750	<b>Cancelled Before Tax Sale</b>
391 Victoria Avenue North	030.221.00400 <b>Commercial Industrial</b>	\$ <b>337,914.98</b> \$ 489,815 \$ 987,935	<b>Cancelled Before Tax Sale</b>
390 Victoria Avenue North	030.221.00910 <b>Commercial Vacant</b>	\$ <b>46,788.56</b> \$ 149,250	<b>Cancelled Before Tax Sale</b>
40 Davis Crescent	060.581.09078 <b>Residential</b>	\$ <b>37,487.04</b> \$ 504,000	<b>Cancelled Before Tax Sale</b>
187 Grace Avenue	050.403.01030 <b>Residential</b>	\$ <b>16,922.46</b> \$ 142,500	<b>Cancelled Before Tax Sale</b>
741 Brighton Avenue	050.402.04740 <b>Residential</b>	\$ <b>27,409.33</b> \$ 137,250	<b>Cancelled Before Tax Sale</b>
130 Robert Street	020.156.52940 <b>Residential</b>	\$ <b>11,997.80</b> \$ 114,250	<b>Cancelled Before Tax Sale</b>
23 Nugent Drive	050.451.03010 <b>Residential</b>	\$ <b>26,579.14</b> \$ 204,250	<b>Cancelled Before Tax Sale</b>
629 – 631 Barton Street East	030.237.55760 <b>Commercial Residential</b>	\$ <b>64,666.23</b> \$ 182,259 \$ 50,491	<b>Cancelled Before Tax Sale</b>
129 Hillyard Street	030.224.04840 <b>Residential</b>	\$ <b>11,335.30</b> \$ 88,250	\$ <b>36,200.00</b>
2795 Barton Street East	050.481.00036 <b>Commercial</b>	\$ <b>153,820.89</b> \$ 76,250	<b>Cancelled Before Tax Sale</b>

<b>Sale Date: October 5, 2010</b>			
<b>PROPERTY ADDRESS</b>	<b>ROLL #</b>	<b>Minimum Bid / Assessed Value</b>	<b>Successful Bid</b>
7 South Oval	010.053.05560 <b>Residential</b>	\$ <b>32,986.54</b> \$ 247,000	<b>Cancelled Before Tax Sale</b>
19 Wardrope Ave	003.480.25600 <b>Residential</b>	\$ <b>38,677.89</b> \$ 198,500	<b>Cancelled Before Tax Sale</b>
62 Guise Street	020.164.08050 <b>Residential</b>	\$ <b>7,061.46</b> \$ 96,500	<b>Cancelled Before Tax Sale</b>
58 Seabreeze Cres.	003.020.24200 <b>Residential</b>	\$ <b>40,799.05</b> \$ 532,500	<b>Cancelled Before Tax Sale</b>
0 Douglas St. West Side	030.221.09210 <b>Industrial Vacant</b>	\$ <b>27,875.38</b> \$ 64,500	<b>No Bids - Vested to the City</b>
0 Douglas St. East Side	030.221.09220 <b>Industrial Vacant</b>	\$ <b>16,676.48</b> \$ 64,500	<b>Vested to City - Sold by Real Estate</b>
50 Lloyd Street	030.265.53930 <b>Commercial</b>	\$ <b>44,366.61</b> \$ 163,500	\$ <b>71,201.00</b>
48 Frederick Ave.	040.314.04760 <b>Residential</b>	\$ <b>12,555.76</b> \$ 79,000	<b>Cancelled Before Tax Sale</b>
88 Keith Street	030.222.00970 <b>Residential</b>	\$ <b>39,425.10</b> \$ 90,000	<b>Vested to City - Sold by Real Estate</b>
68 Seven Oaks Dr.	070.823.00370 <b>Residential</b>	\$ <b>17,988.40</b> \$ 188,000	<b>Cancelled Before Tax Sale</b>

