



**Regular Meeting of the Board of Trustees  
June 11, 2013**

1. **Opening of Meeting**
2. **Executive Session 5:30 PM**
3. **Invocation: 6:00 PM**
4. **Pledge of Allegiance**
5. **Approval of Minutes**
6. **Presentations**
7. **Public Hearing**
8. **Police Reports**
9. **Trustees' Report**
10. **Citizen Address**
11. **Unfinished Business**

**Zoning**

Moving Ohio Forward ..... Information

**12. New Business**

**Fire Department**

Part-Time Pay Rate Change ..... Action

Part-Time Hires ..... Action

Donation Acceptance ..... Action

**Police Department**

Reserve Officer Corps – One Year Review ..... Information

**Public Services**

Taste of Colerain ..... Information

**Community Center**

Independent Services Contracts ..... Action

Community Center/ 50+ Update ..... Information

COLERAIN

## **Zoning**

Nuisance Abatement Resolution.....	Action
Request for Public Hearing on Major Modification to Final Development Plan for Stone Creek Town Center on July 9 <sup>th</sup> , 2013 .....	Action
Resolution Establishing a Vacant Foreclosed Property Registration Program.....	Action
Resolution Establishing a Vacant Building Maintenance License Program .....	Action
Resolution Amending Property Maintenance Code .....	Action

## **Administration**

Establish Date and Time Tax Budget .....	Action
Approval of Fund Transfer of Debt Services.....	Action
Approval of Health Care Provider as of August 1 <sup>st</sup> , 2013 .....	Action
Approval of Dental Care Provider as of August 1 <sup>st</sup> , 2013 .....	Action
Approval of Group Life Insurance as of August 1 <sup>st</sup> , 2013.....	Action

## **13. Fiscal Officer's Report**

## **14. Public Hearing**

## **15. Executive Session - if needed**

## **16. Adjournment**

**Resolution #59-13**

# Agenda Packet

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Department: Fire

Department Head: Chief Smith

Board Meeting: June 11, 2013

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## 1. Action (Include rationale)

### a. Personnel

- (1) Pay rate change for one part-paid firefighter due to status changes.
- (2) Part time hires to fill current vacancies. These replacements are desperately needed to address individuals that have left the department and to begin addressing the impact of the Affordable Care Act on our part-time work force.

Information is attached.

### b. Policy

### c. Other

- (1) Donation acceptance

## 2. Information

### a. Other

**COLERAIN TOWNSHIP**  
**Department of**  
**Fire and Emergency Medical Service**

3251 Springdale Road - Cincinnati, Ohio 45251-1505

NOTIFICATION - Change of Status/Change of Pay

For Meeting of  
6-14-13  
Effective  
5-14-13

Name : Christopher Goodin  
Rank : Firefighter Current Status : PT/FF/EMT  
Date : 5/14/13

- ( ☒ ) Change of Pay Status - Change to: \$ 15.28
1. ( ) 1st year Rate for Recruit Class Graduate
  2. ( ) Basic Firefighter/EMT
  3. ( ) Firefighter/EMT/FAO
  4. ( ) Paramedic (Prior to obtaining 1A firefighter)
  5. ( ) Paramedic (With 1A certification)
  6. ( ☒ ) Firefighter/Paramedic
  7. ( ) Firefighter/Medic/FAO
  8. ( ) Part-time Lieutenant
  9. ( ) Part-time Captain
  10. ( ) Part-time Division Chief

This change must be countersigned by either the EMS Chief or Training Director for the applicable change.

- ( ) Change of Status
1. ( ) Promotion to Rank/Position of: \_\_\_\_\_
  2. ( ) Probationary (Including Training etc.)
  3. ( ) Regular
  4. ( ) Suspension - From : \_\_\_\_\_ To : \_\_\_\_\_
  5. ( ) Leave of Absence, Type: Medical - Regular  
Leave of Absence, From: \_\_\_\_\_ To : \_\_\_\_\_
  6. ( ) Dismissal - Termination
  7. ( ) Resignation ( ) with letter ( ) without letter

Remarks : Precepting Program Completed / Current  
Cred on File & Physician Medical Director Assessment  
passed.

Employee Signature : \_\_\_\_\_  
Training Captain : \_\_\_\_\_  
Division Chief : Big Brown #80  
Assistant Chief : \_\_\_\_\_  
Deputy Chief : \_\_\_\_\_

Effective Date : \_\_\_\_\_ ( For Office Use Only)

Computer entry verified: \_\_\_\_\_ Date: \_\_\_\_\_



TO: Assistant Chief Niehaus  
DATE: June 6, 2013  
FROM: Division Chief Walls  
SUBJECT: Hiring Recommendations

The following individuals are recommended for hire, contingent on successful completion of their BCI & CVSA (if necessary). The following are being recommended for hire at the rate of \$15.28.

1. Andrew Flannery
2. Michael Heekin
3. Ray Helton
4. Stephen Hensley
5. Justin McPhillips
6. Steven Mohr
7. Andrew Mott
8. Timothy Newman
9. Matthew Noble
10. Nicholas Nolan
11. Joseph Placke
12. Daniel Sanders
13. Shayne Schnell
14. Matthew Silvati
15. Zachary Smith
16. Matthew Wallace
17. Kirsten Ward
18. Ethan Watren
19. Daniel Wehner

Respectfully submitted,

Allen Walls  
Division Chief of Training

COLERAIN


Donations

SANDRA S. HOLT  
DANIEL A. HOLT  
2921 SOUTH HOLLY LANE  
AMELIA, OH 43102  
513-843-7144

13-31/420

3296

Date 5-11-13

Pay to the order of Colerain Township Fire Department \$ 50.00  
Fifty 00/100 Dollars  Security Features included. Details on back.  
FIFTH THIRD BANK

IN MEMORY OF  
For DONALD OELLING Sandra S. Holt MP  
⑆042000314⑆ 0037364596⑈ 3296

Sage Advice 476487


Visit us at [www.53.com](http://www.53.com)

MARY E. SHELDT  
EVELYN BORCHERS  
4166 WINESAP CT, 513-791-3702  
CINCINNATI, OH 45236

13-31/420

4785

Date May 13 2013

Pay to the Order of Colerain Township Fire Dept \$ 50.00  
Fifty 00/100 Dollars  Security Features included. Details on back.

  
FIFTH THIRD BANK

CLUB  
FIFTY-THREE


For Don Oelling Mary E. Sheldt MP  
⑆042000314⑆ 0053120233⑈ 4785

Kathleen Kirk  
Steven M. Kirk  
4017 Appletree Ct.  
Cincinnati, OH 45241  
513-285-4730

2802

Date 5-13-13

13-7664/2420

Pay to the order of Colerain Twp Fire Dept \$ 20.00  
twenty Dollars  Security features included. Details on back.

  
Cincinnati Interagency Federal Credit Union  
Cincinnati, Ohio 45220

For In memorial Donald Oelling Kathleen Kirk MP  
⑆242076643⑆ 10000084710102⑈ 2802

AMERICAN EXPRESS

## NEW BUSINESS

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Department: Colerain Police Department

Department Head: Daniel P. Meloy, Chief of Police

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1. Presentations
2. Action (Include rationale)
3. **Information: Reserve Officer Corps – One year review**

# COLERAIN TOWNSHIP MEMORANDUM

**DATE:** June 04, 2013  
**TO:** Mr. Dennis Deters, Ms. Melinda Rinehart and Mr. Jeff Ritter  
**FROM:** Daniel P. Meloy, Chief of Police  
**SUBJECT:** One Year Review of "Reserve Police Officer" Initiative

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Upon learning in the Spring of 2012 that the Hamilton County Sheriff's Office would be reducing the number of deputies assigned to patrol Colerain Township, the Department took the steps necessary to initiate a selection process as a means to identify a volunteer corps of "reserve" police officers as a measure to minimize the loss of police service to the residents and businesses in the Township.

The first "reserve" officer was appointed in May of 2012. Since that time, 13 officers were identified as candidates worthy of future employment with the Township. The same selection guidelines used to select "full-time" police officers was enacted to identify quality officer candidates. Because these officers were not available to the Department on a "full-time" basis, it was necessary to review our field training (FTO) program to learn if an adjustment or update was required to increase the efficiency of these officer's training period. One of the adjustments to increase the efficiency of our training process was to allow new officer candidates to demonstrate their understanding of a specific list of agency practices and policies while not working at the Police Department. Each candidate was provided agencies rules and policy to allow them to study the policies that are not "operational" in nature. When the reserve officer felt he or she was ready, they would request to "test" to demonstrate proficiency or knowledge of the specific policy. Each candidate is required to take and pass approximately 40 policy specific quizzes as part of this portion of the FTO training period. In the previous FTO cycles, this portion of the training took approximately 150 hours of our 500+ hour training period. The 150 hours equated to more than 12 patrol shifts. The change in practice meant these new officers were not required to be at the Police Department, allowing the new officers time at the Department for learning more about their new responsibilities as a Colerain police officer.

Since our first "reserve officer" appointment, the Department had the need to identified three officers from the reserve program to fill openings created when another full-time candidate decided not to accept a job offer and when the contract with Northgate Mall was finalized in late 2012 we had the ability to promote two additional "Reserve" officers to "full-time" police officer positions in January of 2013. All three of these officers accepted the institution of a "20%" health care contribution from our officers and employees to assist in health care cost controls.

Of the remaining reserve officers selected, one officer separated for personal reasons. Another officer previously served the Township as a full-time officer and retired in the summer of 2011. He returned in the summer of 2012 and provided immediate assistance with road patrol and our new Mall patrol duties. He has since become critical to the daily operation of the Colerain Police Department "Impound Lot" which has generated more than \$141,000 since its opening in late November 2012.

Of the eight remaining officers, two have been significantly restricted by their full-time employer as to how many hours they can work as "reserve" police officers. We are attempting to work with each of them to maintain their positions, because of their quality as candidates. Our most recent reserve officer appointment is still in the FTO training while five others are contributing service time at the level of three full time officers.



This group of reserve officers is working an average of 39 hours per week. This weekly service time only includes the time worked as a patrol officer at Northgate Mall or as a police officer, assigned as a "beat" officer patrolling the streets and neighborhoods of our community.

The value of these officers is immense and realizing this value, we are still screening "reserve" officer candidates for appointment. While we are seeking approximately six to seven additional reserve officers, the process to identify quality candidates is ongoing; our high standards of appointment remain the unchanged. Everyone in the process understands the short and long term responsibilities associated with identifying the most qualified candidates.

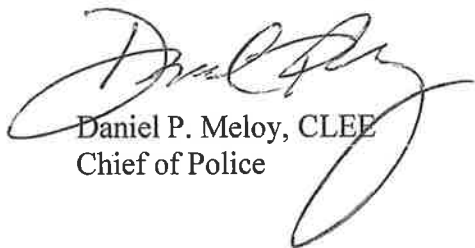
In summary, since May of 2012, our reserve officer corps worked a total of 10,428.5 hours. More than 3,800 hours was time spent with one of the Departments 17 Field Training Officers (FTO) learning the expectations, duties and responsibilities of a Colerain police officer. Another 585 hours of the reserve time was spent working as a clerk inside our Police Department.

The remaining 6,071 hours of service to the Police Department and Township was spent patrolling the streets of our community or Northgate Mall. The initiative to create and implement a quality "reserve corps" of police officers has been a success for the Department and allowed us to create a means of addressing the loss of 13 Sheriff's deputies in May of 2012.

Recently, we have experienced other agencies seeking out our reserve officers as candidates for employment with their police departments. To date, our reserve officers have ignored other agency requests and have reported to me that each of them like "working" for this Department, understand the vision and mission of our agency and want to be part of our future.

This corps of reserve police officers has proven invaluable since the reduction of deputies in the Township and will continue to be an important part of the Departments future. Specifically, preliminary discussions have begun with the ownership of Northgate Mall about adding officers to the current contract to address the increased volume of customer traffic at the Mall and its properties. We have applied for a grant to assist in the replacement of lost deputies and we are reaching a point in our careers that our officers will begin to retire from public service. Officer Andrew Demeropolis retired just last week and we have other officers who are facing retirement decisions in the next 18 months. The selection and retention of reserve officers allows us to seamlessly address any request for additional service, such as the Mall or separation through retirement. The reserve corps officer can, in almost all cases with Board approval, can step into the vacancy and begin serving immediately.

Respectfully submitted,



Daniel P. Meloy, CLEE  
Chief of Police

# NEW BUSINESS

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Department: Public Services

Department Head: Kevin Schwartzhoff

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## 1. Information

### a. Other

- Taste of Colerain Update

# Agenda Packet

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Department: Community Center

Department Head: Marie Sprenger

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## 1. Action

Independent Services Contracts for approval effective 6/12/2013

Bridget Bauman     Bartender/Sub Event Coordinator     \$14/hr

Linda Schneider-Houghton     Arts Instructor     \$42/Jewelry Class     \$100/Clay/Ceramics/Porcelain

Linda Lee Snider     Sub Meal Services Coordinator     \$12/hr

## NEW BUSINESS

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Department: Community Center

Department Head: Marie Sprenger

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### 1. Information UPDATE

With the May 1 separation of the Community Center and 50+ sides, additional programming and rental opportunities were made available.

The Community Center can now serve all age groups. In May we were able to offer Youth Karate classes in partnership with Nishime Family Karate. There are presently 30 participants registered for the next session. The Center also was pleased to offer Briks4Kids Lego mini-camps this summer. Response was so great already that we had to add on 3 more afternoon sessions to accommodate the waiting lists.

On the teen/adult programming, the Center added drop in Hip Hop Dance classes. Along with the drop in Yoga, Pilates, Fit Bodz personal training, Zumba, Zumba Gold, and Zumba Toning, the recently added Team Jeff Line Dancing (which draws 50 participants) has added an additional night on the schedule due to demand, as well as a monthly Friday Night Line Dance Party with cash bar services. We also have a Full Moon Yoga and Gong Meditation event which is expecting 50 participants.

Our program participation numbers speak for the demand, quality of instruction, and the delivery format of our services. The move for separation in order to increase income generation is being proven with great success. In addition, I feel this is a form of shared services with area business where we are both served. We are also looking at potential parent and child classes, other fitness and other youth/teen workshops and camps.

As an Event Hall, the Community Center has also proven income generation, especially with the beverage services. Marketing efforts are bringing in brides and other rental opportunities. We have re-assigned and updated areas and also can now offer the lit balcony and a bridal dressing room/lounge.

A new programming addition on the 50+ side is FLEX which is a program of Silver Sneakers. Those members who are 65 and up may take the class for free with certain health insurance providers covering the cost. FLEX provides the instructor and exercise equipment. The members have also been benefiting greatly from the City on the Hill Church which has been delivering weekly truckloads of fresh produce and breads through one of our members. 50+ art class participants also recently completed an enameled metal sculpture piece entitled "Connection" which will be featured in an enameling magazine.

## NEW BUSINESS

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## **PERSONAL SERVICES AGREEMENT COLERAIN TOWNSHIP COMMUNITY CENTER**

This agreement is made and entered into this 11th day of June, 2013, by and between **Colerain Township, Hamilton County, Ohio**, 4200 Springdale Road Colerain Township, OH 45251, and Bridget Bauman, hereinafter referred to as ("Contractor").

### **TERM**

1.01 This agreement shall be effective upon execution by both parties. The term of this agreement will be for as needed services for bartending and event coordination at events at the Colerain Township Community Center.

### **SERVICES**

2.01 The Contractor shall serve as a bartender or event coordinator at various receptions, other rentals and events at the Colerain Township Community Center. The Contractor warrants and represents that she has been properly trained and certified for employment as a bartender by the State of Ohio and has either Serv Safe Alcohol or TIPS Alcohol Certification.

### **COMPENSATION**

3.01. The Contractor shall receive compensation of \$14 per hour for the performance of her duties as a bartender or event coordinator at the Community Center.

3.02 Contractor shall furnish the Township with a W-9, completed with relevant and correct taxpayer identification information to facilitate payment.

3.03 Contractor hereby acknowledges that he is considered to be an independent contractor and shall receive no benefits generally afforded to Colerain Township employees. In addition, Contractor is solely liable for the payment of all Federal, State and Local income taxes or other taxes arising out of this Contract.

3.04 Contractor acknowledges and agrees to abide by all Federal, State, and/or local criminal or civil laws, statutes, or requirements throughout the duration of this agreement, and failure to do so may result in immediate termination of the agreement, and the pursuit of any other remedy available, whether in law or in equity, by Colerain Township.

3.05 Contractor agrees to indemnify and hold Colerain Township harmless as a result of any claims arising from or related to his/her performance of any duties related to this agreement.

**TERMINATION**

4.01 This agreement may be terminated by either party, with or without cause, at any time, without prior notice. In the event of termination, the terminating party shall notify the other, in writing, of intent to cancel said agreement, with said cancellation effective immediately upon issuance of the same.

IN WITNESS WHEREOF, the parties agree to the terms and conditions set forth herein upon the date as indicated.

**COLERAIN TOWNSHIP  
HAMILTON COUNTY, OHIO**

By: \_\_\_\_\_

Date: \_\_\_\_\_

(Contractor)

By: \_\_\_\_\_

Date: \_\_\_\_\_

5/29/13

## **PERSONAL SERVICES AGREEMENT COLERAIN TOWNSHIP COMMUNITY CENTER**

This agreement is made and entered into this 11th day of June, 2013, by and between **Colerain Township, Hamilton County, Ohio**, 4200 Springdale Road Colerain Township, OH 45251, and Linda Schneider-Houghton, hereinafter referred to as ("Contractor").

### **TERM**

1.01 This agreement shall be effective upon execution by both parties.

### **SERVICES**

2.01 The Contractor shall serve as an Arts Instructor at the Colerain Township Community/50+ Center as scheduled. The Contractor warrants and represents that she has been properly trained to perform the duties.

### **COMPENSATION**

3.01. The Contractor shall receive compensation of \$42 for the Jewelry class and \$100 for the Clay/Ceramics/Porcelain Class for the performance of her duties as an Arts Instructor.

3.02 Contractor shall furnish the Township with a W-9, completed with relevant and correct taxpayer identification information to facilitate payment.

3.03 Contractor hereby acknowledges that she is considered to be an independent contractor and shall receive no benefits generally afforded to Colerain Township employees. In addition, Contractor is solely liable for the payment of all Federal, State and Local income taxes or other taxes arising out of this Contract.

3.04 Contractor acknowledges and agrees to abide by all Federal, State, and/or local criminal or civil laws, statutes, or requirements throughout the duration of this agreement, and failure to do so may result in immediate termination of the agreement, and the pursuit of any other remedy available, whether in law or in equity, by Colerain Township.

3.05 Contractor agrees to indemnify and hold Colerain Township harmless as a result of any claims arising from or related to his/her performance of any duties related to this agreement.



### TERMINATION

4.01 This agreement may be terminated by either party, with or without cause, at any time, without prior notice. In the event of termination, the terminating party shall notify the other, in writing, of intent to cancel said agreement, with said cancellation effective immediately upon issuance of the same.

IN WITNESS WHEREOF, the parties agree to the terms and conditions set forth herein upon the date as indicated.

**COLERAIN TOWNSHIP  
HAMILTON COUNTY, OHIO**

By: \_\_\_\_\_

Date: \_\_\_\_\_

(Contractor)

By: *Lynnda Schneider*

Date: 5/30/13

## **PERSONAL SERVICES AGREEMENT COLERAIN TOWNSHIP COMMUNITY CENTER**

This agreement is made and entered into this 11th day of June, 2013, by and between **Colerain Township, Hamilton County, Ohio**, 4200 Springdale Road Colerain Township, OH 45251, and Linda Lee Snider, hereinafter referred to as ("Contractor").

### **TERM**

1.01 This agreement shall be effective upon execution by both parties.

### **SERVICES**

2.01 The Contractor shall serve as a substitute Meal Services Coordinator at the Colerain Township Community/50+ Center on an as needed basis. The Contractor warrants and represents that she has been properly trained to perform the duties.

### **COMPENSATION**

3.01. The Contractor shall receive compensation of \$12 per hour for the performance of her duties as a Meal Services Coordinator up to 1.5 hours per day.

3.02 Contractor shall furnish the Township with a W-9, completed with relevant and correct taxpayer identification information to facilitate payment.

3.03 Contractor hereby acknowledges that she is considered to be an independent contractor and shall receive no benefits generally afforded to Colerain Township employees. In addition, Contractor is solely liable for the payment of all Federal, State and Local income taxes or other taxes arising out of this Contract.

3.04 Contractor acknowledges and agrees to abide by all Federal, State, and/or local criminal or civil laws, statutes, or requirements throughout the duration of this agreement, and failure to do so may result in immediate termination of the agreement, and the pursuit of any other remedy available, whether in law or in equity, by Colerain Township.

3.05 Contractor agrees to indemnify and hold Colerain Township harmless as a result of any claims arising from or related to his/her performance of any duties related to this agreement.

**TERMINATION**

4.01 This agreement may be terminated by either party, with or without cause, at any time, without prior notice. In the event of termination, the terminating party shall notify the other, in writing, of intent to cancel said agreement, with said cancellation effective immediately upon issuance of the same.

IN WITNESS WHEREOF, the parties agree to the terms and conditions set forth herein upon the date as indicated.

**COLERAIN TOWNSHIP  
HAMILTON COUNTY, OHIO**

**By:** \_\_\_\_\_

**Date:** \_\_\_\_\_

**(Contractor)**

**By:** Linda Lee Snedden

**Date:** 5-29-2013

## OLD BUSINESS

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Department: Building, Planning & Zoning

Department Head: Geoffrey G. Milz, AICP

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1. Action (Include rationale)

- a. Personnel
- b. Policy
- c. Other:

2. Information

**(1) Moving Ohio Forward – Update:**

- 1. 6 properties have been demolished
  - a. 3 by Colerain Township
  - b. 3 by property owner
- 2. 9 properties have demolition contracts awarded and are waiting on the completion of environmental assessments.
- 3. 3 properties are under appeal
- 4. 1 property is protected from demolition by a bankruptcy stay
- 5. 11 properties are moving into the demolition RFP/Environmental Assessment phase.

# NEW BUSINESS

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Department: Building, Planning & Zoning

Department Head: Geoffrey G. Milz, AICP

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1. Action (Include rationale)

- a. Personnel
- b. Policy
- c. Other:

1. **Nuisance Abatement Resolution:** Over 35 properties, having been properly noticed, require tall grass and weeds abatement.
2. **Request for Public Hearing on Major Modification to Final Development Plan for Stone Creek Town Center on July 9, 2013:** Brandicorp requested a modification to the Final Development Plan for Stone Creek Town Center to change the approved use of the property from 30,000SF of bank/office to a 6,436 SF restaurant (Buffalo Wild Wings) and a separate 7,800 SF restaurant/retail space (Shops at Stone Creek).

Hamilton County Regional Planning Commission voted unanimously to approve the modification at their May 2, 2013 meeting.

After review and deliberation, Colerain Township's Zoning Commission voted unanimously to recommend that the Trustee's approve of the modification.

Materials related to the case are attached.

3. **Resolution Establishing a Vacant Foreclosed Property Registration Program**

See attached memorandum.

4. **Resolution Establishing a Vacant Building Maintenance License Program**

See attached memorandum.

5. **Resolution Amending Property Maintenance Code**

See attached memorandum.

RESOLUTION NO. \_\_\_\_\_

\_\_\_\_\_ Hamilton \_\_\_\_\_ County, Ohio

Be it Resolved by the Township Trustees of \_\_\_\_\_ Colerain \_\_\_\_\_ Township, that

**RESOLUTION DECLARING NUISANCE AND ORDERING ABATEMENT**

**WHEREAS**

Uncontrolled vegetation and/or refuse and debris were reported at the properties listed below:

Book-Page-Parcel No.

