

LOCAL LAW NO. _____ OF 2026

**A LOCAL LAW OF THE CITY OF PORT JERVIS, COUNTY OF ORANGE,
AMENDING ARTICLE VI, SECTION C(6)-24 OF THE CITY CHARTER**

Be it enacted by the Common Council of the City of Port Jervis, County of Orange, State of New York, as follows:

Section 1. Statement of Intent

This Local Law is enacted to amend Article VI, Section C6-24 of the Charter of the City of Port Jervis to provide that interest payable upon the redemption of real property sold at a City Tax Sale shall be calculated solely upon the amount owed to the City at the time of the sale. It is the opinion of the Common Council that limiting interest in this manner will discourage excessive bidding at City Tax Sales, reduce the cost of redemption, and help prevent property owners from losing their homes.

Section 2. Charter Section C6-24 Amended

The City of Port Jervis Charter, Article IV, Section C6-24 entitled “Redemption from tax sale.” is hereby amended as shown by the following underlined and bold language:

The owner of any real estate sold at a City Tax Sale, may redeem same from such sale at any time within two (2) years from the date of said sale by paying to the City Clerk-Treasurer for the use of the purchaser, his heirs or assigns, or, if the same shall have been redeemed by any other person than the owner thereof, then for the use of such person, such sum or amount as may have been paid for by the purchaser at or before the time of receiving his certificate, together with interest ~~thereon~~ **only on the amount owed to the City at the time of the sale from the date of said certificate** at the rate of twelve per centum (12%) per annum, and all other sums which he may have paid for taxes or assessments on said real estate, ~~together with interest thereon from the date of any such payments, at the rate of twelve per centum (12%) per annum.~~ In all cases of redemption it shall be necessary to pay, in addition to the amounts above provided for, the amount of any other tax or assessment which has been levied upon such property, subsequent to the sale thereof, and also the actual and necessary expenses which have been incurred by the purchaser in the service of notices herein provided to be given, in reference to the redemption of said property, and also any and all expenses incurred by the city in connection therewith since said sale; and on such payments' being made, the title acquired by such sale shall cease and determine. In computing interest upon any sum required to be paid to redeem any such parcel of land, interest shall be computed for no less a period than one (1) month. Where payments are made during any month of the period limited for redemption, interest shall be computed for the whole of that month. In case of the redemption of any land sold as herein provided, by the person who was the owner thereof at the time of the sale, the City Clerk-Treasurer shall give such owner a receipt for the amount paid by him to effect such redemption, and on the production thereof by

such owner to the County Clerk of Orange County, and the payment of his fees therefor, such Clerk shall cancel the certificate of sale by a proper entry upon the record of such certificate in his office. Said sale shall likewise be canceled by the City Clerk-Treasurer upon the record thereof kept in his office. In case such payment is made by the owner of said real estate, then and in the event all mortgages, judgments, decrees or claims which were a lien upon said real estate at the time the tax or assessment for which the sale has been made became a lien thereon, or which were liens at any time before such sale was made, shall be and remain liens upon said real estate, anything hereinbefore contained to the contrary notwithstanding.

Section 3. **Separability**

If any part or provision of this Local Law or the application thereof to any person or circumstance be adjudged invalid by any court of competent jurisdiction, such judgment shall be confined in its operation to the part or provision or application directly involved in the controversy in which such judgment shall have been rendered and shall not affect or impair the validity of the remainder of this Local Law or the application thereof to other persons or circumstances, and the Common Council of the City of Port Jervis hereby declares that it would have passed this Local Law or the remainder thereof had such invalid application or invalid provision been apparent.

Section 4. **Repeal**

All ordinances, local laws and parts thereof inconsistent with this Local Law are hereby repealed.

Section 5. **Effective Date**

This Local Law shall take effect immediately upon filing in the office of the New York State Secretary of State in accordance with section 27 of the Municipal Home Rule Law.