**CITY OF HAMILTON  
RESULTS FROM SALE OF PROPERTIES FOR TAX ARREARS  
FOR THE YEARS 2008 TO 2012**

<b>Sale Date: May 4, 2010</b>			
<b>PROPERTY ADDRESS</b>	<b>ROLL #</b>	<b>Minimum Bid / Assessed Value</b>	<b>Successful Bid</b>
7 South Oval	010.053.05560 <b>Residential</b>	\$ <b>28,769.08</b> \$ 247,000	<b>Cancelled Before Tax Sale</b>
372 Beach Road	040.321.00610 <b>Residential</b>	\$ <b>21,034.00</b> \$ 84,500	\$ <b>51,505.00</b>
101 Stuart Street	020.125.58660 <b>Residential</b>	\$ <b>8,504.32</b> \$ 81,000	<b>Cancelled Before Tax Sale</b>
94 Park Row North	040.311.53320 <b>Residential</b>	\$ <b>16,815.23</b> \$ 107,000	<b>Cancelled Before Tax Sale</b>
176 Kensington Avenue North	040.284.07160 <b>Residential</b>	\$ <b>18,024.42</b> \$ 92,500	<b>Cancelled Before Tax Sale</b>
27 Clinton Street	030.266.03410 <b>Residential</b>	\$ <b>11,473.99</b> \$ 86,000	<b>Cancelled Before Tax Sale</b>
112 Peachwood Crescent City Sewer Easement	003.250.31550 <b>Residential-Non-Developable</b>	\$ <b>8,845.17</b> \$ 84,000	<b>No Bids - Vested to the City</b>
15 Nicklaus Drive Unit 902	050.534.04421 <b>Residential</b>	\$ <b>10,055.08</b> \$ 63,000	<b>Cancelled Before Tax Sale</b>
380 Sherman Avenue North	030.271.00520 <b>Residential-Outstanding Orders</b>	\$ <b>45,129.77</b> \$ 127,000	<b>No Bids - Sold By Real Estate</b>
17 Britannia Avenue	040.313.54720 <b>Residential</b>	\$ <b>12,216.13</b> \$ 107,000	<b>Cancelled Before Tax Sale</b>
0 East 12th Street	070.811.01651 <b>Residential-Non-Developable</b>	\$ <b>382.20</b> \$ 1,050	<b>No Bids - Vested to the City</b>
99 Emerald Street North	030.216.50880 <b>Residential</b>	\$ <b>28,221.10</b> \$ 79,000	<b>Cancelled Before Tax Sale</b>
51 Bristol Street	030.237.00760 <b>Residential</b>	\$ <b>4,470.00</b> \$ 20,550	<b>Cancelled Before Tax Sale</b>
775 King Street East	030.232.55940 <b>Residential Commercial</b>	\$ <b>25,363.59</b> \$ 26,753 \$ 61,248	<b>Cancelled Before Tax Sale</b>
801 - 803 King Street East	030.232.55760 <b>Residential Commercial</b>	\$ <b>27,107.61</b> \$ 115,628 \$ 67,873	<b>Cancelled Before Tax Sale</b>