3253 Ainsworth	510-102-105
3268 Ainsworth	510-102-121
2461 Aquarius	510-62-138
2902 Aries	510-54-81
6672 Blue Rock	510-330-52
2793 Brampton	510-43-248
2848 Brampton	510-41-438
10551 Breedshill	510-32-65
2806 Breezy Way	510-74-93
2840 Breezy Way	510-74-106
8302 Chesswood	510-90-146
3131 Daylight	510-42-48
3345 Deshler	510-102-200
9821 Dunraven	510-41-213
2467 Eclipse	510-62-35
2933 Glenaire	510-52-553
11489 Gravenhurst	510-21-338
8284 Haskell	510-61-262
10292 Hawkhurst	510-43-370
3037 Hyannis	510-52-227
2996 Libra	510-54-29
9669 Loralinda	510-52-410
9728 Loralinda	510-52-430
9884 Loralinda	510-112-195
9713 Manhattan	510-52-328
9673 Marino	510-52-281
2180 Miles	510-44-267
2715 Niagara	510-52-32
2762 Niagara	510-52-49
10217 October	510-113-157
2838 Overdale	510-24-147
9845 Pinedale	510-44-252
10511 Pippin	510-33-23
2840 Royal Glen	510-71-302
10311 September	510-113-229
12116 Spalding	510-11-173
2875 Springdale	510-42-102
3688 Springdale	510-103-77
10189 Storm	510-113-108

3622 Sweetwood	510-111-188
2627 Tiverton	510-43-186
10103 Windswept	510-113-32
5250 Yeatman	510-160-82

**WHEREAS** Ohio Revised Code Section 505.87 provides that, at least seven days prior to providing for the abatement, control or removal of any vegetation, garbage, refuse or debris, the Board of Trustees shall notify the owner of the land and any holders of liens of record upon the land; and

**WHEREAS** Ohio Revised Code Section 505.87 provides that, if the Board of Trustees determines within twelve consecutive months after a prior nuisance determination that the same owner's maintenance of vegetation, garbage refuse, or other debris on the same land in the township constitutes a nuisance, at least four days prior to providing for the abatement, control or removal of the nuisance, the Board must send notice of the subsequent nuisance determination to the landowner and to any lienholders of record by first class mail; and

**WHEREAS** In accordance with Ohio Revised Code Section 505.87, the Township Trustees have the authority to contract to abate the nuisances and have the costs incurred assessed to the property tax bills; therefore

**BE IT RESOLVED** (1) That the Board specifically finds and hereby determines that the uncontrolled growth of vegetation and/or the refuse and debris on each of the said properties listed above constitute a nuisance within the meaning of Ohio Revised Code Section 505.87, and the Board directs that notice of this action be given to owners of the said property and lienholders in the manner required by Ohio Revised Code Section 505.87; and

(2) That the Colerain Township Board of Trustees hereby orders the owners of said property to remove and abate the nuisances within seven days after notice of this order is given to the owners and lienholders of record, and within four days after notice of this order is given to the owners and lienholders of record for properties previously determined to be a nuisance. If said nuisances are not removed and abated by the said owners, or if no agreement for removal and abatement is reached between the Township and the owners and lienholders of record within four or seven days after notice is given, the Zoning Inspector shall cause the nuisances to be removed, and the Township shall notify the County Auditor to assess such cost plus administrative expense to the property tax bills for the said parcel, as provided in Ohio Revised Code Section 505.87.

*Adopted this 11<sup>th</sup> day of June, 2013.*

BOARD OF TRUSTEES:

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Dennis P. Deters, Trustee

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Melinda A. Rinehart, Trustee

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Jeffrey F. Ritter, Trustee

Attest:

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Heather E. Harlow  
Colerain Township Fiscal Officer

Resolution approved as to form:

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Lawrence E. Barbieri (0027106)  
5300 Socialville Foster Rd., Suite 200  
Mason, OH 45040  
(513) 583-4200  
Colerain Township Law Director

#### **AUTHENTICATION**

This is to certify that this Resolution was duly passed and filed with the Colerain Township Fiscal Officer  
this \_\_\_\_ day of \_\_\_\_\_, 2013.

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Heather E. Harlow  
Colerain Township Fiscal Officer



**The Board of Trustees of Colerain Township, County of Hamilton, State of Ohio**, met in regular session at 6:00 p.m., on the 11th day of June, 2013, at the Colerain Township Administration Building, 4200 Springdale Road, Cincinnati, Ohio 45251, with the following members present:

Dennis P. Deters, Jeffrey F. Ritter, Melinda Rinehart

Mr./Ms. \_\_\_\_\_ introduced the following resolution and moved its adoption:

**RESOLUTION NO. \_\_\_\_\_-13**

**RESOLUTION ADOPTING COLERAIN TOWNSHIP VACANT FORECLOSED  
PROPERTY REGISTRATION RESOLUTION**

WHEREAS, Colerain Township is a limited home rule township created in accordance with Chapter 504 of the Ohio Revised Code; and

WHEREAS, Ohio Revised Code Section 504.04 grants to limited home rule townships the power to exercise all powers of local self-government within the unincorporated area of the township, other than powers that are in conflict with general laws and subject to certain enumerated exceptions; and

WHEREAS, vacant, foreclosed properties pose a danger to the public health, safety and welfare. Several studies have demonstrated that vacant, foreclosed properties can quickly become blighted properties, and foreclosed residential properties are at greater risk of becoming vacant and abandoned properties than other properties in the Township. Locating the person in control of the property or responsible for the care and maintenance of the property is often an impossible task, mired in disputes between the mortgagee, mortgagor, servicer, and subservicer. Accordingly, citations for property maintenance are routinely ignored at these properties, placing properties at increased risk for becoming unsecured, vandalized, and hazardous; and

WHEREAS, the proliferation of these vacant, foreclosed properties has caused blight to flourish, providing havens for criminal activity; destroying the safety of neighborhoods; posing dangerous risks to the Township's firefighters, police officers, and code enforcement officials; depleting already scarce Township resources; diminishing property values throughout the Township; undermining the Township's ability to enforce its criminal laws; and interfering with the Township's duty to protect its citizens from unsafe and harmful conditions; and

WHEREAS, the Colerain Township Vacant Foreclosed Property Registration Resolution attached hereto, incorporated herein by reference, and designated **Exhibit A** is promulgated to ameliorate the above described detrimental effects of vacant foreclosed properties;

**NOW, THEREFORE, BE IT RESOLVED** by the Board of Trustees of Colerain Township, Hamilton County, Ohio, as follows:

1. That for the promotion of the public health, safety, morals and welfare, the Board of Trustees approves the Colerain Township Vacant Foreclosed Property Registration Resolution attached hereto, incorporated herein by reference and designated **Exhibit A**;

2. That it is hereby found and determined that all formal actions of this Board concerning and relating to the passage of this Resolution were taken in meetings open to the public, in compliance with all legal requirements including §121.22 of the Ohio Revised Code;

3. That the Board by a majority vote hereby dispenses with the requirement that this Resolution be read on two separate days and hereby authorizes the adoption of the Resolution upon its first reading.

4. That this Resolution shall be effective at the earliest date allowed by law.

Mr./Ms. \_\_\_\_\_ seconded the Resolution, and the roll being called upon the question of its adoption, the vote resulted as follows:

Vote Record: Mr. Deters \_\_\_\_\_, Mr. Ritter \_\_\_\_\_, Ms. Rinehart \_\_\_\_\_

ADOPTED this 11th day of June, 2013.

BOARD OF TRUSTEES:

\_\_\_\_\_  
Dennis P. Deters, Trustee

\_\_\_\_\_  
Jeffrey F. Ritter, Trustee

\_\_\_\_\_  
Melinda Rinehart, Trustee

ATTEST:

\_\_\_\_\_  
Heather E. Harlow,  
Fiscal Officer

Resolution prepared by and approved as to form:

\_\_\_\_\_  
Lawrence E. Barbieri (0027106)

5300 Socialville Foster Rd., Suite 200  
Mason, OH 45040  
(513) 583-4200  
Colerain Township Law Director

### **AUTHENTICATION**

This is to certify that this Resolution was duly passed and filed with the Colerain Township Fiscal Officer this \_\_\_\_ day of June, 2013.

---

Heather E. Harlow,  
Colerain Township Fiscal Officer

# VACANT FORECLOSED PROPERTY REGISTRATION RESOLUTION



**COLERAIN**

EST. 1794

COLERAIN TOWNSHIP

4200 SPRINGDALE RD.

BUILDING, PLANNING & ZONING

GEOFFREY G. MILZ, AICP | DIRECTOR

## **SECTION 1: VACANT FORECLOSED PROPERTIES DECLARED A NUISANCE.**

**1.1** - It is hereby found and determined that vacant, foreclosed properties pose a danger to the public health, safety and welfare. Several studies have demonstrated that vacant, foreclosed properties can quickly become blighted properties, and foreclosed residential properties are at greater risk of becoming vacant and abandoned properties than other properties in the Township. Locating the person in control of the property or responsible for the care and maintenance of the property is often an impossible task, mired in disputes between the mortgagee, mortgagor, servicer, and subservicer. Accordingly, citations for property maintenance are routinely ignored at these properties, placing properties at increased risk for becoming unsecured, vandalized, and hazardous.

The proliferation of these vacant, foreclosed properties has caused blight to flourish, providing havens for criminal activity; destroying the safety of neighborhoods; posing dangerous risks to the Township's firefighters, police officers, and code enforcement officials; depleting already scarce Township resources; diminishing property values throughout the Township; undermining the Township's ability to enforce its criminal laws; and interfering with the Township's duty to protect its citizens from unsafe and harmful conditions.

## **SECTION 2: PURPOSE.**

**2.1** - The purpose of this Resolution is to ensure that vacant, foreclosed properties are protected and maintained and that Township officials are alerted to the location of these vulnerable properties. This Resolution is enacted in order to address the problem of blighted properties that are a direct result of vacant, foreclosed properties and that pose a threat to the public health, safety, and welfare.

## **SECTION 3: DEFINITIONS.**

**3.1** - For the purposes of this Resolution, words and phrases shall have their ordinary meaning unless defined in the following sections.

**3.2 - Code Official.** "Code official" shall mean the Director of Building, Planning and Zoning or his designee.

**3.3 - Foreclosed.** "Foreclosed" shall mean a property upon which a mortgagee has filed an action in foreclosure in order to recover monies pursuant to a mortgage agreement which has been secured by a lien on property.

**3.4 - Mortgagee.** "Mortgagee" shall mean any for-profit lender who is a party to a mortgage agreement and whose interest in that agreement is secured by a lien on residential property.

**3.5 - Person in Control.** "Person in control" shall mean the person, persons, or entity holding title to the freehold estate of the premises; a mortgagee or vendee in possession; a receiver; an executor; a trustee; and any person, public or private entity, lessee or holder of a lesser estate in the premises, and/or its duly authorized agent(s), with the authority to bring a building or premises into compliance with the provisions of this code, including, but not limited to any mortgagee that has filed an action in foreclosure on the particular premises at issue, until title to the premises is transferred to a third party.

**3.6 - Residential Property.** "Residential property" shall mean parcel of land which contains a dwelling or structure that provides living accommodations for persons.

**3.7 - Vacant.** "Vacant" shall mean unoccupied or without authorized human inhabitants.

**3.8 - Vacant, Foreclosed Property Registration Form.** "Vacant, foreclosed property registration form" shall mean a form publicly available from the Department of Building, Planning and Zoning that mortgagees subject to the requirements of this chapter must complete and submit as specified in this section.

## **SECTION 4: REGISTRATION OF VACANT, FORECLOSED RESIDENTIAL PROPERTY.**

**4.1** - Within ten (10) business days of filing a foreclosure action on residential property located within

Colerain Township that is vacant at the time of filing, the mortgagee shall submit a vacant, foreclosed property registration form for the property to the Township's Department of Building, Planning and Zoning.

A mortgagee is not required to submit the vacant, foreclosed registration form if the residential property located within the Township is not vacant on the date of the filing of a foreclosure action on the property. However, if the residential property becomes vacant at any point during the foreclosure process, the mortgagee shall submit a vacant, foreclosed property registration form regarding the property to the Township's Department of Building, Planning and Zoning within ten (10) business days of the vacancy.

The vacant, foreclosed property registration form shall contain the following information:

1. Description of the residential property, including, but not limited to, the street address and parcel identification number;
2. The name, street address, and telephone number of a natural person, 18 years of age or older, or a business entity registered with the Ohio Secretary of State designated by the mortgagee as an authorized agent for receiving notices of code violations and for receiving process in any court proceeding or administrative enforcement proceeding on behalf of the mortgagee in connection with enforcement of this Resolution, and this person or entity must maintain an office in Ohio or must actually reside in Ohio; and
3. The mortgagee shall pay the initial registration fee listed in section 5.1.1 or, if the mortgagee meets the exemption requirements in section 8, the mortgagee shall pay the exception fee listed in section 5.1.3

**4.2** - The mortgagee shall notify the Township's Department of Building, Planning and Zoning within ten (10) business days of any change of information on the foreclosed property registration form. The vacant, foreclosed property registration form shall be maintained with accurate information until the property is sold at a judicial sale, transferred to a bona fide owner-occupant, or an unaffiliated third party. The mortgagee shall notify the Department of Building, Planning and Zoning in writing when the property is transferred to a bona fide owner-occupant or an unaffiliated third party, the property is reoccupied, or the property is sold at a judicial sale, so the property may be promptly removed from the registry.

**4.3** - On an annual basis, the mortgagee shall pay the annual registration fee listed in section 5.1.2 or, if the mortgagee meets the exemption requirements in section 8, the mortgagee shall pay the exception fee listed in section 5.1.3.

## **SECTION 5: FEES.**

**5.1** - Mortgagees shall pay any required fees until the foreclosure is dismissed or until the property is transferred to a third-party. The fees for the various requirements under this chapter are as follows:

**5.1.1** - Initial registration fee - \$500

**5.1.2** - Annual registration fee - \$500

**5.1.3** - Exception fee - \$50

**5.2** - The fee is non-refundable and cannot be prorated. All fees shall be directed to a special fund designated only for use in the following:

**5.2.1** - administering and operating the registry program;

**5.2.2** - administering and operating programs and projects related to preventing and mitigating the

nuisance and blight caused by vacant properties.

## **SECTION 6: MAINTENANCE OBLIGATIONS OF MORTGAGEES.**

**6.1** - During the period that the property is registered, the mortgagee shall have the obligations set forth in this section.

**6.2** - Vacant, foreclosed property shall be maintained free of all outward appearances of foreclosure and vacancy during the registration period including:

**6.2.1** - No signs or placards on the exterior of the building or in the windows indicating that the property is vacant or foreclosed;

**6.2.2** - Grass shall be no higher than 10 inches at any time and all noxious weeds shall be removed;

**6.2.3** - The premises shall be maintained free of debris and litter;

**6.2.4** - The premises shall remain secure and locked. Broken windows and doors which are visible from the right-of-way may be covered with plywood or similar boarding material on an emergency basis, but for no more than ten (10) business days, while arrangements are being made to replace broken glass or broken parts of the existing windows and doors. Broken windows and doors on the rear or sides of the building may be boarded until the windows and doors are repaired for re-occupancy provided that the boarded openings are not visible from public right-of-way;

**6.2.5** - Windows and doors which are visible from the right-of-way may not be boarded and shall be maintained in good repair;

**6.2.6** - Handbills, circulars, and advertisements shall be removed from porches and yards in a timely manner; and

**6.2.7** - Standing water on the premises, including but not limited to standing water in swimming pools, shall be eliminated.

**6.3** - The maintenance requirements and penalties in this Resolution related to vacant, foreclosed residential properties are in addition to, and shall not be considered in conflict with, any and all other property maintenance requirements of Colerain Township. Nothing within this chapter shall be construed to limit the responsibilities of persons in control to comply with and adhere to any and all building, housing, health, and zoning resolutions established by the Township or Hamilton County. Nothing within this Resolution shall be construed to limit or conflict with the responsibilities of persons in control to comply with and adhere to any and all state and federal laws.

## **SECTION 7: PENALTIES.**

**7.1** - Failure to register a vacant, foreclosed property will result in the imposition of a civil fine in the amount of \$500.00 on the first day, and having once been notified, each additional day that the property remains unregistered shall constitute a separate civil offense.

**7.2** - Failure to maintain accurate information once having registered will result in the imposition of a civil fine in the amount of \$500.00 on the first day, and having once been notified, each additional day that the information remains inaccurate shall constitute a separate civil offense.

**7.3** - Failure to maintain the property in accordance with the maintenance provisions contained in Section 6 will result in the imposition of a civil fine in the amount of \$500.00 on the first day, and having once been notified, each additional day that the property fails to meet the maintenance provisions shall constitute a separate, civil offense.

## **SECTION 8: EXEMPTIONS.**

**8.1** - With the approval of the code official, a mortgagee may install and maintain a working burglar and fire alarm system and have an active account with a third-party alarm company. The burglar alarm system shall connect to all areas of the building subject to unauthorized human entry, including, but not limited to, all exterior doors, windows or other readily accessible openings. The burglar alarm system shall, upon detecting unauthorized entry or fire, send an automatic signal to a burglar alarm company that has twenty-four hour live operators who will monitor the system and telephone the mortgagee of the unauthorized entry or fire, and

who will also telephone the police department or fire department as applicable, if there is no adequate response from the mortgagee. If the mortgagee complies with this section, the mortgagee shall be exempt from the following:

**8.1.1** - The initial and annual registration fees listed in Section 5; and

**8.1.2** - The point of sale requirements in Section 9 provided that the mortgagee arranges for an inspection of the premises by the code official and there must be a finding by the code official that the property does not have any code violations, or if code violations exist, the mortgagee fixes the code violations within thirty (30) Calendar days.

## **SECTION 9: POINT OF SALE INSPECTIONS ON VACANT, FORECLOSED PROPERTIES.**

**9.1** - Point of sale inspections are hereby authorized on all properties that are subject to the vacant, foreclosed property registration. Mortgagees shall arrange to have all properties subject to the requirements of this Resolution inspected by the code official within five (5) business days of filing for the property to be sold at a judicial sale. If the mortgagee fails to arrange an inspection, the property shall be inspected by the code official pursuant to Ohio Revised Code § 2329.17(B) prior to the property being sold at a judicial sale or pursuant to a search warrant issued by a court of competent jurisdiction.

**9.2** - If, as a result of the above inspection, the code official determines that a violation exists of the Township Zoning Resolution, Property Maintenance Code or other relevant Township laws, the Director of Building, Planning and Zoning shall provide written notice via certified mail to the mortgagee or the mortgagee's agent, as designated on the foreclosed vacant property registration form, the owner of record, and any equitable lien holders, informing the parties of the following:

**9.2.1** - The need to repair and correct the violations, hazards, or structural defects prior to the judicial sale;

**9.2.2** - If the property is not brought into compliance within thirty (30) calendar days of the issuance of the notice of violation, the code official may correct or repair some or all of the violations;

**9.2.3** - If the code official corrects or repairs some or all of the violations, the Township shall promptly place a priority lien on the property for the total cost of abating the violations. The Township shall collect the priority lien from the proceeds of the judicial sale of the property, or upon any subsequent sale of the property. When notice is given as provided for in this section, the lien shall be a priority over liens of prior record and the lien will be effective on the date the Township incurs the costs of repairs. The mortgagee may post a bond in an amount equal to the cost of abatement of the code violations which may include repair or demolition. The mortgagee must submit to the code official written cost estimates by contractors for abating the violations. The code official will establish the bond amount based upon the submitted cost estimates. Upon successful submission of the bond, the mortgagee shall be exempt from the requirements of Section 9.2. The code official may extend the compliance date up to 90 days if a bond is posted. An additional 90 days may be extended in writing by the code official if good cause or diligence in abating the violations is demonstrated. If the violations are not abated in conformance with the terms of this section, the bond will be forfeited and the code official shall cause the violations to be abated with the proceeds of the forfeiture.

## **SECTION 10: JOINT AND SEVERAL LIABILITY.**

**10.1** - Any owner of property, person in control of property, or subsequent owner of property for which a notice of violation is issued under this Resolution to correct code violations shall be jointly and severally liable for the costs incurred by the Township for the abatement of violations on the property. Joint and several liability shall be attributed to each entity in the chain of title from the date of issuance of orders forward.

## **SECTION 11: SEVERABILITY.**

**11.1** - Should any provision, section, paragraph, sentence, or word of this section be determined or declared invalid by any final court action or by reason of any preemptive legislation, the remaining provisions, sections, paragraphs, sentences or words of this section shall remain in full force and effect.



**The Board of Trustees of Colerain Township, County of Hamilton, State of Ohio**, met in regular session at 6:00 p.m., on the 11th day of June, 2013, at the Colerain Township Administration Building, 4200 Springdale Road, Cincinnati, Ohio 45251, with the following members present:

Dennis P. Deters, Jeffrey F. Ritter, Melinda Rinehart

Mr./Ms. \_\_\_\_\_ introduced the following resolution and moved its adoption:

**RESOLUTION NO. \_\_\_\_\_-13**

**RESOLUTION ADOPTING COLERAIN TOWNSHIP VACANT BUILDING  
MAINTENANCE LICENSE RESOLUTION**

WHEREAS, Colerain Township is a limited home rule township created in accordance with Chapter 504 of the Ohio Revised Code; and

WHEREAS, Ohio Revised Code Section 504.04 grants to limited home rule townships the power to exercise all powers of local self-government within the unincorporated area of the township, other than powers that are in conflict with general laws and subject to certain enumerated exceptions; and

WHEREAS, vacant buildings and structures in Colerain Township which remain vacant and unoccupied for an appreciable period of time become a danger to the public health, safety, morals, and welfare, are detrimental to the public good, constitute a public nuisance and have a detrimental effect on economic development; and

WHEREAS, the Colerain Township Vacant Building Maintenance License Resolution attached hereto, incorporated herein by reference, and designated **Exhibit A** is promulgated to ameliorate the above described detrimental effects of vacant building and structures;

**NOW, THEREFORE, BE IT RESOLVED** by the Board of Trustees of Colerain Township, Hamilton County, Ohio, as follows:

1. That for the promotion of the public health, safety, morals and welfare, the Board of Trustees approves the Colerain Township Vacant Building Maintenance License Resolution attached hereto, incorporated herein by reference and designated **Exhibit A**;
2. That it is hereby found and determined that all formal actions of this Board concerning and relating to the passage of this Resolution were taken in meetings open to the public, in compliance with all legal requirements including §121.22 of the Ohio Revised Code;
3. That the Board by a majority vote hereby dispenses with the requirement that this Resolution be read on two separate days and hereby authorizes the adoption of the

Resolution upon its first reading.

4. That this Resolution shall be effective at the earliest date allowed by law.

Mr./Ms. \_\_\_\_\_ seconded the Resolution, and the roll being called upon the question of its adoption, the vote resulted as follows:

Vote Record: Mr. Deters \_\_\_\_\_, Mr. Ritter \_\_\_\_\_, Ms. Rinehart

ADOPTED this 11th day of June, 2013.

**BOARD OF TRUSTEES:**

\_\_\_\_\_  
Dennis P. Deters, Trustee

\_\_\_\_\_  
Jeffrey F. Ritter, Trustee

\_\_\_\_\_  
Melinda Rinehart, Trustee

**ATTEST:**

\_\_\_\_\_  
Heather E. Harlow,  
Fiscal Officer

Resolution prepared by and approved as to form:

\_\_\_\_\_  
Lawrence E. Barbieri (0027106)  
5300 Socialville Foster Rd., Suite 200  
Mason, OH 45040  
(513) 583-4200  
Colerain Township Law Director

**AUTHENTICATION**

This is to certify that this Resolution was duly passed and filed with the Colerain Township Fiscal Officer this \_\_\_\_\_ day of June, 2013.

\_\_\_\_\_  
Heather E. Harlow,  
Colerain Township Fiscal Officer

# VACANT BUILDING MAINTENANCE LICENSE RESOLUTION



**COLERAIN**

EST. 1794

COLERAIN TOWNSHIP

4200 SPRINGDALE RD.

BUILDING, PLANNING & ZONING

GEOFFREY G. MILZ, AICP | DIRECTOR

## **SECTION 1: VACANT BUILDINGS AND STRUCTURES DECLARED A PUBLIC NUISANCE**

**1.1** - Buildings which remain vacant and unoccupied for any appreciable period of time become an attractive nuisance to children, a harborage for rodents, an invitation to derelicts, vagrants, and criminals as a temporary abode, an increased fire hazard and the unkept grounds surrounding such property invite the dumping of garbage and rubbish thereon. The use and maintenance of property in such condition and manner endangers the public health and safety and constitutes an unreasonable use and condition to the annoyance, discomfort and repose of considerable number of the public, is detrimental to the public good and common welfare, and renders a considerable number of the public insecure in the use and enjoyment of their property, and thus constitutes a nuisance condition.

## **SECTION 2: OBLIGATIONS OF OWNER OR PERSON IN CONTROLS OF VACANT BUILDINGS OR STRUCTURES.**

**2.1** - The owner or person in control of a building or structure kept vacant by the owner or person in control, or ordered in whole or in part vacated or kept vacant by the Hamilton County General Health District or the Hamilton County Building Department, shall apply for a Vacant Building Maintenance License. The owner or person in control shall also cause the premises to conform to the minimum standards of safety and structural integrity set forth in Section 4.

**2.2** - The owner or person in control of a building or structure kept vacant or ordered in whole or in part vacated or kept vacant by the Hamilton County General Health District or the Hamilton County Building Department shall acquire or otherwise maintain general liability insurance in an amount of not less than \$300,000.00 for buildings designed primarily for use as residential units, including buildings containing no more than four dwelling units. For any other building, including, but not limited to, buildings designed for manufacturing, industrial, storage or commercial uses, including buildings containing five or more dwelling units, the owner or person in control shall acquire or maintain not less than \$1,000,000 of general liability insurance. Any insurance policy acquired after an order to vacate or keep the building vacant shall provide for written notice to the Director of Building, Planning and Zoning within thirty (30) days of any lapse, cancellation, or change in coverage. Upon request, the owner or person in control shall provide evidence of the insurance to the Director of Building, Planning and Zoning.

**2.3** - An owner or person in control who keeps a property vacant shall apply for a Vacant Building Maintenance License and obtain liability insurance in the amount required by Section 2.2 within 30 days from the date of issuance of the initial order to vacate the building or portion thereof. The owner or person in control shall cause the premises to conform to the minimum standards of safety and structural integrity set forth in Section 4 within 60 days from the date of vacancy or the issuance of the initial order to vacate the building or portion thereof. The Director of Building, Planning and Zoning may extend the time in writing, upon the owner or person in control showing good cause for extension. Any such extensions of time shall not exceed a total of 180 days, following the expiration of the 60-day period.

