

**LOCAL LAW 4 OF 2022 OF THE CITY OF KINGSTON, NEW YORK,  
AUTHORIZING THE AMENDMENT TO ARTICLE V, PAYMENT OF  
DELINQUENT TAXES BY INSTALLMENT, SECTION 360-27 TERMS OF THE  
CODE OF THE CITY OF KINGSTON**

Sponsored By: Laws & Rules Committee: Alderman:  
Worthington, Hill, Frankel, Scott-Childress,  
Olivieri

**WHEREAS**, currently under the Code of the City of Kingston eligible City property owners who have fallen behind on property taxes are given the opportunity to enter into an installment payment plan with a down payment of 25% of the delinquent taxes as a condition of eligibility for the installment payment plan; and

**WHEREAS**, request has been made to reduce the initial down payment amount thereby encouraging homeowners to begin repaying back taxes more quickly, increasing home retention, and allowing the City to recoup more back taxes owed without initiating time consuming foreclosure proceedings.

**NOW THEREFORE, BE IT ENACTED AS FOLLOWS:**

**SECTION 1.** That the Common Council authorizes the amendment to Article V, Payment of Delinquent Taxes by Installment, Section 360-27 Terms as follows:

“The term of the installment agreement shall be 24 months. The payment schedule shall be monthly, quarterly or semi-annually. The required down payment shall be 25% of the eligible delinquent taxes, or in the case of owner occupied residential property of four (3) units or less, an amount equal to the first installment payment. Eligible properties shall include all properties within the City of Kingston.”

**SECTION 2.** If any provisions of this local law are held to be unconstitutional or otherwise invalid by any court of competent jurisdiction, the remaining provisions of the local law shall remain in effect.

**SECTION 3.** This local law shall take effect upon filing with the Secretary of State.

Submitted to the Mayor this \_\_\_\_ day of \_\_\_\_\_, 2022

Approved by the Mayor this \_\_\_\_ day of \_\_\_\_\_, 2022

\_\_\_\_\_  
Elisa Tinti, City Clerk

\_\_\_\_\_  
Steven T. Noble, Mayor

Adopted by Council on \_\_\_\_\_, 2022

1st-4  
2022

**THE CITY OF KINGSTON COMMON COUNCIL**

**LAWS & RULES  
COMMITTEE REPORT**

DEPARTMENT: Corporation Counsel DATE: September 30, 2022

Description: Resolution adopting a local law to expand installment plan eligibility for owner-occupied properties. The revised provision in Article V, §360-27 of the City's Administrative Code will read as follows:

"The term of the installment agreement shall be 24 months; the payment schedule shall be monthly, quarterly or semiannually; the required initial down payment shall be 25% of the eligible delinquent taxes, or, in the case of owner-occupied residential property of four (4) units or less, an amount equal to the first installment payment; and eligible properties shall include all properties within the City of Kingston."

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Motion by MO

Seconded by RSC

Action Required: \_\_\_\_\_

SEQRA Decision:  
Type I Action \_\_\_\_\_  
Type II Action \_\_\_\_\_  
Unlisted Action \_\_\_\_\_

Negative Declaration of Environmental Significance: \_\_\_\_\_

Conditioned Negative Declaration: \_\_\_\_\_

Seek Lead Agency Status: \_\_\_\_\_

Positive Declaration of Environmental Significance: \_\_\_\_\_

<u>Committee Vote</u>	<u>YES</u>	<u>NO</u>
<u>Rita Worthington</u> Rita Worthington, Ward 4 Chairman	✓	
<u>Barbara Hill</u> Barbara Hill, Ward 1	✓	
<u>Carl Frankel</u> Carl Frankel, Ward 2	✓	
<u>Rennie Scott-Childress</u> Rennie Scott-Childress, Ward 3		
<u>Michael Oliveri</u> Michael Oliveri, Ward 7	✓	
<u>_____</u>	✓	

**CITY OF KINGSTON**  
**Office of Corporation Counsel**  
bgravcs@kingston-ny.gov

(L+R)

Steven T. Noble, Mayor



Barbara Graves-Poller, Corporation Counsel

September 30, 2022

Alderwoman at Large Andrea Shaut, President  
City of Kingston Common Council  
City Hall - 420 Broadway  
Kingston, NY 12401

Re: Administrative Code § 360-27 (Installment Payment Plan) Revision

Dear President Shaut,

As the Common Council is aware, my office has been working with the Mayor and Director of Housing Initiatives on projects related to the housing goals set forth in the City's 2025 Comprehensive Plan. I am submitting this communication to recommend an Administrative Code change, via local law, to further this effort.

Consistent with State law, our Code currently gives eligible City property owners who have fallen behind on property tax payments the opportunity to repay the back taxes under a 24-month installment payment plan. The homeowner may make payments monthly, quarterly, or semi-annually; but, in each case, our Code currently requires the homeowner to furnish a down payment of 25% of the delinquent taxes as a condition of eligibility for the installment payment plan.

The Office of Corporation Counsel, in consultation with the Director of Housing Initiatives, recommends expanding installment plan eligibility by reducing the initial down payment burden for most owner-occupied residential properties. We anticipate that this change will help promote home ownership by low- and moderate-income households, which is one of the key goals outlined in the Comprehensive Plan. Specifically, we expect that expanding installment agreement eligibility will: i) encourage homeowners to begin repaying back taxes more quickly, rather than allowing those arrears to accrue as the property owner attempts to aggregate a hefty down payment; ii) increase home retention and thereby boost generational wealth transfers as home ownership is a primary vehicle for both individuals and families to accumulate wealth and assets; and iii) allow the City to recoup more back taxes owed without initiating time-consuming foreclosure proceedings.

I ask that you please forward this communication and the attached supporting documentation to the next regularly scheduled Laws & Rules Committee for consideration. If you have any questions, please do not hesitate to contact me.

Respectfully submitted,

Barbara Graves-Poller  
Corporation Counsel