**CITY OF HAMILTON  
RESULTS FROM SALE OF PROPERTIES FOR TAX ARREARS  
FOR THE YEARS 2008 TO 2012**

<b>Sale Date: November 17, 2009</b>			
<b>PROPERTY ADDRESS</b>	<b>ROLL #</b>	<b>Minimum Bid / Assessed Value</b>	<b>Successful Bid</b>
7 South Oval	010.053.05560 <b>Residential</b>	\$ <b>25,396.07</b> \$ 236,000	<b>Cancelled Before Tax Sale</b>
19 Burris Street	030.231.54670 <b>Residential</b>	\$ <b>27,296.98</b> \$ 154,750	\$ <b>103,565.00</b>
106 11th Concession Rd. E	303.930.36810 <b>Residential Exempt</b>	\$ <b>30,842.84</b> \$ 183,300 \$ 208,115	<b>Cancelled Before Tax Sale</b>
1451 Highway 8	003.110.04600 <b>Residential Commercial</b>	\$ <b>65,409.17</b> \$ 66,960 \$ 205,540	<b>Cancelled Before Tax Sale</b>
77 Glasco Ave. N.	050.412.03540 <b>Residential</b>	\$ <b>16,279.47</b> \$ 139,250	<b>Cancelled Before Tax Sale</b>
446 Stonehenge Dr.	140.280.18232 <b>Residential</b>	\$ <b>26,408.18</b> \$ 288,000	<b>Cancelled Before Tax Sale</b>
213 Delaware Ave	030.242.07340 <b>Residential</b>	\$ <b>22,453.33</b> \$ 204,250	<b>Cancelled Before Tax Sale</b>
21 Springer Ave.	030.252.07180 <b>Residential</b>	\$ <b>17,426.70</b> \$ 152,750	<b>Cancelled Before Tax Sale</b>
121 St. Josephs Dr.	020.141.09130 <b>Multi-Residential</b>	\$ <b>154,081.41</b> \$ 708,500	\$ <b>205,081.41</b>
92 Cameron Ave. S.	040.344.05040 <b>Residential</b>	\$ <b>17,852.48</b> \$ 164,250	<b>Cancelled Before Tax Sale</b>
1084 King St. E.	030.263.50910 <b>Residential</b>	\$ <b>28,057.75</b> \$ 171,250	\$ <b>128,565.00</b>

**CITY OF HAMILTON  
RESULTS FROM SALE OF PROPERTIES FOR TAX ARREARS  
FOR THE YEARS 2008 TO 2012**

Sale Date: May 27, 2009 Page #1			
PROPERTY ADDRESS	ROLL #	Minimum Bid / Assessed Value	Successful Bid
47 Chatham St.	010.092.55770 <b>Residential</b>	\$ 35,575.28 \$ 179,000	Cancelled Before Tax Sale
515 Main St. E Unit 16	030.231.01177 <b>Residential</b>	\$ 5,302.57 \$ 42,875	Cancelled Before Tax Sale
515 Main St. E Unit 4	030.231.01189 <b>Residential</b>	\$ 5,303.04 \$ 42,750	Cancelled Before Tax Sale
30 Ridge Rd.	003.510.74200 <b>Residential</b>	\$ 29,989.77 \$ 463,750	Cancelled Before Tax Sale
5 Windermere Ave.	050.512.02680 <b>Residential</b>	\$ 21,241.13 \$ 155,000	Cancelled Before Tax Sale
94 Park Row N.	040.311.53320 <b>Residential</b>	\$ 14,339.62 \$ 102,000	Cancelled Before Tax Sale
333 Cannon St. E.	030.214.55920 <b>Residential</b>	\$ 10,630.13 \$ 57,250	Cancelled Before Tax Sale
47 Toby Cres	060.564.08040 <b>Residential</b>	\$ 22,507.46 \$ 171,500	Cancelled Before Tax Sale
350 Quigley Rd. Unit 413	050.534.51240 <b>Residential</b>	\$ 11,057.37 \$ 79,500	Cancelled Before Tax Sale
0 Crooks St.	010.105.50720 <b>Residential</b>	\$ 5,987.92 \$ 26,750	Cancelled Before Tax Sale
372 Beach Rd.	040.321.00610 <b>Residential</b>	\$ 17,105.43 \$ 82,750	Cancelled Before Tax Sale
0 Eaglewood Dr. E/S	070.741.02952 <b>Residential</b>	\$ 4,236.68 \$ 21,000	\$ 4,236.68
0 Dulgaren St. W/S	070.741.03079 <b>Residential</b>	\$ 4,236.68 \$ 21,000	\$ 4,236.68
0 Broadway Ave.	260.280.18200 <b>Residential</b>	\$ 2,401.17 \$ 9,825	\$ 2,401.17
0 Broadway Ave.	260.280.18800 <b>Residential-Non Buildable</b>	\$ 2,381.04 \$ 9,825	No Bids - Vested to the City
0 Broadway Ave.	260.280.19200 <b>Residential-Non Buildable</b>	\$ 2,381.04 \$ 9,825	No Bids - Vested to the City
0 Westover Rd.	301.810.44400 <b>Residential-Non Buildable</b>	\$ 2,453.65 \$ 12,175	No Bids - Vested to the City
0 Locke St. N	010.105.50730 <b>Residential</b>	\$ 2,575.82 \$ 10,250	Cancelled Before Tax Sale
0 7th Concession Rd. E	303.710.03000 <b>Residential-Non Buildable</b>	\$ 2,676.97 \$ 13,725	No Bids - Vested to the City
57-59 Niagara St.	030.224.00290 <b>Commercial</b>	\$ 19,837.81 \$ 70,750	Cancelled Before Tax Sale
482 Wentworth St. N	030.223.02770 <b>Commercial</b> <b>Residential</b>	\$ 22,418.19 \$ 53,023 \$ 30,228.00	Cancelled Before Tax Sale
12-14 Feguson Ave. N	020.181.00640 <b>Commercial</b>	\$ 41,568.69 \$ 175,250	Cancelled Before Tax Sale