**2.4** - If the owner or person in control of a building kept vacant or ordered vacated or kept vacant by the Hamilton County General Health District or Hamilton County Building Department fails to comply with Section 2.2 or Section 4, or fails to renew the license as provided in Section 5 prior to the annual renewal date or due date, the Director of Building, Planning and Zoning may charge the owner or person in control or person in control with failure to comply with orders pursuant to Section 9 and take other action as authorized by this Resolution. The annual renewal date shall be the anniversary of the date that the building or portion thereof was initially ordered to be vacated or determined to be vacant.

**2.5** - The owner or person in control may apply for up to a two-year waiver of the license fee if the owner or person in control demonstrates with satisfactory proof that the owner or person in control has a development plan in place. The owner or person in control will apply for this waiver from the Director of Building, Planning and who shall determine whether a waiver shall be granted upon each application.

## **SECTION 3: VACANT BUILDING MAINTENANCE LICENSES.**

**3.1** - An application for a Vacant Building Maintenance License shall be made on a form provided by the

Director of Building, Planning and Zoning and signed by the owner or person in control. The application shall disclose all measures to be taken to ensure that the building will be kept weather tight and secure from trespassers, safe for entry by police officers and firefighters in times of emergency, and together with its premises, free from nuisance and in good order.

**3.2 -** At the time of application, the owner or person in control shall arrange for a preliminary inspection of the premises by the Director of Building, Planning and Zoning or his/her designee in the presence of the owner or person in control or an agent of the owner or person in control having responsibility for maintenance of the premises. The Director of Building, Planning and Zoning shall ensure that:

1. The building is adequately protected from intrusion by trespassers and from deterioration by the weather in accordance with the vacant building maintenance standards set forth in Section 4; and
2. Allowing the building to remain will not be detrimental to the public health, safety and welfare, will not unreasonably interfere with the reasonable lawful use and enjoyment of other premises within the neighborhood, and will not pose any extraordinary hazard to police officers or fire fighters entering the premises in times of emergency.

If the inspection reveals that the building is in compliance with the vacant building maintenance standards set forth in Section 4 and is adequately protected from intrusion by trespassers and from deterioration by the weather, the Director of Building, Planning and Zoning shall issue a Vacant Building Maintenance License.

**3.3 -** If the property is not in compliance and upon request by the owner or person in control, the Director of Building, Planning and Zoning shall, after completing the preliminary inspection, issue a report in writing to the owner or person in control specifying the reasons why the premise does not conform with the vacant building maintenance standards set forth in Section 4. The Director of Building, Planning and Zoning shall then provide time for the owner or person in control to bring the property into compliance with Section 4. Such time shall not exceed thirty (30) days. Upon conclusion of the time for compliance, the Director of Building, Planning and Zoning shall conduct a final inspection to determine if the premises conform to the vacant building maintenance standards set forth in Section 4.

**3.4 -** If the owner or person in control fails or refuses to consent to and arrange for an inspection, the Director of Building, Planning and Zoning shall apply to a court of competent jurisdiction for an administrative search warrant.

## **SECTION 4: VACANT BUILDING MAINTENANCE STANDARDS.**

**4.1 -** A building or structure shall be deemed adequately protected from intrusion by trespassers and from deterioration by the weather if:

1. **Building openings:** Doors, windows, areaways and other openings are weather tight and secured against entry by birds, vermin and trespassers. Missing or broken doors, windows and opening coverings are covered with at least one-half inch of CDX plywood, weather protected, tightly fitted to the opening and secured by screws or bolts.
2. **Roofs:** The roof and flashings are sound, tight, will not admit moisture, and drained to prevent dampness or deterioration in the walls or interior.
3. **Drainage:** The building gutters and downspouts are watertight and entire storm drainage system is adequately sized, installed and in an approved manner, functional and discharged in an approved manner.
4. **Building Structure:** The building is maintained in good repair, structurally sound, free from debris, rubbish and garbage, and sanitary, so as not to pose a threat to the public health or safety.
5. **Structural Members:** The structural members are free of deterioration and capable of safely bearing imposed dead and live loads.

6. Foundation Walls: The foundation walls are plumb, free from open cracks and breaks and rat proof.
7. Exterior Walls: The exterior walls are free of holes, breaks and loose or rotting materials. Exposed metal and wood surfaces are protected from the elements and against decay or rust by periodic application of weather coating materials, such as paint or similar surface treatment.
8. Decorative Features: The cornices, belt courses, corbels, terra cotta trim, wall facings and similar decorative features are safe, anchored and in good repair. Exposed metal and wood surfaces are protected from the elements and against decay or rust by periodic application of weather coating materials, such as paint or similar surface treatment.
9. Structure Extensions: All balconies, porches, canopies, marquees, metal awnings, cornices, stairways, fire escapes, standpipes, exhaust ducts and similar features are in good repair, anchored, safe and sound. Exposed metal and wood surfaces are protected from the elements and against decay or rust by periodic application of weather coating materials, such as paint or similar surface treatment.
10. Chimneys and Towers: Chimneys, cooling towers, smokestacks and similar appurtenances are structurally safe. Exposed metal and wood surfaces are protected from the elements and against decay or rust by periodic application of weather coating materials, such as paint or similar surface treatment.
11. Sidewalk Openings: Yard walks, steps and openings in sidewalks are safe for pedestrian travel.
12. Accessory and Appurtenant Structures: Accessory and appurtenant structures such as garages, sheds and fences are free from safety, health and fire hazards.
13. Premises: The premises on which a structure is located are clean, safe and sanitary, maintained free of weeds, junk cars and litter and do not pose a threat to the public health or safety.
14. Signs: All signs and sign structures shall be removed pursuant to Section 15.6.11 of the Colerain Township Zoning Resolution.

## **SECTION 5: PROCEDURE FOR RENEWAL.**

**5.1** - At the time of application for a renewal of a Vacant Building Maintenance License the owner or person in control shall arrange with the Director of Building, Planning and Zoning for the inspection of the building and its premises. If the owner or person in control fails or refuses to consent to and arrange for an inspection, the Director of Building, Planning and Zoning shall not renew the Vacant Building Maintenance License.

**5.2** - The Director of Building, Planning and Zoning shall renew a Vacant Building Maintenance license if, after following an inspection, he or she is satisfied that:

1. The building is in compliance with the vacant building maintenance standards set forth in Section 4.
2. The building is adequately protected from intrusion by trespassers and from deterioration by the weather.
3. The presence of the building will not be detrimental to the public health, safety and welfare.
4. The presence of the building will not unreasonably interfere with the reasonable and lawful use and enjoyment of other premises within the neighborhood.
5. The building will not pose any extraordinary hazard to police officers or fire fighters entering the premises in times of emergency.

Otherwise the Director of Building, Planning and Zoning shall deny renewal.

**5.3** - The license renewal shall be for one year, which renewal shall run from their anniversary of the date that the building or portion thereof was initially determined to be vacant by the Director of Building, Planning and Zoning.

## **SECTION 6: FEES.**

**6.1** - The fee for application for a Vacant Building Maintenance License is based on the duration of the time the building has been ordered vacated or kept vacant as determined by the following scale:

1. \$900.00 for properties that have been ordered vacated or kept vacant for less than one year;
2. \$1,800.00 for properties that have been ordered vacated or kept vacant for at least one year but less than two years;
3. \$2,700.00 annually for properties that have been ordered vacated or kept vacant for at least two years but less than five years;
4. \$3,500.00 annually for properties that have been ordered vacated or kept vacant for at least five years.

**6.2** - The fee shall be paid at the time of application and deposited in the general fund. Upon any initial application for a license, or upon the first renewal of a license following the implementation of the above listed fee structure, all persons shall be required to pay the \$900.00 fee, and will thereafter pay the designated annual fee based on the graduated fees, listed herein.

**6.3** - The fee for renewal of a Vacant Building Maintenance License to be determined by the scale in Section 6.1 shall be paid at the time of application for renewal and deposited in the building hazard abatement funds. A renewal license shall expire on the annual renewal date. The annual renewal date shall be the anniversary of the date the building or portion thereof was initially vacated or known to be vacant by the Director of Building, Planning and Zoning.

**6.4** - If the owner or person in control fails to obtain a Vacant Building Maintenance License within the time provided by Section 2 or if the owner or person in control fails to apply for renewal of a Vacant Building Maintenance License before the annual renewal date, the Director of Building, Planning and Zoning shall charge a late fee equal to the license or renewal fee or \$1,000.00, whichever is less. If the owner or person in control fails to pay the amount due for the license, for renewal of the license, or as a fine for being out of compliance with the vacant building requirements, said amount shall constitute a debt due and owing to the Township and shall be assessed to the property tax bill.

**6.5** - The Director of Building, Planning and Zoning shall refund fifty percent (50%) of the annual fee for a Vacant Building Maintenance License paid if the subject building is brought into compliance with standards of the Hamilton County Building Code and the Colerain Township Property Maintenance Code and reoccupied within one year of payment of the application fee.

## **SECTION 7: APPEALS.**

**7.1** - Any person directly affected by any notice issued in connection with this Chapter may request and shall be granted a hearing before the Colerain Township Board of Zoning Appeals.

**7.2** - An appeal to the Colerain Township Board of Zoning Appeals may be taken by any owner or person in control or individual affected by any decision by the Director of Building, Planning and Zoning or by the enforcement of any provision of this Resolution. Such an appeal shall be in the form of a written petition, filed in the office of the Colerain Township Department of Building, Planning and Zoning within thirty days from the date the notice was received or before the expiration of time for compliance stated in the notice, whichever is first.

**7.3** - The Colerain Township Board of Zoning Appeals shall meet within thirty days after the filing of any appeal and also periodically if the volume of its work warrants. The person taking the appeal shall be entitled to a hearing at which he or she may be represented by counsel and shall have the right to call and cross-examine witnesses and to present evidence and argument.

**7.4** - In exercising its powers, the Board of Zoning Appeals may reverse, affirm or modify the order.

**7.5** - If the Colerain Township Board of Zoning Appeals affirms the order of the Director of Building, Planning and Zoning, the owner or person in control shall have thirty (30) calendar days to comply with the order unless an appeal is filed in accordance with Ohio Revised Code Chapters 2505 and 2506.

## **SECTION 8: VALIDITY.**

**8.1** - If any section, subsection, paragraph, sentence, clause or phrase of this Ordinance shall be declared invalid for any reason whatsoever, such decision shall not affect the remaining portions of this Ordinance which shall continue in full force and effect, and the provisions of this Ordinance are hereby declared to be severable.

**8.2** - This Ordinance shall not affect violations of any other ordinance, code, or regulation existing prior to the effective date hereof, and any such violation shall be governed and shall continue to be punishable to the full extent of the law under the provisions of the ordinances, codes or regulations in effect at the time the violation was committed.

## **SECTION 9: PENALTY.**

**9.1** - Any person being the owner or person in control of any building or premises, who fails to obtain a Vacant Building Maintenance License pursuant to Section 3 or violates any provisions of this Resolution shall face civil penalties in an amount of \$500.00. Each day such violation continues after receipt of a violation notice shall be considered a separate offense.

## **SECTION 10: DEFINITIONS**

**10.1** - For the purposes of this Resolution, words and phrases shall have their ordinary meaning unless defined in the following sections.

**10.2** - Person in Control – the person, persons, or entity holding title to the freehold estate of the premises; a mortgagee or vendee in possession; a receiver; an executor; a trustee; and any person, public or private entity, lessee or holder of a lesser estate in the premises, and/or its duly authorized agent(s), with the authority to bring a building or premises into compliance with the provisions of this code, including, but not limited to any mortgagee that has filed an action in foreclosure on the particular premises at issue, until title to the premises is transferred to a third party.



**The Board of Trustees of Colerain Township, County of Hamilton, State of Ohio,** met in regular session at 6:00 p.m., on the 11<sup>th</sup> day of June, 2013, at the Colerain Township Administration Building, 4200 Springdale Road, Cincinnati, Ohio 45251, with the following members present:

Dennis P. Deters, Jeffrey F. Ritter, Melinda Rinehart

Mr./Ms. \_\_\_\_\_ introduced the following resolution and moved its adoption:

**RESOLUTION NO. \_\_\_\_\_-13**

**RESOLUTION AMENDING PROPERTY MAINTENANCE CODE**

WHEREAS, the Board of Trustees, on October 24, 2006, pursuant to Ohio Revised Code Sec. 505.73, adopted a Property Maintenance Code pertaining to the repair and continued maintenance of structures and premises of a structure within the Township; and

WHEREAS, the Board of Trustees, on March 13, 2007, amended the Property Maintenance Code to make clear the limited application of the Code to properties in agricultural use, the requirements as to display of house numbers on structures, and related matters; and

WHEREAS, after further consideration, the Board desires to amend said Property Maintenance Code to make clear the defined person in control of a property, and related matters.

NOW, THEREFORE, BE IT RESOLVED THAT:

1. The Property Maintenance Code adopted October 24, 2006 and amended March 13, 2007, shall be amended as follows:

(a) Section 301.2 shall be amended as to include the italicized and underlined language:

**“301.2 Responsibility.** The owner *or person in control* of the premises shall maintain the structures and exterior property in compliance with these requirements, except as otherwise provided for in this code. A person shall not occupy as owner-occupant or permit another person to occupy premises which are not in a sanitary and safe condition and which do not comply with the requirements of this chapter. Occupants of a dwelling unit are responsible for keeping in a clean, sanitary and safe condition that part of the premises which they occupy and control.”

(b) Section 202 shall be amended by addition of the following definition:

**“PERSON IN CONTROL-** The person, persons, or entity holding title to the freehold estate of the premises; a mortgagee or vendee in possession; a receiver; an executor; a trustee; and any person, public or private entity, lessee or holder of a lesser estate in the premises, and/or its duly authorized agent(s), with the authority to bring a building or premises into compliance with the provisions of this resolution, including, but not limited to any mortgagee that has filed an action in foreclosure on the particular premises at issue, until title to the premises is transferred to a thirty party.”

2. The preceding changes are identified as minor changes to Chapters 2 and 3 of the Colerain Township Property Maintenance Code.
3. If any section, subsection, sentence, clause, or phrase of this resolution or the portions of the Property Maintenance Code, or the amendments made by Colerain Township, is, for any reason, held to be unconstitutional or unlawful, such decision shall not affect the validity of the remaining portions of this resolution or of the Property Maintenance Code of Colerain Township.
4. The effective date of the Property Maintenance Code shall be the earliest date permitted by law. It is the intention of the Board that enforcement of the Code shall begin July 12, 2013.
5. The Township Fiscal Officer shall post a notice that clearly identifies the Property Maintenance Code, states the Code’s purpose, and, in addition to being available for download on the Township’s website, states that a complete copy of the code, as amended, is on file for inspection by the public in the office of the Fiscal Officer, and in the County Law Library, and that the Fiscal Officer has copies available for distribution to the public at cost.
6. The Township Fiscal officer shall post the notice in five conspicuous places in Colerain Township for thirty (30) days before the Code becomes effective and shall publish the notice in a newspaper of general circulation in Colerain Township for three consecutive weeks. The notice shall include a brief summary of any amendments to or deletions from the Property Maintenance Code as previously approved and adopted by Colerain Township.
7. That the Board by a majority vote hereby dispenses with the requirement that this Resolution be read on two separate days and hereby authorizes the adoption of the Resolution upon its first reading.

8. That it is hereby found and determined that all formal actions of this Board concerning and relating to the passage of this Resolution were taken in an open meeting of this Board, and that all deliberations of this Board and any of its committees that resulted in such formal action were taken in meetings open to the public, in compliance with all legal requirements including §121.22 of the Ohio Revised Code; and

Mr./Ms. \_\_\_\_\_ seconded the Resolution, and the roll being called upon the question of its adoption, the vote resulted as follows:

Vote Record: Mr. Deters\_\_\_\_\_, Mr. Ritter\_\_\_\_\_, Ms. Rinehart\_\_\_\_\_

ADOPTED this 11<sup>th</sup> day of June, 2013.

BOARD OF TRUSTEES:

\_\_\_\_\_  
Dennis P. Deters, Trustee

\_\_\_\_\_  
Jeffrey F. Ritter, Trustee

\_\_\_\_\_  
Melinda Rinehart, Trustee

ATTEST:

\_\_\_\_\_  
Heather E. Harlow,  
Fiscal Officer

Resolution prepared by and approved as to form:

\_\_\_\_\_  
Lawrence E. Barbieri (0027106)  
5300 Socialville Foster Rd., Suite 200  
Mason, OH 45040  
(513) 583-4200  
Colerain Township Law Director

### **AUTHENTICATION**

This is to certify that this Resolution was duly passed and filed with the Colerain Township Fiscal Officer this \_\_\_\_ day of June, 2013.

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Heather E. Harlow,  
Colerain Township Fiscal Officer

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# MEMORANDUM

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**DATE:** June 11, 2013  
**TO:** Colerain Township Trustees  
**FROM:** Geoffrey Milz, AICP  
**RE:** Resolutions Related to Vacant Buildings

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Vacant, foreclosed properties are hurting our neighborhoods and the pace of foreclosures in Colerain is increasing. As those home owners who have been foreclosed on are walking away from their homes, they are leaving behind vacant structures that have a blighting impact on adjacent properties, surrounding neighborhoods and the Township as a whole. Locating the person in control of the property or responsible for the care and maintenance of the property has often proven to be an impossible task, mired in disputes between the mortgagee, mortgagor, servicer and sub-servicer. Accordingly, citations for property maintenance are routinely ignored at these properties, forcing the Township to maintain the grass and weeds and placing these properties at an increased risk for becoming unsecured, vandalized and hazardous.

The proliferation of these vacant, foreclosed properties has caused blight to flourish, providing havens for criminal activity, destroying the safety of neighborhoods; posing dangerous risks to the Township's firefighters, police officers and code enforcement officials; depleting already scarce Township resources; diminishing property values throughout the Township; undermining the Township's ability to enforce its criminal laws; and interfering with the Township's duty to protect its citizens from unsafe and harmful conditions.

According to Working in Neighborhoods, in 2012, Colerain Township had the highest number of completed foreclosures of all Hamilton County municipalities outside of the City of Cincinnati. The number of foreclosures in 2012 was the highest since 2008. Between 2011 and 2012, completed foreclosures rose 85.12%. Further, 1 in 77 Colerain housing units was sold at Sheriff sale. In the City of Cincinnati, by comparison, 1 in 149 housing units was sold at Sheriff sale.

Between 2006 and 2012 there have been 1,818 completed foreclosures. This number is equivalent to 1 in 13 Colerain Township homes sold from 2006 to 2012. 99.36% of 2012 Sheriff sales affected residential properties in Colerain and there were six streets in the Township that had 5 or more properties sold at Sheriff sale.

As a Township we can not stand by and idly watch as our neighborhoods continue to be assaulted by the foreclosure crisis. The resolutions that have been used in the past to deal with properties not being maintained are not working. Our Property Maintenance Code currently limits our enforcement efforts by limiting the responsibility of maintenance to the property's owner of record. Once a foreclosure is threatened by a bank, owners are walking away from the property and are impossible to track down. **For this reason I am recommending an amendment to our Property Maintenance Code to add language that would allow me to hold owners or the "person in control" of the property responsible for its continued maintenance.**

Because vacant foreclosed properties frequently devolve into blighted properties, the Township needs to know where these properties are, the person in control needs to be established and needs to demonstrate that they will maintain the grounds, keep the building secure, remove fliers and circulars, etc. When driving through our neighborhoods, there should be no outward signs of foreclosure. Finally, when the property is transferred to a third-party, the property should be inspected again to be sure that the building is up to all applicable codes. If it is not, we need to be able to bring the property up to code and assess the costs to the property tax liability for

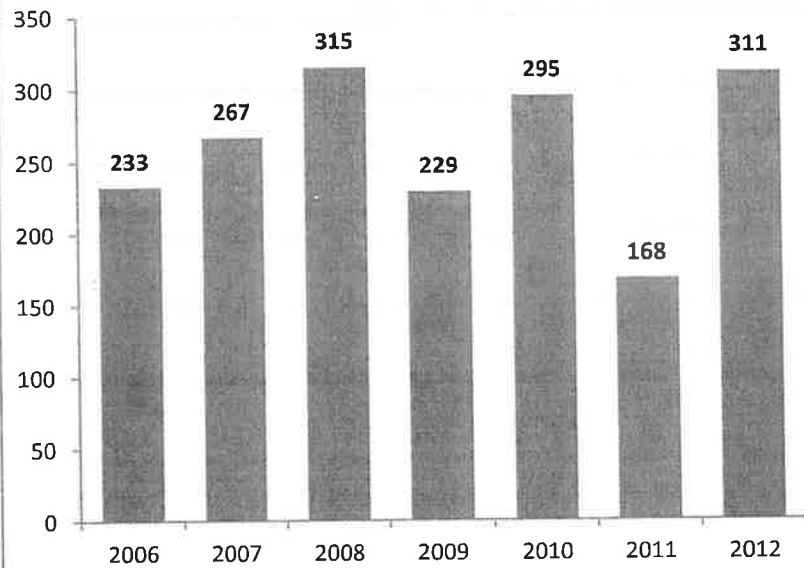
the property. **To accomplish this I recommend the adoption of the Vacant Foreclosed Property Registration Resolution.**

The Vacant Foreclosed Property Registration Resolution is a proactive approach that will address foreclosures which take place after the effective date of the resolution and would not apply to the over 1,800 properties which have been foreclosed on since 2006. A tool is needed to address the vacant buildings that exist in our community today. The owner or person in control of vacant buildings in Colerain Township is effectively externalizing the costs of their irresponsibility and the Township and host neighborhoods are forced to pay for the negative impacts of their negligence through increased code enforcement actions and lower property values. **To address this issue I recommend the adoption of the Vacant Building Maintenance License Resolution.** This resolution requires the owner of a vacant building to demonstrate that it is insured and maintained. It also forces the owner or person in control to assume a portion of the costs now born by the Township through a progressively increasing fee structure intended to encourage owners or persons in control to get the building occupied.

Resolutions such as I am proposing here are only as good as their enforcement. At current staffing levels, enforcement will be possible but difficult. Our capacity to enforce these resolutions will increase when our permitting and enforcement activities are automated using the Accela Automation software. The implementation of that program has been impacted by our transition to a new Director of IT. Further, as the Vacant Foreclosed Property Registration Resolution and the Vacant Building Maintenance License Resolution are enforced, they will create a revenue stream that will be able to support adequate enforcement staffing.

Additional documents related to the foreclosure crisis in Colerain Township are attached for your information. The Moving Ohio Forward program has helped us to address the worst of the worst vacant and abandoned structures in Colerain. It has, and will continue to improve our neighborhoods by removing the most egregious instances of blight. Looking forward it is clear that we will not be able, nor would it be wise, to demolish our way out of the foreclosure crisis. These resolutions represent the next step.

### Colerain Township: Completed Foreclosures



In 2012, Colerain Township had the highest number of completed foreclosures of all Hamilton County municipalities (excluding the City of Cincinnati):

- Colerain Township: 311
- Springfield Township: 189
- Green Township: 164
- Forest Park: 106
- Delhi Township: 94

The number of Colerain's completed foreclosures in 2012 was the highest since 2008. Between 2011 and 2012, completed foreclosures rose 85.12% (Hamilton County foreclosure sales rose 45%).

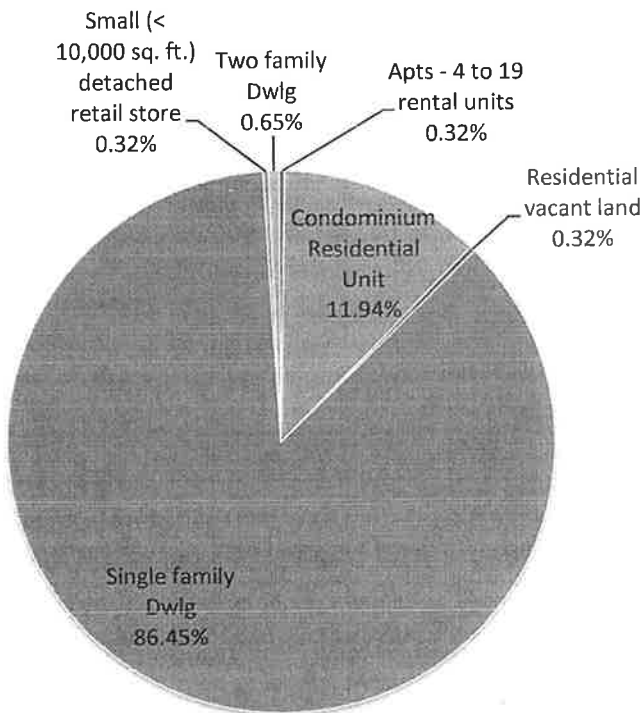
In addition, Colerain Township was the county's eighth most impacted community in 2012 based on number of housing units: **1 in 77 housing units was sold at Sheriff's sale in 2012** (City of Cincinnati in 2012 was 1 in 149).

Rank	City/Township	2012 Completed Foreclosures	Total Housing Units, 2010 US Census	Estimated One-Year Foreclosure Impact
1	Arlington Heights	11	382	2.88%
2	North College Hill	81	4,267	1.90%
3	Golf Manor	33	1,837	1.80%
4	Addyston	8	448	1.79%
5	Mount Healthy	50	3,034	1.65%
6	Forest Park	106	7,854	1.35%
7	Saint Bernard	28	2,128	1.32%
8	<b>Colerain Township</b>	<b>311</b>	<b>24,015</b>	<b>1.30%</b>
9	Springfield Township	189	15,091	1.25%
10	Lockland	20	1,738	1.15%

Between 2006 and 2012: **1,818 Total Completed Foreclosures**. This number is equivalent to **1 in 13 housing units** sold at Sheriff's Sale in Colerain Township between 2006 and 2012 (City of Cincinnati lost the equivalent of 1 in 18 over the same period).

Rank	City/Township	Total Completed Foreclosures, 2006-2012	Total Housing Units, 2010 US Census	Estimated Foreclosure Impact
1	North College Hill	515	4,267	12.07%
2	Golf Manor	219	1,837	11.92%
3	Elmwood Place	124	1,099	11.28%
4	Addyston	49	448	10.94%
5	Cleves	127	1,190	10.67%
6	Forest Park	798	7,854	10.16%
7	Cheviot	397	4,303	9.23%
8	Arlington Heights	33	382	8.64%
9	Saint Bernard	179	2,128	8.41%
10	Springfield Township	1,235	15,091	8.18%
11	Lockland	139	1,738	8.00%
12	<b>Colerain Township</b>	<b>1,818</b>	<b>24,015</b>	<b>7.57%</b>

### 2012 Colerain Township Sheriff's Sales by Land Use



**99.36% of 2012 Sheriff's Sales affected residential properties** in Colerain. Single family homes (86.45%) and Condos (11.94%) were the two largest categories.

Colerain's median sale price at Sheriff's Sale in 2012 was \$48,000 (Median for Hamilton County \$50,000)

Census Tract 205.05 contained the largest number of Colerain Township's completed Sheriff's Sales in 2012 (37 sales). It is one of eight tracts in the Township with 20 or more completed sales.

Streets with five or more completed Sheriff's Sales include Amberway Court (5), Creekview Drive (5), Ontario Court (5), Pippin Road (14), Pottinger Road (5), and Preserve Lane (5). The Amberway Court, Creekview Drive and Preserve Lane sales are all condominiums.

The combined value of the Colerain properties sold at Sheriff's Sale in 2012 (based on appraisal at foreclosure) was \$24,394,148.

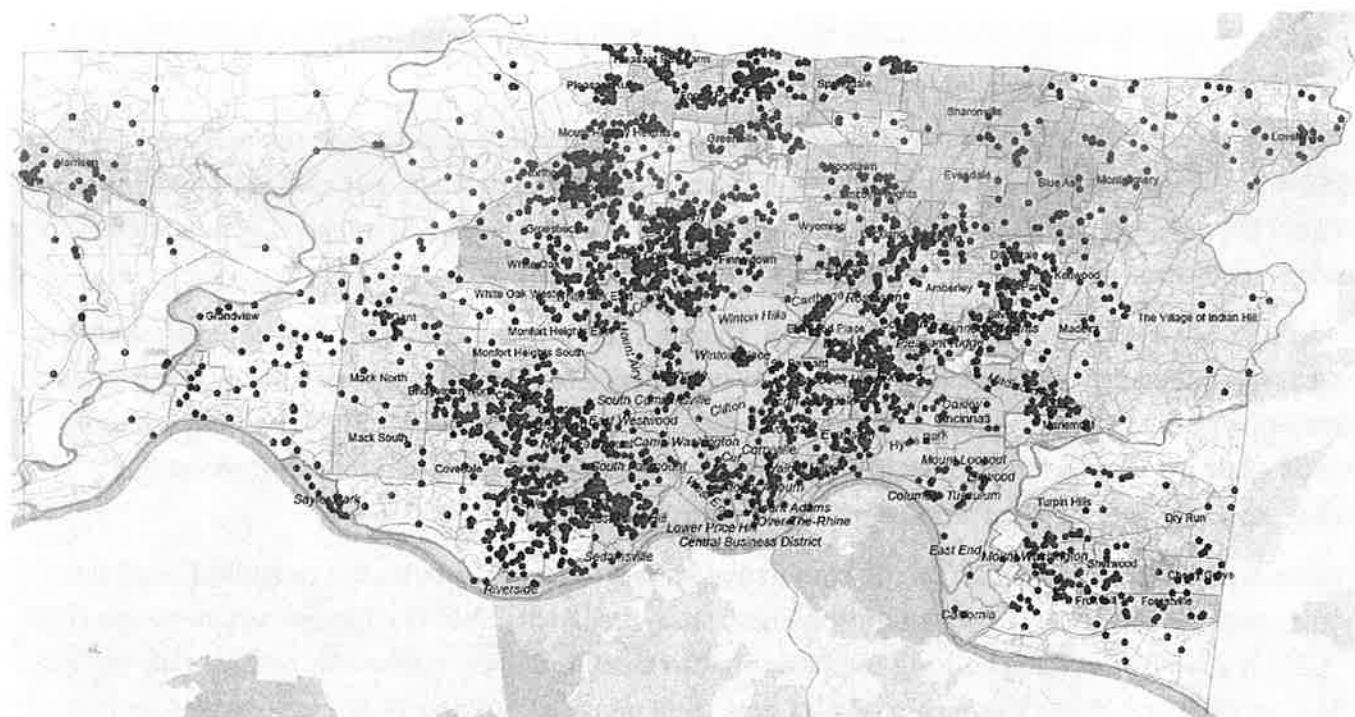
Census Tract	2012 Sheriff's Sales	Median Price at SS
0205.01	8	\$29,000
<b>0205.02</b>	<b>22</b>	<b>\$86,000</b>
0205.04	17	\$50,000
<b>0205.05</b>	<b>37</b>	<b>\$50,000</b>
0206.01	5	\$84,000
<b>0207.01</b>	<b>26</b>	<b>\$58,000</b>
0207.05	16	\$46,000
0207.07	4	\$102,500
<b>0207.41</b>	<b>26</b>	<b>\$38,000</b>
<b>0207.42</b>	<b>26</b>	<b>\$42,000</b>
<b>0207.61</b>	<b>24</b>	<b>\$45,000</b>
0207.62	19	\$54,000
0215.08	13	\$52,000
<b>0215.09</b>	<b>29</b>	<b>\$48,000</b>
<b>0216.03</b>	<b>20</b>	<b>\$30,000</b>
0216.04	17	\$46,000

Data: Working In Neighborhoods *The Continuing Crisis: A Study of Foreclosures in Hamilton County, Ohio in 2012* (April 2013)



## A DECADE OF FORECLOSURES AND THE CRISIS CONTINUES:

# A STUDY OF FORECLOSURES IN HAMILTON COUNTY, OHIO IN 2012



## 2,931 MORTGAGE FORECLOSURES COMPLETED IN HAMILTON COUNTY IN 2012

# WORKING IN EIGHBORHOODS

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Harnessing the Power of Neighborhood

## Harnessing the Power of Neighborhood Leadership to Build Strong Communities across Greater Cincinnati

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# EXECUTIVE SUMMARY

## **INTRODUCTION**

For thirty-five years, Working In Neighborhoods (WIN) has worked to build strong, livable, stable communities in Greater Cincinnati. We partner with community and neighborhood organizations, public officials, lenders and other stakeholders to identify issues and seek solutions around foreclosure and homeownership. WIN's Homeownership Preservation Program advocates and intervenes on behalf of distressed borrowers working to save their homes.

*A Decade of Foreclosures and the Crisis Continues: A Study of Foreclosures in Hamilton County, Ohio in 2012* is Working in Neighborhoods' tenth foreclosure study in the past eleven years. Our first study was created for a "Foreclosure Crisis Forum" in May, 2002. Since then, WIN has released annual follow-up studies and hosted yearly foreclosure forums.

When WIN began collecting foreclosure data in Hamilton County, we wanted to better understand the increasing requests for assistance by community members who were struggling to keep their homes after being targeted by predatory lenders. Since 2002, WIN has continued to track Hamilton County Sheriff's Sale activity, including Sheriff's Sale listings and completed foreclosure sales, geocoding addresses to monitor neighborhood impacts, and documenting lender behavior.

This report includes information on the cumulative impact of foreclosure on our neighborhoods and municipalities since 2006. Our neighborhood case studies examine Sheriff's Sale activity between 2010 and 2012, as well as existing housing conditions in three communities: Northside, College Hill, and the Village of Elmwood Place. These case studies help shed more light on the ways that foreclosure and vacancy have impacted each of these neighborhoods differently and to examine factors affecting each community's ability to recover and rebuild moving forward.

### Completed Foreclosures in Hamilton County, 2012

**Legend**

- Sold at Sheriff's Sale
- Cincinnati Neighborhoods

Hamilton County

0 2.5 5 10 Miles

FIGURE 1: COMPLETED FORECLOSURES IN HAMILTON COUNTY (DATA SOURCE: CINCINNATI COURT INDEX)

## MAJOR FINDINGS

- The number of completed Sheriff's Sales in Hamilton County in rose from 2,018 in 2011 to **2,931** in 2012, rising 45.2 percent
- The number of Hamilton County properties sold at Sheriff's Sale between 2006 and 2012 totaled **19,772**
- In the City of Cincinnati alone, there were **8,652** properties sold at Sheriff's Sale between 2006 and 2012
- The share of Hamilton County's completed foreclosure sales occurring outside the City of Cincinnati has risen from 45 percent in 2006 to 63 percent in 2012
- Bank of America and JP Morgan Chase together seized 806 Hamilton County properties at Sheriff's Sale in 2012 compared to 200 properties in 2011—a combined increase of 603 properties; these two lenders alone account for two-thirds of the total increase (913) in Hamilton County's completed Sheriff's Sales in 2012 over the previous year
- The number of Hamilton County properties sold at Sheriff's Sale due to property tax foreclosure increased 162 percent between 2011 (21 properties) and 2012 (55 properties)

When WIN released our first foreclosure report in 2002, we reported that 1,371 completed Sheriff's Sales had occurred in Hamilton County. Since 2002, the number of completed foreclosures has continued to rise, reaching a peak of 3,086 in 2008 and then declining over subsequent years. In 2012, Hamilton County lost 2,931 properties at Sheriff's Sale, 913 more than occurred the previous year. This number is a slightly lower than the 2,940 completed Sheriff's Sales in 2010. Sheriff's Sale listings (scheduled sales) increased from 3,391 in 2011 to 5,156 in 2012—a rise of 52 percent. However, the number of Sheriff's Sale listings in 2012 is substantially less than the 5,849 listings in 2010 (Figure 2).

Nationally, trends for new foreclosure filings in the United States fell by 2.7 percent between 2011 and 2012. Nonetheless, the State of Ohio experienced a 12.8 percent increase in foreclosure filings between 2011 and 2012; Ohio was one of 25 states with an increase in foreclosure activity. Hamilton County's 5.7 percent increase in new foreclosure filings was not as dramatic as the statewide rise (Realty Trac).

Hamilton County's increase in foreclosure activity in 2012 is disappointing, particularly given the substantial decline that occurred in 2011. A reasonable explanation for the drop that occurred that year is that foreclosure proceedings stalled between 2010 and 2011 while a settlement between the nation's five biggest lenders—Bank of America Corp., JPMorgan Chase & Co., Wells Fargo & Co., Citigroup Inc. and Ally Financial Inc. (formerly GMAC)—and forty-nine state Attorneys General worked its way through the courts. The case reached a conclusion in February 2012, resulting in a \$25 billion judgment against the lenders. Once the settlement was reached, foreclosure rates climbed again as banks worked through the backlog of unresolved foreclosure cases.

One positive interpretation of the data is that, in comparing Hamilton County's foreclosure activity in 2012 to 2010, the numbers appear to continue an overall downward trend from peaks that occurred between 2008 and 2010 (Figure 2).

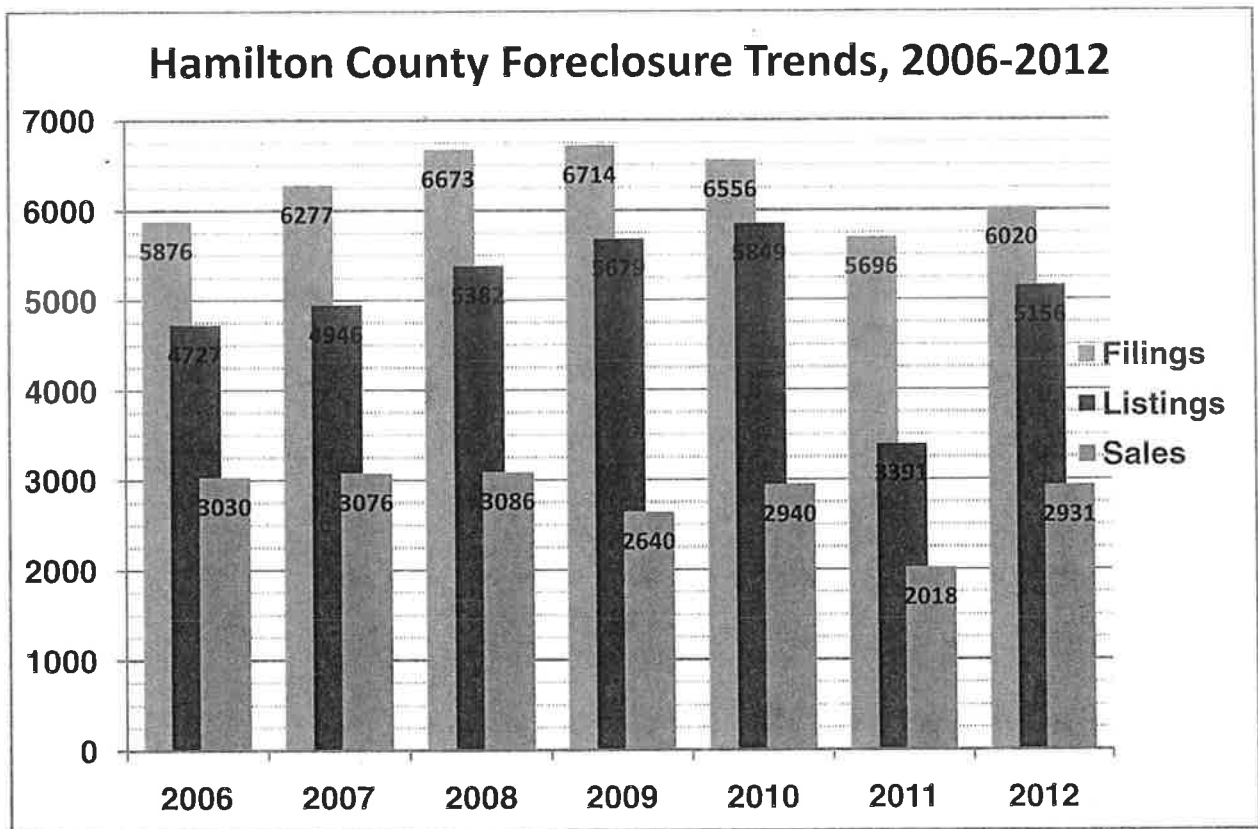


FIGURE 2: HAMILTON COUNTY FORECLOSURES, 2006 – 2012 (DATA SOURCES: CINCINNATI COURT INDEX; REALTY TRAC)

The map in Figure 1 (page 3) shows the geographic distribution of Hamilton County's 2,931 completed Sheriff's Sales in 2012, and the graph in Figure 2 shows annual changes between 2006 and 2012. Municipalities (excluding the City of Cincinnati) with the highest number of completed Sheriff's Sales in 2012 include:

- Colerain Township: 311
- Springfield Township: 189
- Green Township: 164
- Forest Park: 106
- Delhi Township: 94

There were 1,087 completed Sheriff's Sales in the City of Cincinnati. Neighborhoods with the highest foreclosure sale numbers include:

- Westwood: 137
- West Price Hill: 118

- **College Hill:** 71
- **East Price Hill:** 62
- **Bond Hill:** 57

Foreclosures in 2012 were not evenly distributed across all communities in Hamilton County, and have had varying impacts depending on the size of the community. Focusing on total foreclosure numbers alone masks impacts on small communities, which are frequently overlooked. We compared completed foreclosures to the number of housing units to get a better understanding of how foreclosures have affected communities regardless of size.

In 2012, the top 5 most heavily impacted Hamilton County municipalities were, based on number of completed Sheriff's Sales/number of housing units were:

- **Arlington Heights** (11 sales/382 units: 2.88%, or 1 in 35 homes)
- **North College Hill** (81 sales/4,267 units: 1.90%, or 1 in 53 homes)
- **Golf Manor** (33 sales/1,837 units: 1.80%, or 1 in 56 homes)
- **Addyston** (8 sales/448 units: 1.79%, or 1 in 56 homes)
- **Mount Healthy** (50 sales/3,034 units: 1.65%, or 1 in 61 homes)

Within the City of Cincinnati, the most impacted neighborhoods in 2012 were:

- **Columbia Tusculum** (16 sales/751 units: 2.13%, or 1 in 47 homes)
- **Spring Grove Village** (19 sales/924 units: 2.06%, or 1 in 49 homes)
- **California** (4 sales/217 units: 1.84%, or 1 in 54 homes)
- **Linwood** (7 sales/402 units: 1.74%, or 1 in 57 homes)
- **Paddock Hills** (9 sales/549 units: 1.64%, or 1 in 61 homes)

Regarding the long-term cumulative effect of foreclosure and vacancy in Hamilton County between 2006 and 2012, the number of properties lost to Sheriff's Sale has reached 19,772. The City of Cincinnati accounts for 8,652 of these. The share of completed foreclosures outside of the City of Cincinnati has grown from 45 percent of the one-year total in 2006 to 63 percent in 2012. In other words, the foreclosure crisis that hit more urban, low-moderate income neighborhoods early on has increasingly spread to the suburbs over time. More detailed information for completed foreclosure sales by municipality and Cincinnati neighborhood can be found in the "Foreclosure in Our Communities" section of this report, including cumulative totals and foreclosure-impact based on community size and in Appendix B, pages 38-41.

Eight lenders completed more than one hundred Sheriff's Sales in Hamilton County in 2012. These include:

- **Bank of America** (476)
- **J.P. Morgan Chase** (327)

- Wells Fargo (254)
- US Bank (233)
- Citi (203)
- Fifth Third Bank (181)
- Bank of New York (122)
- Deutsche Bank (110)

Together, the top five banks combined were responsible for 1,493 completed foreclosures, more than half of the year's total (51 percent). Bank of America alone was responsible for 16.2 percent—or about one in six—of Hamilton County's completed foreclosures in 2012.

## FORECLOSURE IN OUR COMMUNITIES

Completed foreclosures sales throughout Hamilton County increased an average of 45.2 percent. That increase was steeper in areas outside of Cincinnati's city limits (49.8 percent) compared to the increase within the City of Cincinnati (38.1 percent).

### HAMILTON COUNTY MUNICIPALITIES

The 15 communities in Hamilton County with the highest foreclosure numbers in 2012 are shown in Figure 3 (Complete rankings for all Hamilton County municipalities can be found in Appendix A, Table 1 on p.34). Rankings for the previous two years, followed by number of completed foreclosures for the year in parentheses, are also provided for comparison. The rankings of the top five municipalities have

Rank	Municipality	2012 Completed Foreclosures	2011 Rank (Number)	2010 Rank (Number)
1 <sup>st</sup>	Cincinnati	1087	1 <sup>st</sup> (787)	1 <sup>st</sup> (1205)
2 <sup>nd</sup>	Colerain Township	311	2 <sup>nd</sup> (168)	2 <sup>nd</sup> (295)
3 <sup>rd</sup>	Springfield Township	189	3 <sup>rd</sup> (133)	3 <sup>rd</sup> (201)
4 <sup>th</sup>	Green Township	164	4 <sup>th</sup> (101)	4 <sup>th</sup> (145)
5 <sup>th</sup>	Forest Park	106	6 <sup>th</sup> (75)	5 <sup>th</sup> (125)
6 <sup>th</sup>	Delhi Township	94	5 <sup>th</sup> (76)	7 <sup>th</sup> (81)
7 <sup>th</sup>	Norwood	91	8 <sup>th</sup> (56)	6 <sup>th</sup> (87)
8 <sup>th</sup>	Anderson Township	86	9 <sup>th</sup> (53)	8 <sup>th</sup> (75)
9 <sup>th</sup>	North College Hill	81	7 <sup>th</sup> (57)	9 <sup>th</sup> (68)
10 <sup>th</sup>	Reading	56	14 <sup>th</sup> (22)	12 <sup>th</sup> (38)
11 <sup>th</sup>	Mount Healthy	50	15 <sup>th</sup> (20)	15 <sup>th</sup> (30)
12 <sup>th</sup>	Springdale	46	13 <sup>th</sup> (26)	18 <sup>th</sup> (25)
13 <sup>th</sup>	Cheviot	44	11 <sup>th</sup> (35)	10 <sup>th</sup> (50)
14 <sup>th</sup>	Harrison*	43	14 <sup>th</sup> (22)	11 <sup>th</sup> (45)
14 <sup>th</sup>	Sycamore Township	43	10 <sup>th</sup> (37)	13 <sup>th</sup> (37)

FIGURE 3: TOP 15 HAMILTON COUNTY MUNICIPALITIES BY NUMBER OF COMPLETED FORECLOSURES IN 2012, WITH INFORMATION FROM 2010-2011  
(DATA SOURCES: CINCINNATI COURT INDEX; HAMILTON COUNTY AUDITOR)

\* "HARRISON" INCLUDES BOTH THE VILLAGE OF HARRISON AND HARRISON TOWNSHIP

remained relatively stable over the past three years, but shifts further down the ranking are notable,

particularly Reading, Mount Healthy, and Springdale. Sheriff's Sales in some municipalities increased sharply between 2011 and 2012. These include:

- **Reading**—up 155 percent, from 22 sales in 2011 to 56 sales in 2012
- **Mount Healthy**—up 150 percent, from 20 sales in 2011 to 50 sales in 2012
- **Harrison**—up 95 percent, from 22 sales in 2011 to 43 sales in 2012
- **Colerain Township**—up 85 percent, from 168 sales in 2011 to 311 sales in 2012

### ***CITY OF CINCINNATI NEIGHBORHOODS***

Sheriff's Sales rose in five out of every six Cincinnati neighborhoods in 2012. The four neighborhoods with the highest completed foreclosures in 2012 remained the same—Westwood, West Price Hill, East Price Hill and College Hill—though College Hill and East Price Hill have switched positions for third and fourth. Mount Washington, CUF, Avondale, Roselawn and Pleasant Ridge moved up the ranking, while Madisonville, Evanston, and Kennedy Heights fell. Figure 4 provides more detailed information about the top 15 Cincinnati neighborhoods by number of completed foreclosures in 2012 including additional information from 2010 and 2011 (Complete rankings for all Cincinnati Neighborhoods can be found in Appendix A, Table 2 on p.35).

Rank	Neighborhood	2012 Completed Foreclosures	2011 Rank (Number)	2010 Rank (Number)
1 <sup>st</sup>	Westwood	137	1 <sup>st</sup> (103)	1 <sup>st</sup> (137)
2 <sup>nd</sup>	West-Price Hill	118	2 <sup>nd</sup> (80)	2 <sup>nd</sup> (118)
3 <sup>rd</sup>	College Hill	71	4 <sup>th</sup> (48)	5 <sup>th</sup> (67)
4 <sup>th</sup>	East Price Hill	62	3 <sup>rd</sup> (54)	3 <sup>rd</sup> (83)
5 <sup>th</sup>	Bond Hill	57	5 <sup>th</sup> (42)	8 <sup>th</sup> (43)
6 <sup>th</sup>	Avondale	49	7 <sup>th</sup> (31)	11 <sup>th</sup> (37)
7 <sup>th</sup>	Madisonville	47	6 <sup>th</sup> (35)	4 <sup>th</sup> (78)
8 <sup>th</sup>	Mt. Washington	43	11 <sup>th</sup> (21)	13 <sup>th</sup> (31)
9 <sup>th</sup>	Northside	35	9 <sup>th</sup> (29)	6 <sup>th</sup> (56)
10 <sup>th</sup>	Roselawn	34	14 <sup>th</sup> (20)	9 <sup>th</sup> (42)
11 <sup>th</sup>	Mt. Airy	31	11 <sup>th</sup> (21)	7 <sup>th</sup> (46)
12 <sup>th</sup>	CUF	30	20 <sup>th</sup> (12)	20 <sup>th</sup> (18)
13 <sup>th</sup>	Evanston	28	8 <sup>th</sup> (30)	10 <sup>th</sup> (40)
14 <sup>th</sup>	Kennedy Heights	24	11 <sup>th</sup> (21)	12 <sup>th</sup> (34)
15 <sup>th</sup>	North Avondale	22	17 <sup>th</sup> (18)	13 <sup>th</sup> (31)
15 <sup>th</sup>	Pleasant Ridge	22	16 <sup>th</sup> (19)	17 <sup>th</sup> (24)

FIGURE 4: TOP 15 CINCINNATI NEIGHBORHOODS, COMPLETED FORECLOSURES 2012, WITH INFORMATION FROM 2010-2011  
(DATA SOURCES: CINCINNATI COURT INDEX; HAMILTON COUNTY AUDITOR)

### ***CUMULATIVE FORECLOSURE IMPACTS IN HAMILTON COUNTY AND THE CITY OF CINCINNATI***

#### **HAMILTON COUNTY FORECLOSURE TOTALS, 2006-2012**

Between 2006 and 2012, Hamilton County lost 19,721 properties to foreclosure. The table in Figure 5 shows the fifteen Hamilton County municipalities where the highest numbers of completed foreclosures occurred between 2006 and 2012, excluding the City of Cincinnati.