**CITY OF HAMILTON  
RESULTS FROM SALE OF PROPERTIES FOR TAX ARREARS  
FOR THE YEARS 2008 TO 2012**

<b>Sale Date: November 13, 2008 Page #1</b>			
<b>PROPERTY ADDRESS</b>	<b>ROLL #</b>	<b>Minimum Bid / Assessed Value</b>	<b>Successful Bid</b>
0 6th Concession Rd. W.	301.510.66000 <b>Residential-Non Buildable</b>	\$ <b>32,700.68</b> \$ 41,000	<b>No Bids - Vested to the City</b>
0 6th Concession Rd. W.	301.510.66200 <b>Residential-Non Buildable</b>	\$ <b>50,724.59</b> \$ 43,000	<b>No Bids - Vested to the City</b>
0 6th Concession Rd. W.	301.510.64200 <b>Residential-Non Buildable</b>	\$ <b>49,712.87</b> \$ 41,000	<b>No Bids - Vested to the City</b>
0 6th Concession Rd. W.	301.510.65600 <b>Residential-Non Buildable</b>	\$ <b>49,239.10</b> \$ 41,000	<b>No Bids - Vested to the City</b>
0 6th Concession Rd. W.	301.510.65000 <b>Residential-Non Buildable</b>	\$ <b>48,314.10</b> \$ 39,500	<b>No Bids - Vested to the City</b>
0 6th Concession Rd. W.	301.510.65400 <b>Residential-Non Buildable</b>	\$ <b>48,038.92</b> \$ 40,500	<b>No Bids - Vested to the City</b>
0 6th Concession Rd. W.	301.510.65200 <b>Residential-Non Buildable</b>	\$ <b>42,889.61</b> \$ 40,000	<b>No Bids - Vested to the City</b>
0 6th Concession Rd. W.	301.510.64600 <b>Residential-Non Buildable</b>	\$ <b>19,841.86</b> \$ 36,000	<b>No Bids - Vested to the City</b>
0 6th Concession Rd. W.	301.510.644000 <b>Residential-Non Buildable</b>	\$ <b>19,574.17</b> \$ 33,000	<b>No Bids - Vested to the City</b>
0 6th Concession Rd. W.	301.510.64800 <b>Residential-Non Buildable</b>	\$ <b>30,977.12</b> \$ 39,000	<b>No Bids - Vested to the City</b>
0 Highway 8	301.510.72400 <b>Residential-Non Buildable</b>	\$ <b>47,611.83</b> \$ 39,500	<b>No Bids - Vested to the City</b>
0 Highway 8	301.510.71400 <b>Residential-Non Buildable</b>	\$ <b>48,315.92</b> \$ 39,500	<b>No Bids - Vested to the City</b>
0 Highway 8	301.510.71600 <b>Residential-Non Buildable</b>	\$ <b>48,285.46</b> \$ 39,500	<b>No Bids - Vested to the City</b>
0 Highway 8	301.510.72200 <b>Residential-Non Buildable</b>	\$ <b>46,971.43</b> \$ 39,500	<b>No Bids - Vested to the City</b>
0 Highway 8	301.510.72000 <b>Residential-Non Buildable</b>	\$ <b>46,548.12</b> \$ 39,000	<b>No Bids - Vested to the City</b>
0 Highway 8	301.510.71000 <b>Residential-Non Buildable</b>	\$ <b>28,353.47</b> \$ 39,500	<b>No Bids - Vested to the City</b>