Rank	City/Township	2012	2011	2010	2009	2008	2007	2006	Total 2006-2012
1	Colerain Township	311	168	295	229	315	267	233	1,818
2	Springfield Township	189	133	201	124	217	197	174	1,235
3	Green Township	164	101	145	121	147	114	85	877
4	Forest Park	106	75	125	79	137	143	133	798
5	Norwood	91	56	87	64	94	91	97	580
6	Delhi Township	94	76	81	58	81	72	74	536
7	North College Hill	81	57	68	89	67	78	75	515
8	Anderson Township	86	53	75	56	47	49	42	408
9	Cheviot	44	35	50	132	43	56	37	397
10	Sycamore Township	43	37	37	46	32	48	40	283
11	Harrison*	43	22	45	31	42	43	33	259
12	Mount Healthy	50	20	30	20	37	37	33	227
13	Reading	56	22	38	30	20	30	24	220
14	Golf Manor	33	29	28	23	36	42	28	219
15	Springdale	46	26	25	36	33	25	26	217

FIGURE 5: HAMILTON COUNTY MUNICIPALITIES (EXCLUDING THE CITY OF CINCINNATI) WITH MOST COMPLETED FORECLOSURES FROM 2006-2012  
(DATA SOURCE: CINCINNATI COURT INDEX)

\* "HARRISON" INCLUDES BOTH THE VILLAGE OF HARRISON AND HARRISON TOWNSHIP

Colerain and Springfield Townships experienced the highest numbers of completed foreclosures during this period, with totals well over one thousand (Figure 5). Although Hamilton County saw its highest annual number of completed foreclosures in 2008, several Hamilton County municipalities in the top 15 experienced record high numbers of bank-seized homes in 2012: Green Township, Delhi Township, Anderson Township, Mount Healthy, Reading, and Springdale. Other communities with record high completed foreclosures that are not included in the table in Figure 6 include Sharonville, Miami Township, Blue Ash, Whitewater Township, and Arlington Heights (annual and cumulative totals for all Hamilton County municipalities can be found in Appendix A, Table 3 on p.36).

#### CITY OF CINCINNATI FORECLOSURE TOTALS, 2006-2012

Within the City of Cincinnati, fourteen neighborhoods experienced more than two hundred completed foreclosures in the previous seven years. The top four include Westwood, West Price Hill, East Price Hill, and College Hill (Figure 6; cumulative totals for all Cincinnati neighborhoods can be found in Appendix A, Table 4 on p.37). The map shown in Figure 7 shows the concentration of neighborhoods with high foreclosure totals on the city's West Side.

Rank	Neighborhood	2012	2011	2010	2009	2008	2007	2006	TOTAL 2006-2011
1	Westwood	137	103	137	129	166	148	136	956
2	West Price Hill	118	80	118	108	137	169	141	871
3	East Price Hill	62	54	83	81	102	127	181	690
4	College Hill	71	48	67	68	92	80	89	515
5	Madisonville	47	35	78	48	79	90	80	457
6	Northside	35	29	56	54	64	88	89	415
7	Avondale	49	31	37	52	63	85	94	411
8	Evanston	28	30	40	43	75	64	91	371
8	Bond Hill	57	42	43	54	45	66	64	371
10	Roselawn	34	20	42	28	55	44	31	254

11	Mount Auburn	19	24	30	29	44	41	46	233
12	South Fairmount	15	6	18	40	33	45	70	227
13	Mount Airy	31	21	46	36	33	32	21	220
14	Kennedy Heights	24	21	34	21	21	36	45	202

FIGURE 6: CINCINNATI NEIGHBORHOODS WITH MORE THAN 200 COMPLETED FORECLOSURES BETWEEN 2006-2012  
(DATA SOURCES: CINCINNATI COURT INDEX; HAMILTON COUNTY AUDITOR)

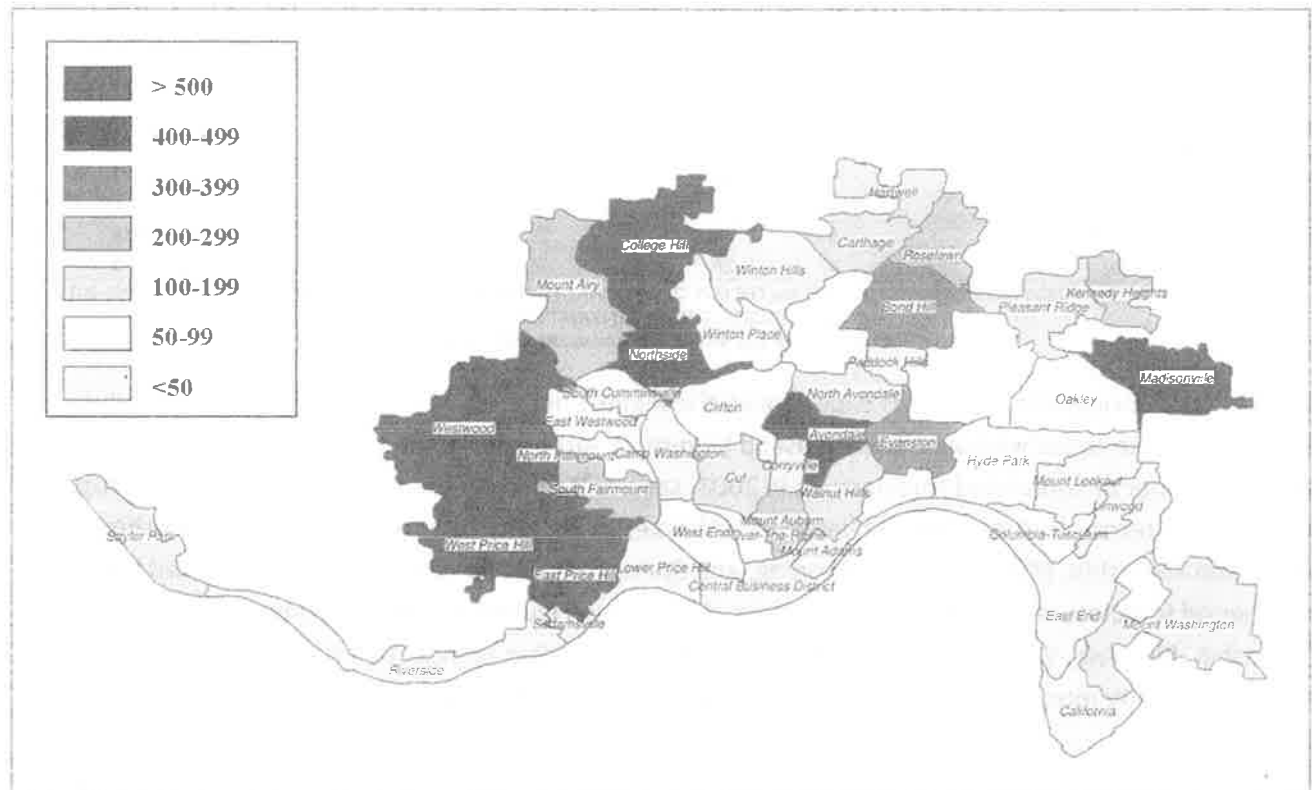


FIGURE 7: COMPLETED FORECLOSURES IN CINCINNATI NEIGHBORHOODS BETWEEN JAN., 2006-DEC. 2012  
(DATA SOURCES: CINCINNATI COURT INDEX; HAMILTON COUNTY AUDITOR)

### FORECLOSURE IMPACT BY COMMUNITY SIZE—2012

Tracking the total number of completed foreclosures by municipality and neighborhood does not take into consideration the significant differences in population and housing units within each community. The impact of ten foreclosures in a township of 24,000 homes is very different than it would be in a village of 400 homes. For this reason, we compared 2010 US Census information (number of housing units) to the number of completed foreclosures for each municipality and neighborhood to study community impact in a way that allowed us to compare communities of different sizes.

This simple ratio does not take every important variable into account, however. A community's vacancy rate, homeownership rate, or whether "housing units" are single-family homes or multi-family apartments, for example, are also important factors. These limitations aside, the "impact ratio" does allow for consideration of a community's size and the relative impact of foreclosure on it.

## HAMILTON COUNTY FORECLOSURE IMPACT, 2012

The table in Figure 8 shows the top 15 Hamilton County municipalities ranked by estimated foreclosure impact. These communities range in size from tiny Arlington Heights (382 housing units) to sprawling Colerain Township (24,015 housing units). This table includes many of the same communities included in the top 15 for total completed Sheriff's Sales, but also includes much smaller, though still heavily impacted, communities that would otherwise be overlooked, such as Arlington Heights, Golf Manor, Saint Bernard, Lockland, Silverton, and Cleves (2012 Foreclosure impacts for all Hamilton County municipalities can be found in Appendix B, Table 1 on p.38).

Rank	City/Township	2012 Completed Foreclosures	Total Housing Units, 2010 US Census	Estimated One-Year Foreclosure Impact
1	Arlington Heights	11	382	2.88%
2	North College Hill	81	4,267	1.90%
3	Golf Manor	33	1,837	1.80%
4	Addyston	8	448	1.79%
5	Mount Healthy	50	3,034	1.65%
6	Forest Park	106	7,854	1.35%
7	Saint Bernard	28	2,128	1.32%
8	Colerain Township	311	24,015	1.30%
9	Springfield Township	189	15,091	1.25%
10	Lockland	20	1,738	1.15%
11	Reading	56	4,962	1.13%
12	Harrison	43	4,054	1.06%
13	Silverton	27	2,626	1.03%
14	Cheviot	44	4,303	1.02%
15	Cleves	12	1,190	1.01%

FIGURE 8: TOP 15 IMPACTED HAMILTON COUNTY COMMUNITIES, BASED ON NUMBER OF HOUSING UNITS  
(DATA SOURCES: CINCINNATI COURT INDEX; HAMILTON COUNTY AUDITOR; 2010 US CENSUS)  
\* "HARRISON" INCLUDES BOTH THE VILLAGE OF HARRISON AND HARRISON TOWNSHIP

## CITY OF CINCINNATI NEIGHBORHOOD IMPACT, 2012

Cincinnati's 52 neighborhoods vary widely by population and housing units. Figure 9 ranks 15 City of Cincinnati neighborhoods by completed foreclosures as a percentage of total housing units (2012 Foreclosure impacts for all Cincinnati neighborhoods can be found in Appendix B, Table 2 on p.39). The fifteen most heavily impacted neighborhoods range from California's 217 housing units to West Price Hill's 8,154. Many of the neighborhoods with the highest total completed foreclosure sales in 2012 are also seen here, including West Price Hill, College Hill and Bond Hill. However, neighborhoods with fewer than 1,000 housing units filled the top five slots—Columbia Tusculum, Spring Grove Village, California, Paddock Hills, and South Cumminsville—highlighting heavy impacts on small neighborhoods that we would have otherwise overlooked.

Rank	Neighborhood	2012 Completed Foreclosures	Total Housing Units, 2010 US Census	Estimated One-Year Foreclosure Impact
1	Columbia Tusculum	16	751	2.13%
2	Spring Grove Village	19	924	2.06%
3	California	4	217	1.84%
4	Linwood	7	402	1.74%
5	Paddock Hills	9	549	1.64%
6	Carthage	21	1,298	1.62%
7	Bond Hill	57	3,546	1.61%
8	West Price Hill	118	8,154	1.45%
9	South Cumminsville	6	422	1.42%
10	Sayler Park	18	1,287	1.40%
11	North Avondale	22	1,784	1.23%
12	South Fairmount	15	1,344	1.12%
13	College Hill	71	7,102	1.00%
14	Roselawn	34	3,474	0.98%
15	Kennedy Heights	24	2,581	0.93%

FIGURE 9: TOP 15 IMPACTED CITY OF CINCINNATI NEIGHBORHOODS, BASED ON NUMBER OF HOUSING UNITS  
(DATA SOURCES: CINCINNATI COURT INDEX; HAMILTON COUNTY AUDITOR; 2010 US CENSUS)

### CUMULATIVE FORECLOSURE IMPACT BY COMMUNITY SIZE

We ranked communities based on cumulative foreclosure numbers (2006-2012) after applying our simple “impact ratio” (number of completed foreclosure sales/total housing units). When we saw the communities at the top our list, we saw that they also experienced the largest population declines in the last decade and have the highest vacancy rates in the County (2010 US Census Data).

### HAMILTON COUNTY FORECLOSURE IMPACT, 2006-2012

The effects of years of high foreclosure rates have built up over time. Figure 10 ranks Hamilton County municipalities based on both foreclosure sales relative to the size of the community and the cumulative number of foreclosures occurring there since 2006. North College Hill, Golf Manor, and Elmwood Place, Addyston, Cleves, and Forest Park have experienced so many foreclosures over the last seven years that the number is equivalent to more than ten percent of the total housing units in those communities (the cumulative foreclosure impact for all Hamilton County municipalities can be found in Appendix B, Table 3 on p.40).

Rank	City/Township	Total Completed Foreclosures, 2006-2012	Total Housing Units, 2010 US Census	7-year Impact 2006-2012
1	North College Hill	515	4,267	12.07%
2	Golf Manor	219	1,837	11.92%
3	Elmwood Place	124	1,099	11.28%
4	Addyston	49	448	10.94%
5	Cleves	127	1,190	10.67%
6	Forest Park	798	7,854	10.16%
7	Cheviot	397	4,303	9.23%
8	Arlington Heights	33	382	8.64%
9	Saint Bernard	179	2,128	8.41%
10	Springfield Township	1,235	15,091	8.18%
11	Lockland	139	1,738	8.00%
12	Colerain Township	1,818	24,015	7.57%

13	Mount Healthy	227	3,034	7.48%
14	Lincoln Heights	115	1,564	7.35%
15	Fairfax	56	778	7.20%

FIGURE 10: TOP 15 HAMILTON COUNTY MUNICIPALITIES WITH HIGHEST RATE OF COMPLETED FORECLOSURES BETWEEN 2006-2012  
(DATA SOURCES: CINCINNATI COURT INDEX; HAMILTON COUNTY AUDITOR; 2010 US CENSUS)

### CITY OF CINCINNATI FORECLOSURE IMPACT, 2006-2012

The past seven years of the foreclosure crisis have had devastating impacts on many neighborhoods within the City of Cincinnati. For example, South Fairmount—ranked as the top impacted neighborhood—lost the equivalent of one in six of its total housing units to foreclosure sale between 2006 and 2012. South Cumminsville, second in this ranking, lost one in eight. The top 15 most impacted neighborhoods lost the equivalent of between 8.39 and 16.89 percent of total housing units during this period (Figure 11; the cumulative foreclosure impact for all Cincinnati neighborhoods can be found in Appendix B, Table 4 on p.41).

Rank	Neighborhood	TOTAL Completed Foreclosures, 2006-2012	Total Housing Units, 2010 US Census	7-year Impact 2006-2012
1	South Fairmount	227	1,344	16.89%
2	South Cumminsville	54	422	12.80%
3	Sedamsville	40	346	11.56%
4	California	25	217	11.52%
5	West Price Hill	871	8,154	10.68%
6	Bond Hill	371	3,546	10.46%
7	Columbia Tusculum	77	751	10.25%
8	Spring Grove Village	93	924	10.06%
9	Carthage	128	1,298	9.86%
10	North Avondale	170	1,784	9.53%
11	Northside	415	4,484	9.26%
12	Evanston	371	4,047	9.17%
13	East Price Hill	690	7,690	8.97%
14	Madisonville	457	5,270	8.67%
15	Sayler Park	108	1,287	8.39%

FIGURE 11: TOP 15 CITY OF CINCINNATI NEIGHBORHOODS WITH HIGHEST RATE OF COMPLETED FORECLOSURES BETWEEN 2006- 2012  
(DATA SOURCES: CINCINNATI COURT INDEX; HAMILTON COUNTY AUDITOR; 2010 US CENSUS)

## LENDERS

### TOP 20 LENDERS IN 2012

Each year, we track which lenders seize Hamilton County properties at Sheriff's Sale, grouping individual financial institutions under their parent companies based on data provided by the National Information Center of the Federal Reserve. For the purposes of our study, lenders identified as "Plaintiff" in the *Cincinnati Court Index's* listing of scheduled Sheriff's Sales are considered the party responsible for initiating foreclosure proceedings even if they did not originate the loan or were not the only servicer over the life of the mortgage.

The table shown in Figure 12 shows the 20 lenders that completed the most Sheriff's Sales in 2012, with additional information on the number of Sheriff's Sale listings and total sales in 2010 and 2011. Two lenders in particular showed striking increases in the number of foreclosures completed in 2012 compared to 2011. Bank of America, which completed 163 Sheriff's Sales in 2011, nearly tripled that number in 2012 to 476. Completed Sheriff's Sales by JP Morgan Chases increased 784 percent, from 37 to 327 completed foreclosure sales. Wells Fargo, Bank of New York Mellon and Deutsche Bank increased their completed foreclosures by 40 percent or more in 2012 (the complete list of all Lenders completing five or more Sheriff's Sales in 2012 can be found in Appendix C, pp. 42-44).

We also observed a steep rise in Hamilton County tax foreclosure sales in 2012, from 21 in 2011 to 55 in 2012; there were only 5 in 2010. How are seniors and other homeowners on fixed incomes impacted? At this time, we do not know what accounts for this increase and more information is needed to understand this trend.

Rank	Lending Institution	2012 Completed Foreclosure Sales	2012 Sheriff's Sales Listed	2011 Ranking (Completed Foreclosures)	2010 Ranking (Completed Foreclosures)	% Change 2011 to 2012
1	<b>BANK OF AMERICA CORPORATION:</b> BAC Home Loan Servicing; Bank of America; Bank of America National Association; Countrywide Home Loans Servicing, L.P.; Countrywide Bank FSB; LaSalle Bank Midwest; LaSalle Bank National Association; Nationscredit Financial Services Corporation	476	814	5 <sup>th</sup> (163)	2 <sup>nd</sup> (362)	192.02%
2	<b>JPMORGAN CHASE &amp; CO:</b> Chase Home Finance, LLC; Chase Manhattan Mortgage Company; EMC Mortgage Corporation; J.P. Morgan Chase Bank, N.A.; J.P. Morgan Mortgage Acquisition Corporation; JPMC Specialty Mortgage, LLC; Plymouth Park Tax Services, Inc.; Washington Mutual Bank, FA	327	667	11 <sup>th</sup> (37)	5 <sup>th</sup> (184)	783.78%
3	<b>WELLS FARGO BANK, NATIONAL ASSOCIATION;</b> Wachovia Bank of Delaware; Wachovia Mortgage; Wells Fargo Bank; Wells Fargo Bank Minnesota; Wells Fargo Financial Ohio 1, Inc.; Wells Fargo Financial Ohio, Inc.	254	476	4 <sup>th</sup> (177)	4 <sup>th</sup> (272)	43.50%
4	<b>U.S. BANK NATIONAL ASSOCIATION;</b> U.S. Bank; The Leader Mortgage Company; Firststar Bank, N.A.	233	505	1 <sup>st</sup> (279)	1 <sup>st</sup> (379)	-16.49%
5	<b>CITIGROUP INC:</b> Citi Bank, N.A.; Citicorp Trust Bank FSB; CitiFinancial, Inc.; CitiFinancial Mortgage Company, Inc.; CitiMortgage Inc.; ABN AMRO Mortgage Group, Inc.	203	359	2 <sup>nd</sup> (208)	3 <sup>rd</sup> (324)	-2.40%
6	<b>FIFTH THIRD BANCORP:</b> Fifth Third Bank; Fifth Third Bank Madisonville Operations; Fifth Third Mortgage Company; CitFed Mortgage Corporation; Enterprise Federal Savings Bank	181	275	3 <sup>rd</sup> (187)	6 <sup>th</sup> (174)	-3.21%
7	<b>BANK OF NEW YORK MELLON CORPORATION, THE:</b> The Bank of New York; Bank of New York Mellon Trust Co.; The Bank of New York Mellon; SAMI 2004-AR6 Bank of New York; The Bank of New York Trust Company, N.A.	122	280	6 <sup>th</sup> (77)	9 <sup>th</sup> (88)	58.44%
8	<b>DEUTSCHE BANK AKTIENGESELLSCHAFT:</b> Deutsche Bank; Deutsche Bank National Trust Company; Deutsche Trustee Company Limited; Deutsche Bank National Trust Company Series FF	110	235	6 <sup>th</sup> (77)	8 <sup>th</sup> (127)	42.86%

9	<b>PNC FINANCIAL SERVICES GROUP, INC., THE:</b> National City Mortgage Company; National City Bank; National City Real Estate Services; PNC Bank; PNC Bank National Association; PNC Mortgage	94	161	6 <sup>th</sup> (77)	10 <sup>th</sup> (74)	22.08%
10	<b>ALLY FINANCIAL INC.:</b> GMAC; Pati Real Estate Holdings, LLC; Residential Funding Company, LLC	62	109	10 <sup>th</sup> (55)	16 <sup>th</sup> (27)	12.73%
11	<b>HAMILTON COUNTY, OH:</b> Robert A. Goering, County Treasurer of Hamilton County, Ohio; Board of County Commissioners Hamilton County Ohio; Court of Common Pleas, Hamilton County, Ohio	55	69	18 <sup>th</sup> (21)	41 <sup>st</sup> (5)	161.90%
12	<b>HSBC HOLDINGS PLC:</b> HSBC Bank, U.S.A; HSBC Mortgage Corporation; HSBC Mortgage Services, Inc.; Beneficial Financial 1, Inc.; Household Realty Corporation	51	78	9 <sup>th</sup> (57)	7 <sup>th</sup> (150)	-10.53%
13	<b>NATIONSTAR MORTGAGE*:</b> Aurora Bank FSB; Aurora Loan Services, LLC; Lehman Brothers Holdings, Inc.; NationStar Mortgage, LLC	45	65	18 <sup>th</sup> (39)*	15 <sup>th</sup> (63)*	-25.00%
14	<b>THIRD FEDERAL SAVINGS AND LOAN ASSOCIATION MHC</b>	37	49	15 <sup>th</sup> (26)	19 <sup>th</sup> (25)	42.31%
15	<b>HUNTINGTON BANCSHARES INCORPORATED:</b> The Huntington National Bank	36	55	16 <sup>th</sup> (24)	12 <sup>th</sup> (38)	50.00%
16	<b>MIDFIRST BANK</b>	33	54	24 <sup>th</sup> (15)	25 <sup>th</sup> (19)	120.00%
17	<b>GUARDIAN BANCORP, INC :</b> Guardian Savings Bank, FSB	26	45	12 <sup>th</sup> (30)	16 <sup>th</sup> (27)	-13.33%
17	<b>EVERBANK FINANCIAL CORP.:</b> Everbank, Everhome Mortgage Company	26	46	27 <sup>th</sup> (16)	21 <sup>st</sup> (22)	160.00%
19	<b>FEDERAL NATIONAL MORTGAGE ASSOCIATION (Fannie Mae)</b>	24	33	20 <sup>th</sup> (20)	20 <sup>th</sup> (24)	20.00%
20	<b>M&amp;T BANK CORPORATION**:</b> M&T Bank; Bayview Loan Servicing, LLC	23	36	38 <sup>th</sup> (5)**	28 <sup>th</sup> (11)**	360.00%

FIGURE 12: TOP 20 LENDERS BY COMPLETED FORECLOSURES IN HAMILTON COUNTY IN 2012  
(DATA SOURCES: CINCINNATI COURT INDEX; NATIONAL INFORMATION CENTER OF THE FEDERAL RESERVE)

#### CHANGES IN FORECLOSURE ACTIVITY BY LENDERS NAMED IN THE ROBO-SIGNING SETTLEMENT WITH 49 STATE ATTORNEYS GENERAL

In response to the national “robo-signing” crisis in early 2011, a \$25 billion settlement was negotiated between the nation’s five biggest lenders—Bank of America Corp., JPMorgan Chase & Co., Wells Fargo & Co., Citigroup Inc. and Ally Financial Inc. (formerly GMAC)—and forty-nine state Attorneys General in February 2012. The settlement was intended to compensate former homeowners who were victims of faulty or fraudulent mortgage documentation practices, fund principle reduction and refinancing for “underwater” homeowners, and provide states with money for blight reduction, transitional assistance programs, and home preservation programs.

In our 2011 foreclosure report, we observed a 31.3 percent decline in completed Sheriff’s Sales in 2011 (2,018 sales) compared to 2010 (2,940 sales). We suspected that the 2011 decline may have been the result of lenders stopping or slowing the foreclosure process while the settlement worked its way through the courts rather than a vigorous recovery in the local housing market. We predicted that the 2011 foreclosure numbers would turn out to be an anomaly rather than the beginning of a continuing downward trend, and expected foreclosures to rise again in 2012. Unfortunately, that prediction turned out to be correct. The county’s 2,931 completed foreclosures in 2012 was a return to where we were in 2010.

When we isolated the five lenders involved in the AG settlement in February of 2012—Bank of America, JP Morgan Chase, Wells Fargo, Citi, and Ally Financial—we found that completed foreclosures by these lenders in 2011 (before the settlement) totaled 640, or 31.7 percent of the 2,018 completed foreclosures that year. In 2012, these five lenders completed 1,322 foreclosure sales—increasing by 106.5 percent over 2011. The 642 additional foreclosures completed by the five lenders involved in the AG settlement accounted for 74.8 percent of the overall rise of completed foreclosures in Hamilton County in 2012. Increased foreclosures by two lenders in particular—Bank of America and JP Morgan Chase—contributed the most additional foreclosures to this share—603, or two-thirds of the total increase in foreclosure sales in Hamilton County in 2012 (Figure 13).

#### Share of Increase in Completed Sheriff's Sales between 2011 and 2012 by Lender

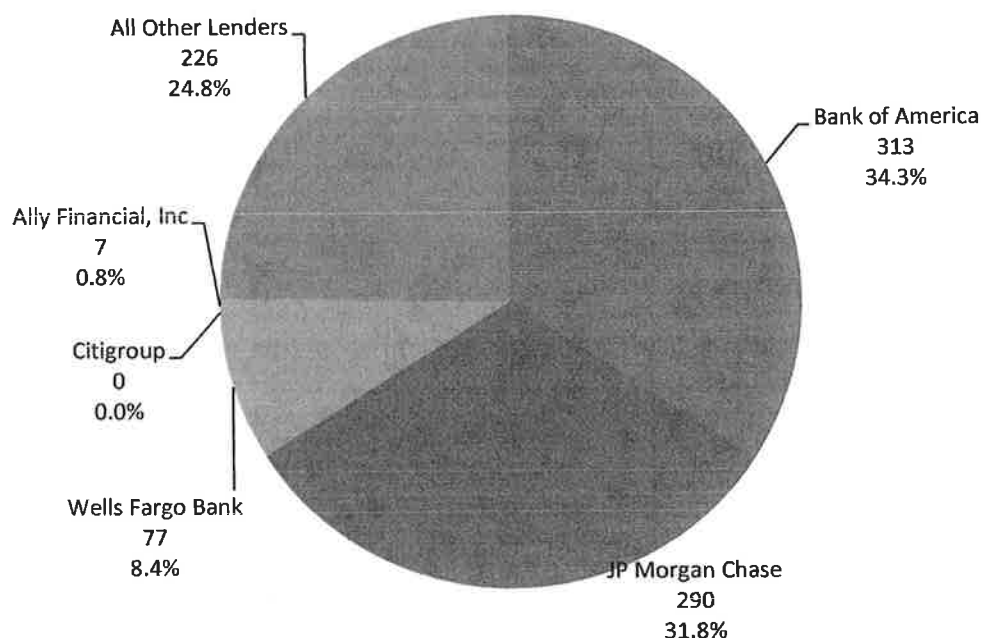


FIGURE 13: (DATA SOURCES: CINCINNATI COURT INDEX; NATIONAL INFORMATION CENTER OF THE FEDERAL RESERVE)

#### CUMULATIVE FORECLOSURE ACTIVITY BETWEEN 2006 AND 2012: TOP 10 LENDERS

The table in Figure 14 ranks lenders by their total number of completed foreclosures between 2006 and 2012. Over this period, US Bank seized over 2,000 properties at Sheriff's Sale in Hamilton County. An additional five lenders seized more than 1,000: Wells Fargo (1,960); Bank of America (1,735); CitiGroup (1,663); JP Morgan Chase (1,649) and Deutsche Bank (1,372). The top ten banks completed 13,537 Sheriff's Sales in Hamilton County between 2006 and 2012, accounting for 68.5 percent of all completed foreclosures during this time.



In the case of bank mergers that occurred during this time period, such as Bank of America and Countrywide, or J.P. Morgan Chase and Washington Mutual, we added the totals of the lenders before merger in order to create comparable numbers to the post-merger institution.

Rank	Lender	2012	2011	2010	2009	2008	2007	2006	Total
1	U.S. BANK NATIONAL ASSOCIATION; U.S. Bank; The Leader Mortgage Company; Firststar Bank, N.A.	233	279	379	229	348	317	244	2,029
2	WELLS FARGO BANK, NATIONAL ASSOCIATION; Wachovia Bank of Delaware; Wachovia Mortgage; Wells Fargo Bank; Wells Fargo Bank Minnesota; Wells Fargo Financial Ohio 1, Inc.; Wells Fargo Financial Ohio, Inc.	254	177	272	227	338	355	357	1,960
3	BANK OF AMERICA CORPORATION: BAC Home Loan Servicing; Bank of America; Bank of America National Association; Countrywide Home Loans Servicing, L.P.; Countrywide Bank FSB; LaSalle Bank Midwest; LaSalle Bank National Association; Nationscredit Financial Services Corporation	476	163	362	273	139	236	86	1,735
4	CITIGROUP INC: Citi Bank, N.A.; Citicorp Trust Bank FSB; CitiFinancial, Inc.; CitiFinancial Mortgage Company, Inc.; CitiMortgage Inc.; ABN AMRO Mortgage Group, Inc.	203	208	324	196	193	222	317	1,663
5	JPMORGAN CHASE & CO: Chase Home Finance, LLC; Chase Manhattan Mortgage Company; EMC Mortgage Corporation; J.P. Morgan Chase Bank, N.A.; J.P. Morgan Mortgage Acquisition Corporation; JPMC Specialty Mortgage, LLC; Plymouth Park Tax Services, Inc.; Washington Mutual Bank, FA	327	37	184	168	214	322	397	1,649
6	DEUTSCHE BANK AKTIENGESELLSCHAFT: Deutsche Bank; Deutsche Bank National Trust Company; Deutsche Trustee Company Limited; Deutsche Bank National Trust Company Series FF	110	77	127	162	320	320	256	1,372
7	FIFTH THIRD BANCORP: Fifth Third Bank; Fifth Third Bank Madisonville Operations; Fifth Third Mortgage Company; CitFed Mortgage Corporation; Enterprise Federal Savings Bank	181	187	174	153	88	99	75	957
8	HSBC HOLDINGS PLC: HSBC Bank, U.S.A; HSBC Mortgage Corporation; HSBC Mortgage Services, Inc.; Beneficial Financial 1, Inc.; Household Realty Corporation	51	57	150	79	172	191	103	803
9	BANK OF NEW YORK MELLON CORPORATION, THE: The Bank of New York; Bank of New York Mellon Trust Co.; The Bank of New York Mellon; SAMI 2004-AR6 Bank of New York; The Bank of New York Trust Company, N.A.	122	77	88	119	164	151	70	791
10	PNC FINANCIAL SERVICES GROUP, INC., THE: National City Mortgage Company; National City Bank; National City Real Estate Services; PNC Bank; PNC Bank National Association; PNC Mortgage	94	77	74	55	89	91	98	578

FIGURE 14: TOP 10 LENDERS BY TOTAL NUMBER OF COMPLETED FORECLOSURE SALES BETWEEN 2006-2012  
(DATA SOURCES: CINCINNATI COURT INDEX; NATIONAL INFORMATION CENTER OF THE FEDERAL RESERVE)

## FORECLOSURE SALE TRENDS

	2011			2012 <sup>†</sup>		
	Appraised value (mean)	Price paid at Sheriff's Sale (mean)	Price as a percentage of appraised value	Appraised value (mean)	Price paid at Sheriff's Sale (mean)	Price as a percentage of appraised value
All	\$104,932	\$87,763	83.6%	\$98,102	\$74,494	75.9%
Bought by Plaintiff	\$103,627	\$87,030	84.0%	\$98,784	\$74,594	75.5%
Bought by Third Party	\$126,902	\$100,108	78.9%	\$88,992	\$73,315	82.4%

FIGURE 15: SHERIFF'S SALE APPRAISAL VERSUS PRICE PAID, 2010 – 2011, COMPARING PLAINTIFF AND THIRD PARTY BIDS  
(DATA SOURCE: CINCINNATI COURT INDEX)

<sup>†</sup> To avoid skewing calculations, the sale of a Downtown office building that sold for \$27.5 million at Sheriff's Sale in 2012 was removed from the data set

In 2010, WIN began tracking additional sales information about foreclosed properties in Hamilton County, including the appraisal value of properties listed for Sheriff's Sale and the final sale amount of those sold. The table in Figure 15 shows the mean appraised value of all Hamilton County properties sold at Sheriff's Sale declined from \$104,932 in 2011 to \$98,102 in 2012 (6.5%). The mean price paid at Sheriff's Sale for all properties fell from \$87,763 in 2011 to \$74,494 in 2012 (15.1%).

The Plaintiff, or entity that initiated the foreclosure proceedings (generally the lender or loan servicer), purchased 92.1 percent of all properties sold at Sheriff's Sale in 2012. Properties purchased by the plaintiff are known as "real estate owned" properties, or REOs. In past years, only about 5% of properties sold at Sheriff's Sale were purchased by third-party buyers. The increase to nearly 8% in 2012 is notable.

The mean appraisal value of homes purchased by the plaintiff (REOs) fell 4.7 percent between 2011 and 2012, from \$103,627 to \$98,784. The mean appraisal value of properties purchased by a third party at Sheriff's Sale fell more steeply, from \$126,902 to \$88,992 a decline of 29.9 percent between 2011 and 2012 (Figure 15).

### **SHERIFF'S SALE RE-LISTINGS**

For the last four years, WIN continues to monitor a particular lender behavior: "re-listing." Many properties listed for Sheriff's Sale are withdrawn and relisted multiple times over the course of a year. Of the 5,156 Sheriff's Sales scheduled and published in the *Court Index*, or "listed", there were 702 properties that were withdrawn and then "relisted" at least once over the course of 2012. This number does not include duplicate listings carried over from previous years. Figure 16 shows the total Sheriff's Sale listings, the number of unique properties scheduled for Sheriff's Sale and the total sales for lenders with 50 or more completed Sheriff's Sales in Hamilton County in 2012.

Lender	Listings	Unique Properties	Sales	%Unique Properties Unsold	#Re-listings	%Duplicate Listings
U.S. BANK NATIONAL ASSOCIATION; U.S. Bank; The Leader Mortgage Company; Firststar Bank, N.A.	505	389	233	40.10%	116	22.97%
BANK OF NEW YORK MELLON CORPORATION, THE: The Bank of New York; Bank of New York Mellon Trust Co.; The Bank of New York Mellon; SAMI 2004-AR6 Bank of New York; The Bank of New York Trust Company, N.A.	280	201	122	39.30%	79	28.21%
DEUTSCHE BANK AKTIENGESELLSCHAFT: Deutsche Bank; Deutsche Bank National Trust Company; Deutsche Trustee Company Limited; Deutsche Bank National Trust Company Series FF	235	180	110	38.89%	55	23.40%
WELLS FARGO BANK, NATIONAL ASSOCIATION; Wachovia Bank of Delaware; Wachovia Mortgage; Wells Fargo Bank; Wells Fargo Bank Minnesota; Wells Fargo Financial Ohio 1, Inc.; Wells Fargo Financial Ohio, Inc.	476	401	254	36.66%	75	15.76%
JPMORGAN CHASE & CO: Chase Home Finance, LLC; Chase Manhattan Mortgage Company; EMC Mortgage Corporation; J.P. Morgan Chase Bank, N.A.; J.P. Morgan Mortgage Acquisition Corporation; JPMC Specialty Mortgage, LLC; Plymouth Park Tax Services, Inc.; Washington Mutual Bank, FA	667	500	327	34.60%	167	25.04%

<b>CITIGROUP INC:</b> Citi Bank, N.A.; Citicorp Trust Bank FSB; CitiFinancial, Inc.; CitiFinancial Mortgage Company, Inc.; CitiMortgage Inc.; ABN AMRO Mortgage Group, Inc.	359	305	203	<b>33.44%</b>	54	<b>15.04%</b>
<b>PNC FINANCIAL SERVICES GROUP, INC., THE:</b> National City Mortgage Company; National City Bank; National City Real Estate Services; PNC Bank; PNC Bank National Association; PNC Mortgage	161	137	94	<b>31.39%</b>	24	<b>14.91%</b>
<b>BANK OF AMERICA CORPORATION:</b> BAC Home Loan Servicing; Bank of America; Bank of America National Association; Countrywide Home Loans Servicing, L.P.; Countrywide Bank FSB; LaSalle Bank Midwest; LaSalle Bank National Association; Nationscredit Financial Services Corporation	814	676	476	<b>29.59%</b>	138	<b>16.95%</b>
<b>HSBC HOLDINGS PLC:</b> HSBC Bank, U.S.A; HSBC Mortgage Corporation; HSBC Mortgage Services, Inc.; Beneficial Financial 1, Inc.; Household Realty Corporation	78	71	51	<b>28.17%</b>	7	<b>8.97%</b>
<b>ALLY FINANCIAL INC:</b> GMAC; Pati Real Estate Holdings, LLC; Residential Funding Company, LLC	109	84	62	<b>26.19%</b>	9	<b>22.94%</b>
<b>FIFTH THIRD BANCORP:</b> Fifth Third Bank; Fifth Third Bank Madisonville Operations; Fifth Third Mortgage Company; CitFed Mortgage Corporation; Enterprise Federal Savings Bank	275	245	181	<b>26.12%</b>	30	<b>10.91%</b>
<b>HAMILTON COUNTY, OH:</b> Robert A. Goering, County Treasurer of Hamilton County, Ohio; Board of County Commissioners Hamilton County Ohio; Court of Common Pleas, Hamilton County, Ohio	69	68	55	<b>19.12%</b>	1	<b>1.45%</b>

**FIGURE 16: RE-LISTING FREQUENCY FOR LENDERS WITH >50 COMPLETED FORECLOSURES IN HAMILTON COUNTY IN 2012**  
(DATA SOURCES: CINCINNATI COURT INDEX; NATIONAL INFORMATION CENTER OF THE FEDERAL RESERVE)

One potential outcome of withdrawn Sheriff's Sales is described in a recent Reuter's article ("Special Report: The latest foreclosure horror: the zombie title." *Reuters*. January 10, 2013), in which Michelle Conlin writes about thousands of homeowners "finding themselves legally liable for houses they didn't know they still owned after banks decided it wasn't worth their while to complete foreclosures on them." Conlin describes how homeowners leave believing the lender seized their property at foreclosure sale, learning that the scheduled foreclosure sale was withdrawn only when they receive bills for back-taxes, citations for housing code violations, or bills for clean-up and demolition.

We still do not know why so many properties are re-listed. Some may be withdrawn to address problems with the foreclosure process or to assess the validity of the plaintiff's claim (e.g., mortgages affected by the "robo-signing" case). Some lenders may be withdrawing properties from sale to allow borrowers the opportunity to take advantage of mortgage modification and foreclosure rescue programs, such as the Federal Home Affordable Modification Program (HAMP) or the State of Ohio's Save the Dream Restoring Stability Program. Others may have accepted a deed-in-lieu of foreclosure or allowed the borrower to sell the property at short sale, agreeing to accept less than the borrowed amount from a third-party buyer. Some lenders may have withdrawn the property from Sheriff's Sale to avoid responsibility for maintenance costs, code violations and/or property tax payments on homes that are in poor condition, have been vacant for some time, or are located in areas where home values have dropped substantially and are difficult to resell. Borrowers' names may remain on the ownership record after they have vacated with the belief that the lender has taken possession of the property, leaving the actual ownership of and responsibility for the home in limbo.

What we have found is that properties became more and more likely to be withdrawn from sale (and less likely to be sold at Sheriff's Sale) the more times they were re-listed over the course of the year. Figure 17 shows this relationship between re-listed properties and completed Sheriff's Sales in 2012.

	# Properties	# Properties Sold	Percentage Sold
Listed Once	3,561	2,519	70.74%
Listed 2 times	554	334	60.29%
Listed 3 times	115	57	49.57%
Listed 4 times	29	10	34.48%
Listed 5 times	4	1	25.00%

FIGURE 17: COMPLETED SALES FOR DUPLICATE LISTINGS, 2012  
(DATA SOURCE: CINCINNATI COURT INDEX)

## NEIGHBORHOOD CASE STUDIES

This year, we've included three neighborhood case studies. These include two Cincinnati neighborhoods—Northside and College Hill—and one community outside the City of Cincinnati, the Village of Elmwood Place. In large part, we chose to focus on these communities because of WIN's ongoing community development work there, including homeownership and home preservation efforts.

We examined 2010 US Census Data to better understand the demographics, economic status, and housing conditions particular to each community, including data related to homeownership, vacancy rates, and age of existing housing stocks. We also compiled detailed information on properties in these target neighborhoods that were sold at Sheriff's Sale over a three year period, from January 1, 2010 through December 31, 2012. We were able to determine what types of properties were lost to Sheriff's sale, such as single family homes versus multifamily apartment buildings, or commercial versus residential uses.

We also collected additional data about the borrowers who lost property at Sheriff's Sale between 2010-2012, including the year they purchased their property and how much they paid. Finally, we collected information about what happened to the property after the foreclosure sale occurred, whether it was still held by the lender (REO), if it was purchased as an investment or rental property, or was owner-occupied.

### **NORTHSIDE**

Northside has built a reputation as a diverse, tolerant, and affordable place to live. Over the past decade, the business district has experienced a renaissance; new bars, restaurants, and independently-owned retail stores have thrived along Hamilton Avenue. As a result, the more than half of its population of 7,467 is under 40 years of age. Most of Northside's housing stock is quite old—more than two-thirds was built before 1940 and only about 5 percent of its housing was constructed after 1980 (Figure 18).

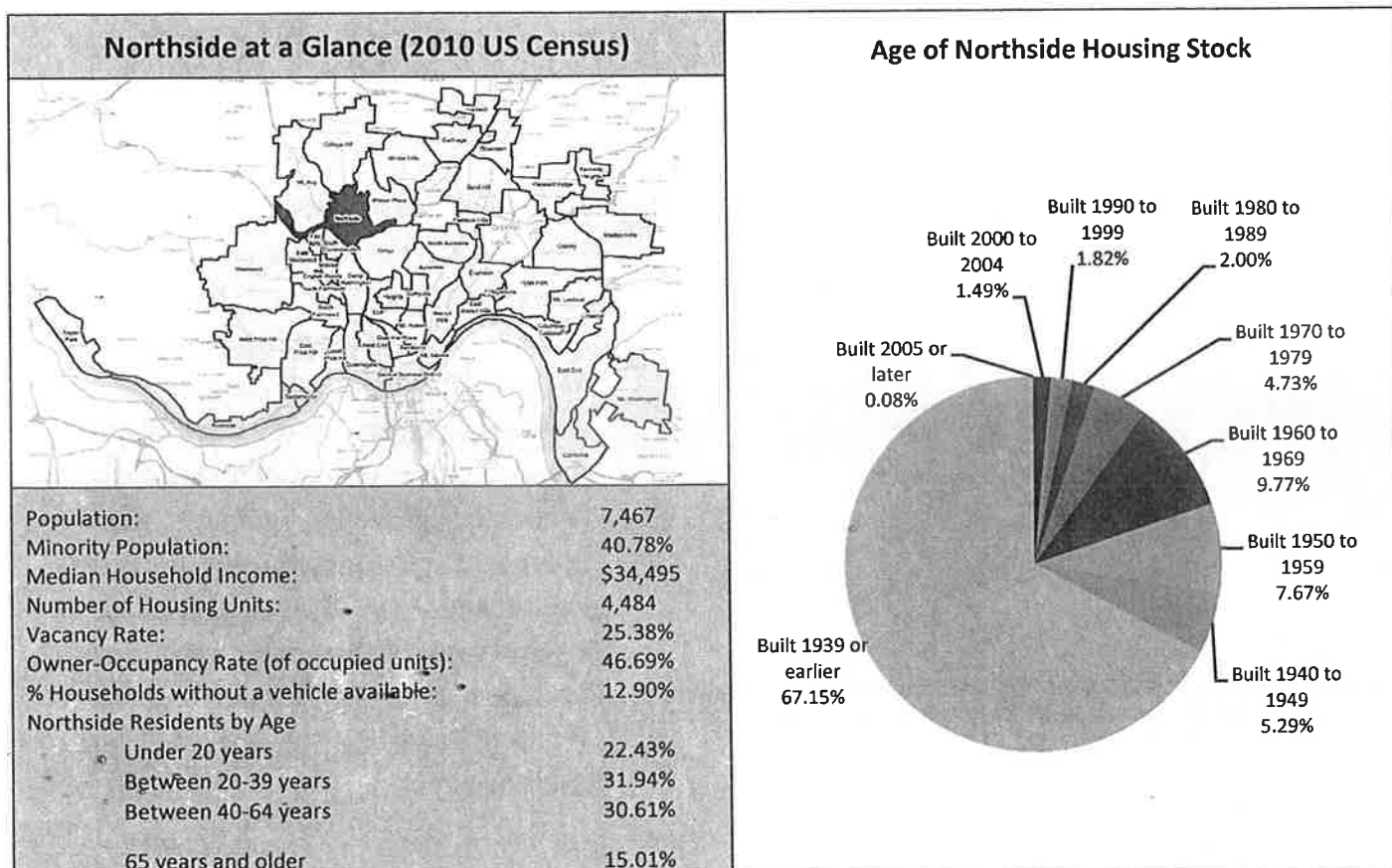


FIGURE 18: CITY OF CINCINNATI MAP HIGHLIGHTING NORTHSIDE'S LOCATION WITH SELECTED DATA FROM 2010 US CENSUS (BASE MAP: WIKIPEDIA)

## Northside Completed Sheriff's Sales 2006-2012

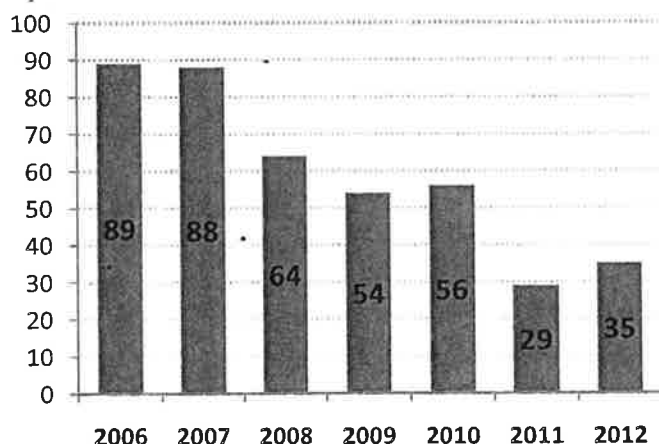
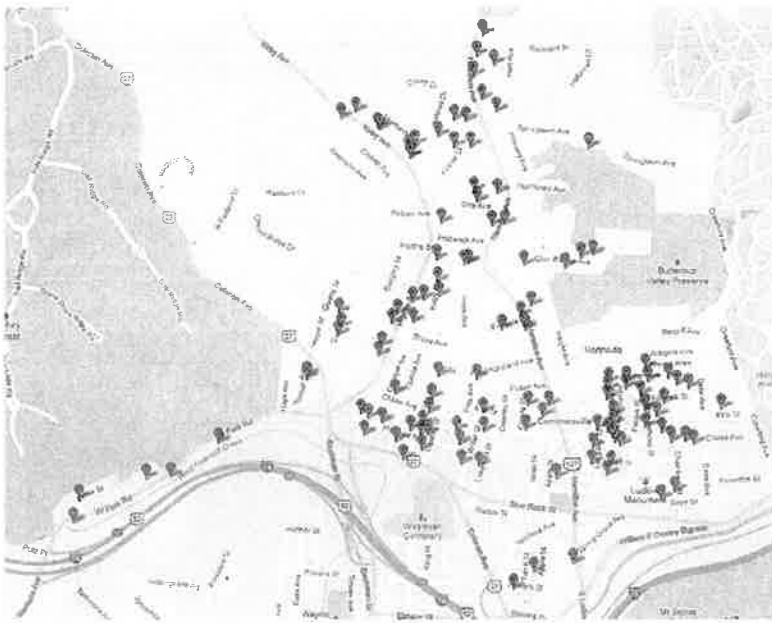


FIGURE 19: DATA SOURCES: CINCINNATI COURT INDEX; HAMILTON COUNTY AUDITOR

However, Northside was one of the hardest-hit neighborhoods by the housing crisis in the City of Cincinnati, especially early on.

Between 2006 and 2012, Northside lost 415 properties at Sheriff's Sale (Figure 19), was one of the top five neighborhoods with the highest number of completed foreclosures until 2010; the most recent US Census data showed a vacancy rate of more than 25 percent (Figure 18).

For the past three years, completed Sheriff's Sales in Northside have been trending downward. Between 2010 and 2012, 120 properties were sold at Sheriff's Sale: many of these occurred along Chase Avenue (13 properties), Hamilton Avenue (10), Kirby

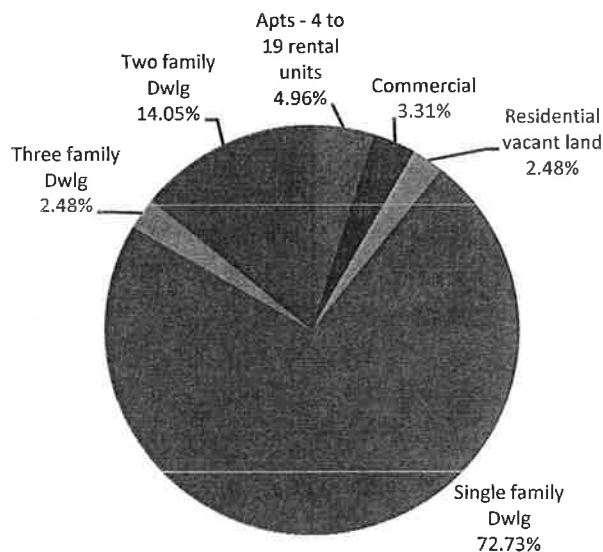


**FIGURE 20: DISTRIBUTION OF COMPLETED FORECLOSURES IN NORTHSIDE, 2010 – 2012** (DATA SOURCES: CINCINNATI COURT INDEX; HAMILTON COUNTY AUDITOR; BASE MAP: GOOGLE MAPS)

Avenue (15) and Langland Street (7). Figure 20 shows the geographic distribution of completed Sheriff's Sales in Northside during this period.