**CITY OF HAMILTON  
RESULTS FROM SALE OF PROPERTIES FOR TAX ARREARS  
FOR THE YEARS 2008 TO 2012**

<b>Sale Date: November 13, 2008 Page #2</b>			
<b>PROPERTY ADDRESS</b>	<b>ROLL #</b>	<b>Minimum Bid / Assessed Value</b>	<b>Successful Bid</b>
0 Highway 8	301.510.71200 <b>Residential-Non Buildable</b>	\$ <b>28,353.47</b> \$ 39,500	<b>No Bids - Vested to the City</b>
325-327 Barton St. E.	030.215.06290 <b>Commercial Residential</b>	\$ <b>13,900.84</b> \$ 30,265 \$ 15,735	<b>No Bids - Sold by Real Estate</b>
250 Magnolia Dr. Unit 42	081.073.08042 <b>Residential</b>	\$ <b>21,171.87</b> \$ 111,000	<b>Cancelled Before Tax Sale</b>
138 Erie Ave. Rear	030.205.01030 <b>Commercial</b>	\$ <b>6,980.36</b> \$ 10,700	<b>Cancelled Before Tax Sale</b>
262 East 27th St.	070.677.04140 <b>Residential</b>	\$ <b>22,180.41</b> \$ 159,000	<b>Cancelled Before Tax Sale</b>
851 Highway 6 N	302.430.56200 <b>Residential</b>	\$ <b>24,501.08</b> \$ 188,000	<b>Cancelled Before Tax Sale</b>
308-312 Tragina Ave. N	040.334.06150 <b>Residential</b>	\$ <b>20,022.96</b> \$ 57,000	<b>No Bids - Sold by Real Estate</b>

<b>Sale Date: May 14, 2008</b>			
<b>PROPERTY ADDRESS</b>	<b>ROLL #</b>	<b>Minimum Bid / Assessed Value</b>	<b>Successful Bid</b>
124 Wellington St. S.	020.192.06590 <b>Residential</b>	\$ <b>23,621.27</b> \$ 197,000	<b>Cancelled Before Tax Sale</b>
30 Ridge Road	003.510.74200 <b>Residential</b>	\$ <b>32,557.85</b> \$ 427,000	<b>Cancelled Before Tax Sale</b>
25 Ann Street	260.100.24800 <b>Residential-Flood Plain</b>	\$ <b>17,232.25</b> \$ 161,000	<b>No Bids - Vested to the City</b>
515 Main St. E Unit 5	030.231.01213 <b>Residential</b>	\$ <b>7,472.03</b> \$ 45,000	<b>Cancelled Before Tax Sale</b>
515 Main St. E Unit 9	030.231.01186 <b>Residential</b>	\$ <b>6,866.19</b> \$ 41,500	<b>Cancelled Before Tax Sale</b>
15 1/2 First St. S.	003.480.08400 <b>Residential</b>	\$ <b>2,761.24</b> \$ 20,000	\$ <b>4,000.00</b>
434 Aberdeen Ave.	010.091.00110 <b>Vacant Commercial Land</b>	\$ <b>318.22</b> \$ 800	\$ <b>900.00</b>
3331 Homestead Drive	902.510.22200 <b>Residential</b>	\$ <b>31,005.09</b> \$ 140,000	<b>Cancelled Before Tax Sale</b>
57 Fairholt Rd. S.	030.261.55400 <b>Residential</b>	\$ <b>25,424.94</b> \$ 150,000	<b>Cancelled Before Tax Sale</b>
0 Valens Road	301.910.61200 <b>Residential</b>	\$ <b>10,774.30</b> \$ 15,900	\$ <b>12,510.01</b>