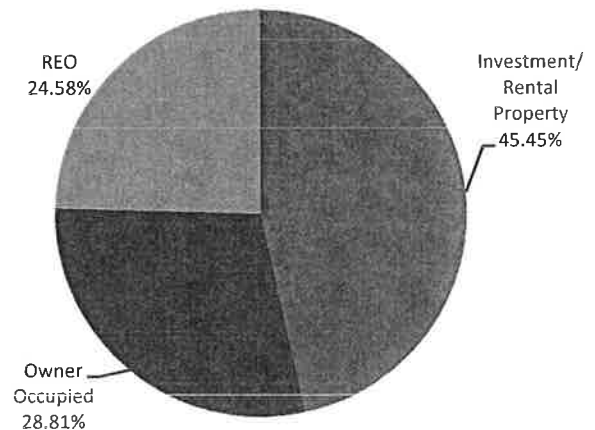
Of the three case studies completed for this report, Northside had the lowest percentage of single-family homes lost at Sheriff's Sale. Of the 120 properties sold between 2010 and 2012, only 73 percent were single family homes. Most of the remaining sales consist of multi-family residential properties, along with a small number of commercial properties and vacant land (Figure 21). At foreclosure, the median value of the properties sold was \$48,000 and the median purchase amount at Sheriff's Sale was \$38,000 (*Cincinnati Court Index*).

**Northside: Land Use of Property Sold at Sheriff's Sale, 2010-2012**



**FIGURE 21: DATA SOURCES, CINCINNATI COURT INDEX; HAMILTON COUNTY AUDITOR**

**Northside: Current Ownership Status of Property Sold at Sheriff's Sale, 2010-2012 (as of March 2013)**



**FIGURE 22: DATA SOURCES, CINCINNATI COURT INDEX; HAMILTON COUNTY AUDITOR**

While nearly all were purchased by the lender initially, fewer than one in four remained bank-owned (REO) as of March, 2013 (Figure 22). The remaining three-quarters purchased by third parties, either as owner-occupied homes or by investors interested in renting or re-selling.

Given the combination of sustained high foreclosure rates, large number of vacant buildings, advanced age of its housing stock, and current condition of the structures, many of these buildings will probably require expensive renovation to become habitable again; it may require some to be torn down.

There were two interesting trends we noticed while examining the County Auditor's property transfer information on Northside's completed Sheriff's Sales from the past three years. First, we found several properties were bank-owned more than once in the past few years. Many of these were purchased by real estate investors or landlords who then went into foreclosure themselves.

Second, when comparing completed Sheriff's Sales reported in the Court Index between 2010 and 2012 to owners listed by the County Auditor, we found a small number of properties (4) that have been bank-owned for more than a year but are still listed in the names of people who no longer own them. We don't know how many other Hamilton County properties sold at past Sheriff's Sales are still in the names of former owners, but the few cases we did find are concerning. If the building is not maintained, if there code violations, or if property taxes become delinquent, the City and County may inadvertently penalize someone who no longer owns the property.

### COLLEGE HILL

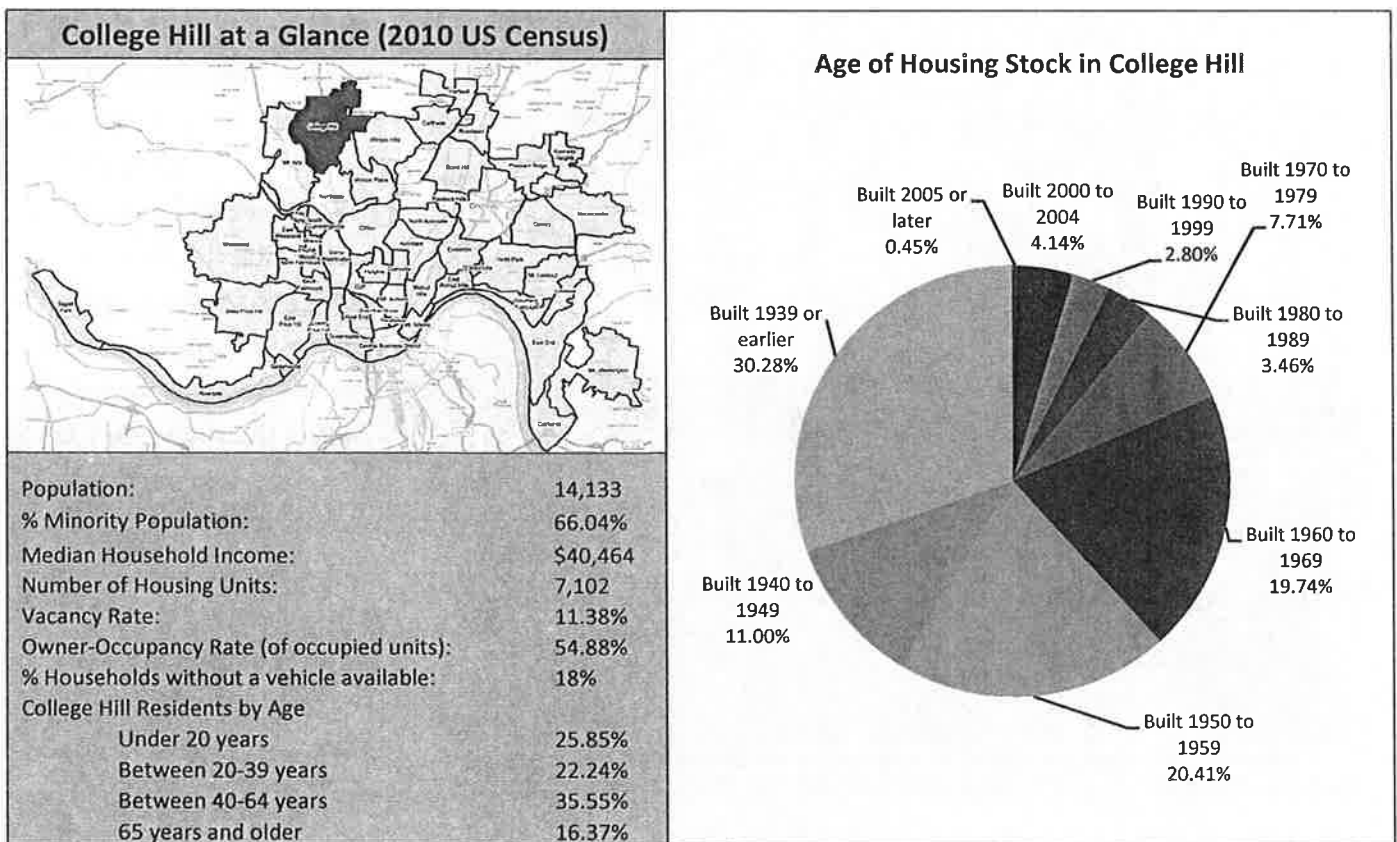
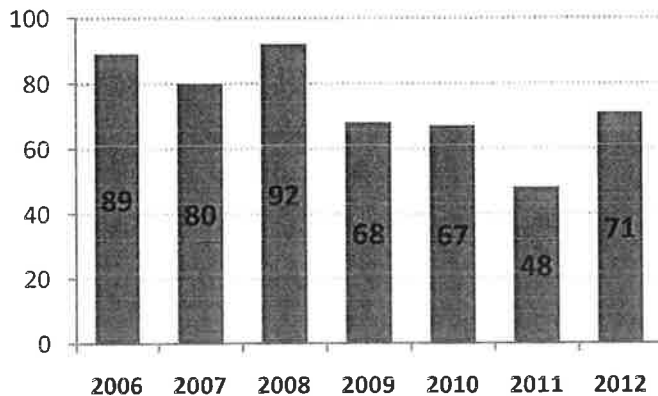


FIGURE 23: CITY OF CINCINNATI MAP HIGHLIGHTING COLLEGE HILL'S LOCATION WITH SELECTED DATA FROM 2010 US CENSUS (BASE MAP: WIKIPEDIA)



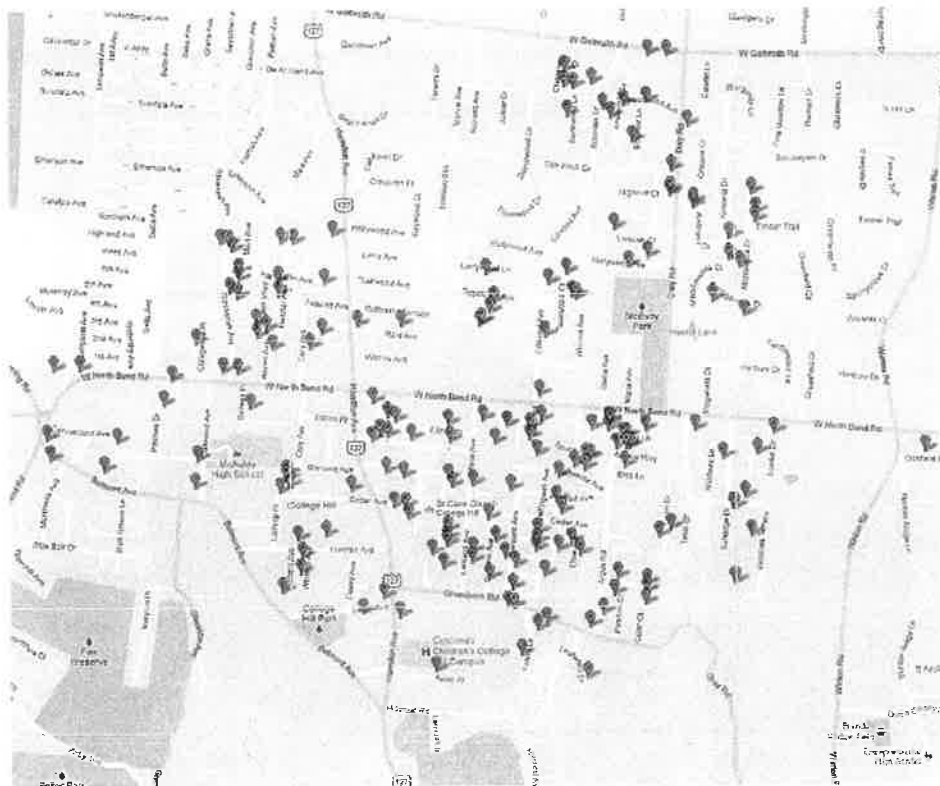
**College Hill Completed Sheriff's Sales 2006-2012**



**FIGURE 24: DATA SOURCES: CINCINNATI COURT INDEX; HAMILTON COUNTY AUDITOR**

between 2006 and 2012. Compared to other City of Cincinnati neighborhoods, it had the third highest total in completed foreclosures in 2012. In fact, the 71 completed foreclosure sales that occurred in College Hill last year is the largest seen there in the past four years (Figure 24).

College Hill has the largest population of our target neighborhoods. It also has the highest household median income, the lowest vacancy rate, and the highest home ownership rate. About 62 percent of College Hill's residents are African American, and the largest portion of its residents is between 40 and 65 years old (Figure 23). Compared to other Cincinnati neighborhoods, much of College Hill's housing stock is relatively new. Less than a third of its housing was built prior to 1940. However, College Hill is one of only four Cincinnati neighborhoods that have lost more than 500 properties at Sheriff's Sale



**FIGURE 25: DISTRIBUTION OF COMPLETED FORECLOSURES IN COLLEGE HILL, 2010 – 2012**  
(DATA SOURCES: CINCINNATI COURT INDEX; HAMILTON COUNTY AUDITOR; BASE MAP: GOOGLE MAPS)

The largest concentration of foreclosure sales occurred in the area east of Hamilton and south of North Bend Road between 2010 and 2012. There were six streets in College Hill that were particularly active: Cedar Avenue (7 completed Sheriff's Sales); Saranac Avenue (6); Ambrose Avenue (5); Faircrest Drive (5); Lantana Avenue (5); and Savannah Avenue (5). The map shown in Figure 25 shows the distribution of completed Sheriff's Sales in College Hill between 2010 and 2012.



Of the 186 properties sold at Sheriff's Sale in the previous three years, nearly 84 percent were single-family homes. There were also several multi-family units sold. In fact, all of the completed foreclosures in College Hill in the previous three years are residential use (Figure 26).

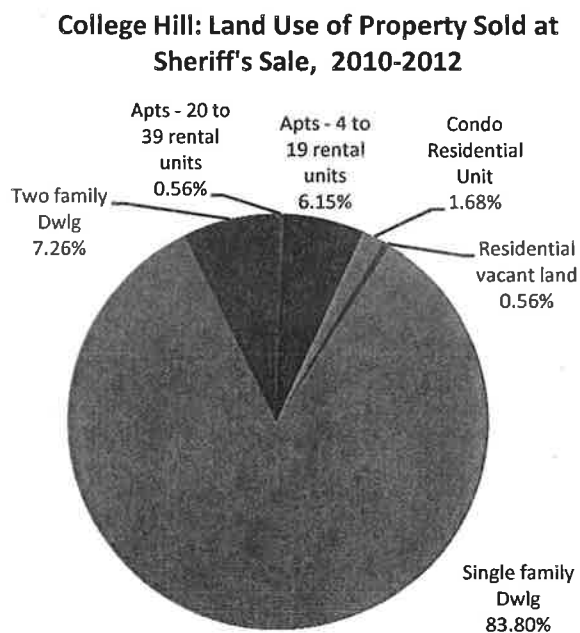


FIGURE 26: DATA SOURCES, *CINCINNATI COURT INDEX*; HAMILTON COUNTY AUDITOR

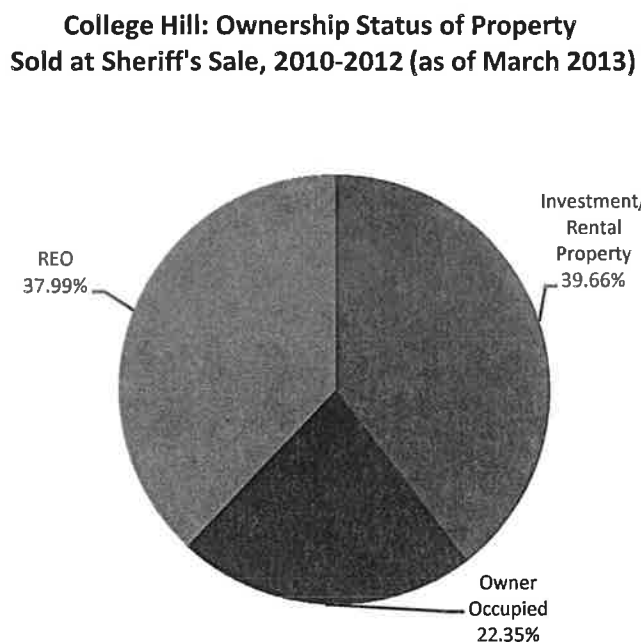


FIGURE 27: DATA SOURCES, *CINCINNATI COURT INDEX*; HAMILTON COUNTY AUDITOR

The median value of a property at foreclosure between 2010 and 2012 in College Hill was \$69,000. The median sale price at Sheriff's Sale was \$48,000 (*Cincinnati Court Index*). We followed up on the past three years' completed foreclosures in March of 2013 to learn about their ownership status once they were lost at Sheriff's Sale. Only about one in five was owner-occupied, while about 38 percent remained bank-owned, and nearly 40 percent were owned by people or companies as rental or investment property (Figure 27).

While we examined transfer data for College Hill's completed foreclosure, we found that the borrowers who lost their homes to foreclosure tended to be owner-occupants and more than a third paid more than \$100,000 when they purchased their homes. Two-thirds purchased these homes in 2000 or later, as prices rose with the housing bubble. We also found two properties in College Hill in which ownership was not transferred from the borrower to the bank after the foreclosure was completed, more than one year after the sale took place.

## THE VILLAGE OF ELMWOOD PLACE

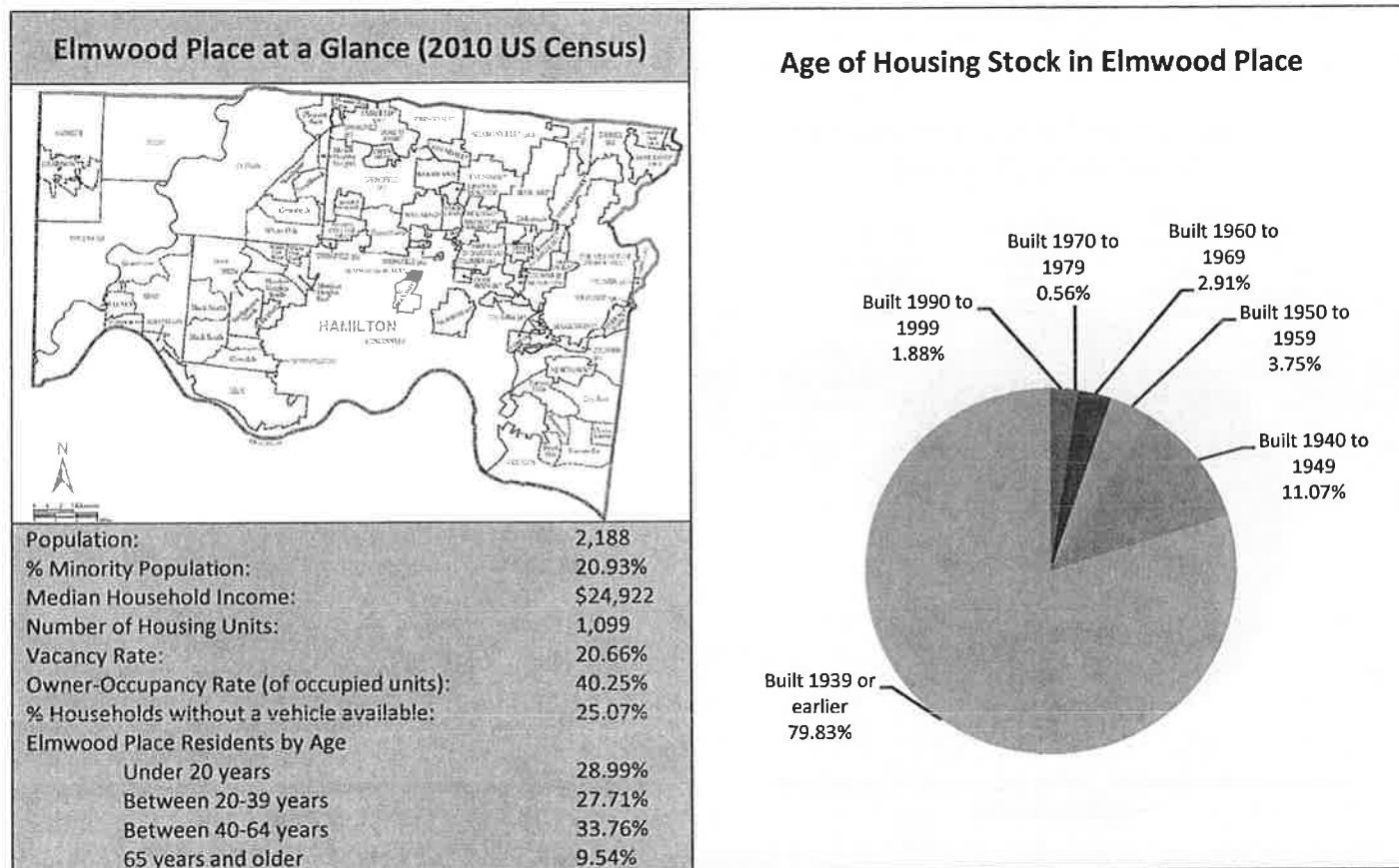
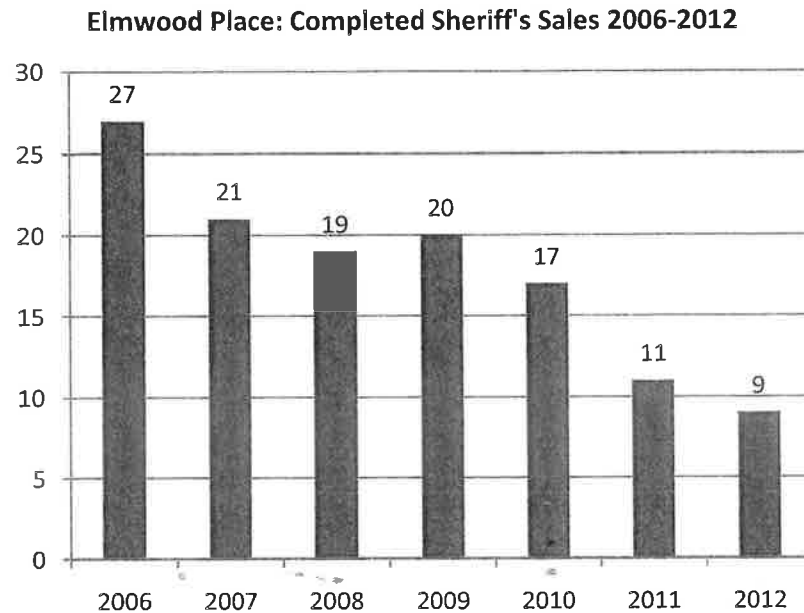


FIGURE 28: HAMILTON COUNTY MAP HIGHLIGHTING THE LOCATION OF ELMWOOD PLACE, WITH SELECTED DATA FROM 2010 US CENSUS (BASE MAP: WIKIPEDIA)

The predominantly working-class Village of Elmwood Place is a small community outside the City of Cincinnati. With its population of 2,188 residents, it is smaller in size than many Cincinnati neighborhoods. Close to 80 percent of residents are white, and it has the smallest proportion of senior citizens of the three communities included in our case studies. Nearly 80 percent of its housing stock was constructed before 1940 (Figure 28).

Between 2006 and 2012, there have been 124 completed foreclosures in Elmwood Place (Figure 29). The highest rates of foreclosure occurred early on in this period, and rates have been falling fairly steadily since 2006. However, the cumulative seven-year impact of Sheriff's Sales in this community is equivalent to 11.28 percent of its 1,099 housing units, making it the third most heavily impacted municipality in Hamilton County (see Figure 10).



**FIGURE 29: COMPLETED FORECLOSURE SALES IN ELMWOOD PLACE BETWEEN 2006 AND 2012**  
(DATA SOURCES: CINCINNATI COURT INDEX; HAMILTON COUNTY AUDITOR)

remainder (Figure 31). The median sale price at foreclosure sale of these properties was \$36,641.

We followed up on properties sold at Sheriff's Sale between 2010 and 2012 by examining the County Auditor's record of property transfers. As of March 2013, only about 19 percent of these foreclosed properties remain bank-owned (REO). More than two-thirds were purchased after Sheriff's Sale as investment or rental properties. Less than 14 percent appear to have been purchased by owner-occupants (Figure 32).

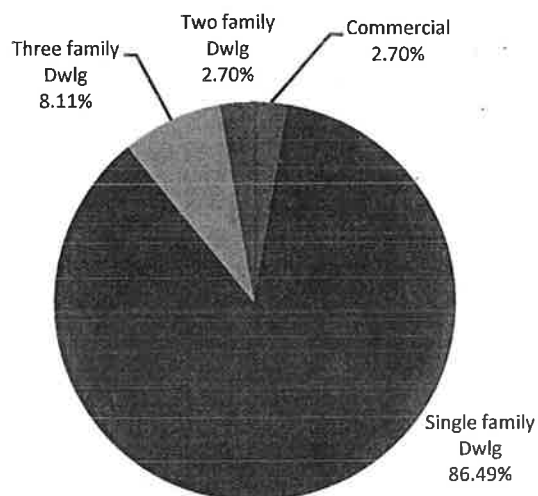
Between 2010 and 2012, there were 37 completed foreclosures; these have been most heavily concentrated on Township Avenue (6), Maple Street (6), and Linden Street (5). A map showing the distribution of completed foreclosures in Elmwood Place over the past three years is shown in Figure 30.

Over 86 percent of the properties sold at Sheriff's Sale between 2010 and 2012 were single-family residences. One commercial property and a small number of multi-family residential properties (2 and 3-family buildings) made up the



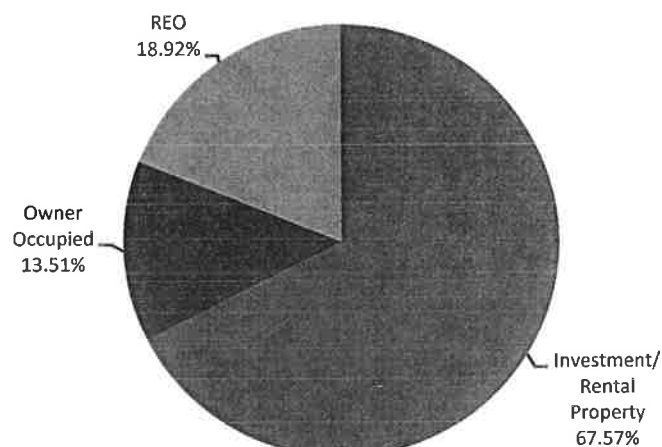
**FIGURE 30: DISTRIBUTION OF COMPLETED FORECLOSURES IN ELMWOOD PLACE, 2010 – 2012** (DATA SOURCES: CINCINNATI COURT INDEX; HAMILTON COUNTY AUDITOR; BASE MAP: GOOGLE MAPS)

**Elmwood Place: Land Use of Property Sold at Sheriff's Sale, 2010-2012**



**FIGURE 31: DATA SOURCES, CINCINNATI COURT INDEX; HAMILTON COUNTY AUDITOR**

**Elmwood Place: Ownership Status of Property Sold at Sheriff's Sale, 2010-2012 (as of March 2013)**



**FIGURE 32: DATA SOURCES, CINCINNATI COURT INDEX; HAMILTON COUNTY AUDITOR**

## CONCLUSIONS

The neighborhood case studies we completed for College Hill, Northside, and the Village of Elmwood Place allow us to make some comparisons about how the ongoing foreclosure crisis affects different neighborhoods in different ways. It also provides some insight into the challenges that each community may face moving forward.

First, these communities widely vary in size in terms of population and number of housing units. While all three have been substantially impacted by ongoing foreclosure over the past several years, the size of the community matters when attempting to gauge how they have been affected. We estimated foreclosure impacts by total number of completed Sheriff's Sales over the total number of housing units; results are compared in Figure 33.

7-year Foreclosure Impact			
Community	Completed Foreclosures 2006-2012	Total Housing Units (2010 US Census)	Estimated Foreclosure Impact
Northside	415	4,484	9.29%
College Hill	515	7,102	7.26%
Elmwood Place	124	1,099	11.28%

**FIGURE 33: (DATA SOURCES: CINCINNATI COURT INDEX; HAMILTON COUNTY AUDITOR; 2010 US CENSUS)**

In Elmwood Place, the equivalent of about one in nine units was impacted by completed Sheriff's Sale during that period. Northside and College Hill lost the equivalent of 1 in 11 and 1 in 14 properties at Sheriff's Sale, respectively.

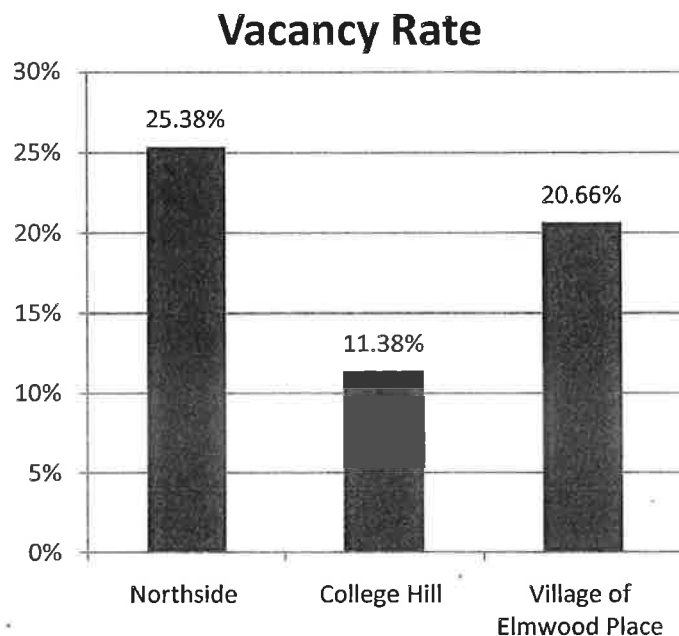


FIGURE 34: (DATA SOURCE: 2010 US CENSUS)

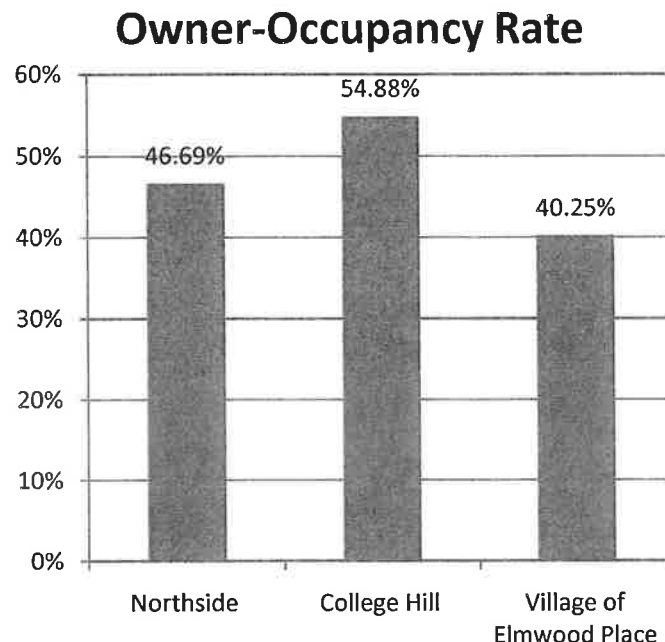


FIGURE 35: (DATA SOURCE: 2010 US CENSUS)

Figures 34 and 35 compare the percentage of vacant housing and owner occupancy rates in each of our case study communities (as reported in the 2010 US Census). For comparison, Hamilton County has a vacancy rate of 11.5 percent and a homeownership rate of 60.9 percent; the City of Cincinnati has a vacancy rate of 17 percent and a homeownership rate of 38 percent.

Two of the three communities have vacancy rates over 20 percent—Northside exceeds 25 percent vacancy. College Hill’s vacancy rate was considerably lower, 11.38 percent in 2010, despite the large number of completed foreclosures that occurred there over the past seven years. The owner-occupancy rate of all three of these communities exceeds the City of Cincinnati’s average of 38 percent; College Hill is highest, where more than half of occupied units are owner-occupied (Figure 35).

The percentage of housing stock 74 years or older in each of these communities is compared in Figure 36. For College Hill, nearly 70 percent of its housing stock was constructed after 1939, whereas the other two neighborhoods have a much larger proportion of older housing. In Elmwood Place, for example, almost 80 percent of its housing was constructed before 1940. While these older buildings can create a historic charm to a community, they are less likely to be energy-efficient, may require more investment to renovate, and may also be more likely to have environmental problems like lead or asbestos present. This can make the cost of renovation much higher and may inhibit investment in these properties.

High vacancy rates combined with older housing stock makes the existence of blight more likely, thereby decreasing the value of surrounding properties. When we looked at what properties in our study areas sold for at Sheriff’s Sale between 2010 and 2012, the median foreclosure sale prices in Northside and

Elmwood Place were \$38,000 and \$36,641, respectively. The median amount in College Hill, with its newer housing stock and comparatively lower vacancy rate, was \$48,000 at Sheriff's Sale (Figure 37).

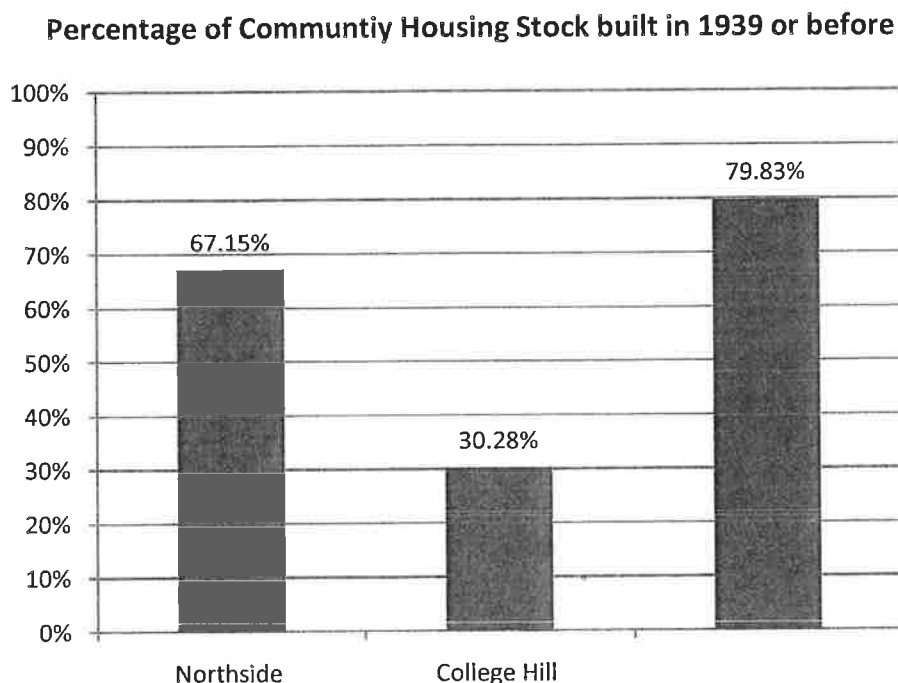


FIGURE 36: COMPARISON OF HOUSING STOCK BUILT IN 1939 OR EARLIER AS A PERCENTAGE OF EXISTING HOUSING STOCK (2010 US CENSUS)

We also examined and compared the current ownership status of properties sold at Sheriff's Sale between 2010 and 2012 (Figure 38). College Hill had the highest percentage previously foreclosed properties that remained bank-owned (REOs) at nearly 38 percent. Homes purchased for owner-occupancy, however, were highest in Northside (28.81 percent) with College Hill's owner-occupancy of recent foreclosures was 22.35 percent.

Former foreclosures in all study areas were most likely to be purchased by an investor, perhaps as rental property or by someone hoping to "flip" the property later. This generally did not occur at Sheriff's Sale, but after and frequently for much less than the foreclosure sale price.

Median Purchase Price at Sheriff's Sale 2010-2012	
Northside	\$38,000
College Hill	\$48,000
Elmwood Place	\$36,641

FIGURE 37: (DATA SOURCE: CINCINNATI COURT INDEX)

In Elmwood Place, investors currently own more than two-thirds of Elmwood Place's foreclosed properties sold at Sheriff's Sale between 2010 and 2012; in Northside, 46.6% of properties sold at Sheriff's Sale during that period are now investor-owned. In College Hill, the number is under 40 percent.

**Post-Foreclosure Ownership Status (as of March, 2013) of Properties Sold at Sheriff's Sale 2010-2012**

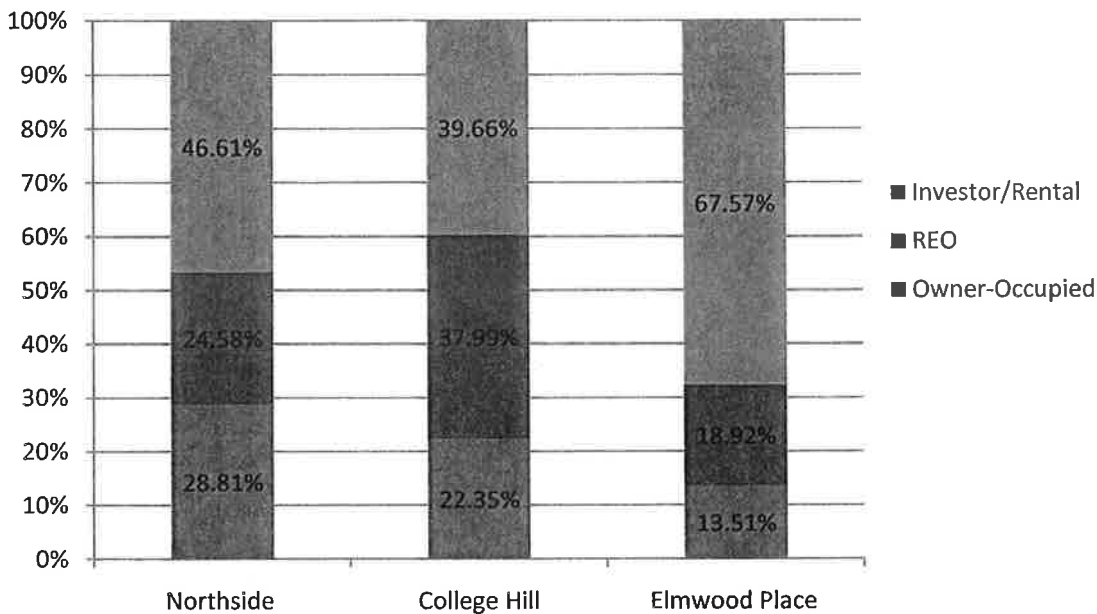


FIGURE 38: (DATA SOURCE: CINCINNATI COURT INDEX; HAMILTON COUNTY AUDITOR)

## WORKING IN NEIGHBORHOODS FORECLOSURE STUDIES

WIN's previous foreclosure reports include:

- *The Silent Crisis in Our Neighborhoods: A Study of Foreclosures in Hamilton County in 2002*
- *Our Vacant Neighborhoods: A Study of Foreclosures in Hamilton County in 2003*
- *Homeownership—Is It a Fading American Dream? A Study of Foreclosures in Hamilton County in 2005 with Selected Information from 2004*
- *The American Dream Continues to Fade! A Study of Foreclosures in Hamilton County in 2006*
- *A Faded Dream Leads to Vacant Neighborhoods: The Crisis of Housing in 2007 in Hamilton County*
- *The Crisis Next Door: A Study of Foreclosures in Hamilton County in 2008*
- *The Failing Economy = The Continuing Crisis Next Door: A Study of Foreclosures in Hamilton County in 2009*
- *The Recession Is Over? Hamilton County Families Are Still In Foreclosure: A Study of Foreclosures in Hamilton County in 2010*

➤ *The Foreclosure Crisis in Hamilton County: Is the End in Sight?: A Study of Foreclosures in Hamilton County, Ohio in 2011*

For more information about Working In Neighborhoods home preservation and homeownership programs or to access previous foreclosure studies, please visit our website: [www.wincincy.org](http://www.wincincy.org) or call 513-541-4109. Research, data analysis, writing and graphics for this report were performed by Rigel Behrens, MCP. Permission to reproduce this report in whole or in part must be obtained from Working In Neighborhoods; permission will be voided unless credits are displayed.

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## DATA SOURCES

### *FORECLOSURE DATA*

All Hamilton County foreclosure data are collected from the *Cincinnati Court Index* and recorded as accurately as possible. Each Monday, the *Cincinnati Court Index* publishes listings of foreclosed properties to be sold at Sheriff's Sale approximately five weeks later; results of the previous week's completed Sheriff's Sales are released every Wednesday. For each foreclosure listing, we record the party named as "Plaintiff" as the lender responsible for filing the foreclosure, even though many loans were originated or serviced by other lenders in the past. Hamilton County's new foreclosure filings were acquired from data provided by Realty Trac.

### *GEOGRAPHIC DATA*

We relied on information provided by CAGIS, the Hamilton County Auditor's website, Google maps, the Cincinnati and Hamilton County Public Library, the Federal Financial Institutions Examination Council's online geocoding tool, and the US Census to identify the geographic location of foreclosed properties, to determine municipal and neighborhood boundaries, and to verify census tract boundaries used in our analysis.

### *PARENT COMPANIES OF LENDING INSTITUTIONS*

Mortgage lenders are listed under their respective parent companies based on information provided by the *National Information Center of the Federal Reserve*.

### *TIME PERIOD*

This report includes properties listed for Sheriff's Sale between January 1, 2011 and December 31, 2011. Actual Sheriff's Sales occurred between January 27, 2011 and January 19, 2012.

### *ADDITIONAL PROPERTY AND REAL ESTATE TRANSFER INFORMATION*

Data on post-Sheriff's Sale ownership and property classifications in the "Neighborhood Case Studies" section of this report were collected from the Hamilton County Auditor's website in March, 2013. A property was considered owner-occupied if the current owner address matched the property address. Transfers recorded by the County Auditor's office after the data collection period are not reflected in our findings.



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# APPENDICES

## APPENDIX A: FORECLOSURES IN OUR COMMUNITIES

TABLE 1: HAMILTON COUNTY 2012 LISTINGS AND COMPLETED FORECLOSURES BY MUNICIPALITY

(DATA SOURCE: CINCINNATI COURT INDEX)

Rank	Municipality	2012 Listings	Unique Properties Listed	% Duplicate Listings	2012 Completed Foreclosures	% of Listings Completed	% of Unique Properties Completed
1	Cincinnati	1,865	1,553	16.73%	1,087	58.28%	69.99%
2	Colerain Township	555	453	18.38%	311	56.04%	68.95%
3	Springfield Township	385	303	21.30%	189	49.09%	62.38%
4	Green Township	257	222	13.62%	164	63.81%	73.87%
5	Forest Park	213	168	21.13%	106	49.77%	63.10%
6	Delhi Township	175	147	16.00%	94	53.71%	63.95%
7	Norwood	157	130	17.20%	91	57.96%	70.00%
8	Anderson Township	152	127	16.45%	86	56.58%	67.72%
9	North College Hill	138	121	12.32%	81	58.70%	66.94%
10	Reading	87	71	18.39%	56	64.37%	78.87%
11	Mount Healthy	71	62	12.68%	50	70.42%	80.65%
12	Springdale	74	61	17.57%	46	62.16%	75.41%
13	Cheviot	68	62	8.82%	44	64.71%	70.97%
14	Harrison	86	65	24.42%	43	50.00%	66.15%
14	Sycamore Township	82	72	12.20%	43	52.44%	59.72%
16	Miami Township	55	42	23.64%	34	61.82%	80.95%
17	Golf Manor	45	40	11.11%	33	73.33%	82.50%
18	Saint Bernard	52	38	26.92%	28	53.85%	73.68%
18	Sharonville	43	39	9.30%	28	65.12%	71.79%
20	Silverton	53	44	16.98%	27	50.94%	61.36%
21	Blue Ash	53	39	26.42%	26	49.02%	66.67%
22	Lockland	32	25	21.88%	20	62.50%	80.00%
22	Loveland	37	34	8.11%	19	51.35%	55.35%
24	Deer Park	30	24	20.00%	19	63.33%	79.17%
25	Madeira	28	21	25.00%	16	57.14%	76.19%
25	Woodlawn	34	26	23.53%	16	47.06%	61.54%
27	Symmes Township	34	26	17.95%	15	44.12%	53.57%
28	Greenhills	27	20	25.93%	13	48.15%	65.00%
29	Amberley Village	32	21	34.38%	12	37.50%	57.14%
29	Cleves	23	18	21.74%	12	52.17%	66.67%
31	Arlington Heights	14	12	14.29%	11	78.57%	91.67%
31	Montgomery	18	18	0.00%	11	61.11%	61.11%
31	Wyoming	23	17	26.09%	11	47.83%	64.71%
34	Columbia Township	18	16	11.11%	10	55.56%	62.50%
34	Lincoln Heights	14	13	7.14%	10	71.43%	76.92%
34	Whitewater Township	17	13	23.53%	10	58.82%	76.92%
37	Elmwood Place	10	10	0.00%	9	90.00%	90.00%
38	Addyston	12	11	8.33%	8	66.67%	72.73%
38	Newtown	13	13	0.00%	8	61.54%	61.54%
40	Glendale	13	13	0.00%	7	53.85%	53.85%
41	Indian Hill	13	11	15.38%	6	46.15%	54.55%
42	Crosby Township	7	7	0.00%	5	71.43%	71.43%
42	Fairfax	15	13	13.33%	5	33.33%	38.46%
44	Evandale	10	9	10.00%	4	40.00%	44.44%
44	Mariemont	8	6	25.00%	4	50.00%	66.67%
46	North Bend	5	3	40.00%	2	40.00%	66.67%
46	Terrace Park	4	3	25.00%	2	50.00%	66.67%
TOTALS		5,158	2,931	17.35%	2,931	56.82%	68.75%

TABLE 2: CITY OF CINCINNATI 2012 LISTINGS AND COMPLETED FORECLOSURES BY NEIGHBORHOOD

(DATA SOURCE: CINCINNATI COURT INDEX; HAMILTON COUNTY AUDITOR)

Rank	Neighborhood	2012 Listings	Unique Properties Listed	% Duplicate Listings	2012 Completed Foreclosures	% of Listings Completed	% of Unique Properties Completed
1	Westwood	223	190	14.80%	137	61.43%	72.11%
2	West Price Hill	189	164	13.23%	118	62.43%	71.95%
3	College Hill	132	106	19.70%	71	53.79%	66.98%
4	East Price Hill	103	88	14.56%	62	60.19%	70.45%
5	Bond Hill	102	77	24.51%	57	55.88%	74.03%
6	Avondale	93	71	23.66%	49	52.69%	69.01%
7	Madisonville	95	74	22.11%	47	49.47%	63.51%
8	Mt. Washington	67	58	13.43%	43	64.18%	74.14%
9	Northside	57	48	15.79%	35	61.04%	72.92%
10	Roselawn	53	41	22.64%	34	64.15%	82.93%
11	Mt. Airy	44	41	6.82%	31	70.45%	75.61%
12	CUF	45	40	11.11%	30	66.67%	75.00%
13	Evanston	58	47	18.97%	28	48.28%	59.57%
14	Kennedy Heights	66	51	22.73%	24	36.36%	47.06%
15	North Avondale	39	32	17.95%	22	56.41%	68.75%
15	Pleasant Ridge	33	30	9.09%	22	66.67%	73.33%
17	Carthage	31	26	16.13%	21	67.74%	80.77%
18	Hartwell	33	27	18.18%	20	60.61%	74.07%
19	Mt. Auburn	42	30	28.57%	19	45.24%	63.33%
19	Spring Grove Village	28	24	14.29%	19	67.86%	79.17%
21	Sayler Park	28	27	3.57%	18	64.29%	66.67%
21	Walnut Hills	28	24	14.29%	18	64.29%	75.00%
23	Columbia Tusculum	21	18	14.29%	16	76.19%	88.89%
24	South Fairmount	30	23	23.33%	15	50.00%	65.22%
25	West End	17	16	5.88%	14	82.35%	87.50%
26	East Walnut Hills	24	18	25.00%	11	45.83%	61.11%
27	Oakley	20	17	15.00%	10	50.00%	58.82%
27	Over-the-Rhine	14	14	7.14%	10	71.43%	76.92%
29	Paddock Hills	12	11	8.33%	9	75.00%	81.82%
29	Riverside	13	12	7.69%	9	69.23%	75.00%
31	Hyde Park	19	16	15.79%	8	42.11%	50.00%
31	Mt. Lookout	8	8	0.00%	8	100.00%	100.00%
33	Linwood	10	10	0.00%	7	70.00%	70.00%
34	North Fairmount	14	11	21.43%	6	42.86%	54.55%
34	South Cumminsville	7	7	0.00%	6	85.17%	85.17%
36	Corryville	10	9	10.00%	5	50.00%	55.56%
37	California	6	6	0.00%	4	66.67%	66.67%
37	East Westwood	13	11	15.38%	4	30.77%	36.36%
39	Clifton	3	3	0.00%	3	100.00%	100.00%
39	East End	5	5	0.00%	3	60.00%	60.00%
39	Sedamsville	5	4	20.00%	3	60.00%	75.00%
42	Camp Washington	3	3	0.00%	2	66.67%	66.67%
42	Central Business District	4	4	0.00%	2	50.00%	50.00%
42	Lower Price Hill	4	3	25.00%	2	50.00%	66.67%
42	Millvale	7	4	42.86%	2	28.57%	50.00%
42	Pendleton	4	3	25.00%	2	50.00%	66.67%
47	Mt. Adams	3	2	33.33%	1	33.33%	50.00%
	<b>TOTAL</b>	<b>1310</b>	<b>1138</b>	<b>13.13%</b>	<b>787</b>	<b>60.15%</b>	<b>69.24%</b>

TABLE3: HAMILTON COUNTY COMPLETED FORECLOSURES BY MUNICIPALITY, 2006 – 2012

(DATA SOURCE: CINCINNATI COURT INDEX)

City/Township	2012 Sales	2011 Sales	Percent Change 2011- 2012	2010 Sales	2009 Sales	2008 Sales	2007 Sales	2006 Sales	Total Sales, 2006-2012
Cincinnati	1,087	787	+38.12%	1205	1151	1355	1514	1553	8,652
Colerain Township	311	168	+85.12%	295	229	315	267	233	1,818
Springfield Township	189	133	+42.11%	201	124	217	197	174	1,235
Green Township	164	101	+62.38%	145	121	147	114	85	877
Forest Park	106	75	+41.33%	125	79	137	143	133	798
Norwood	91	56	+62.50%	87	64	94	91	97	580
Delhi Township	94	76	+23.68%	81	58	81	72	74	536
North College Hill	81	57	+42.11%	68	89	67	78	75	515
Anderson Township	86	53	+62.26%	75	56	47	49	42	408
Cheviot	44	35	+25.71%	50	132	43	56	37	397
Sycamore Township	43	37	+16.22%	37	46	32	48	40	283
Harrison	43	22	+95.45%	45	31	42	43	33	259
Mount Healthy	50	20	+150.00%	30	20	37	37	33	227
Reading	56	22	+154.55%	38	30	20	30	24	220
Golf Manor	33	29	+13.79%	28	23	36	42	28	219
Springdale	46	26	+76.92%	25	36	33	25	26	217
Saint Bernard	28	20	+40.00%	22	23	30	34	22	179
Loveland <sup>II</sup>	19	22	-13.64%	31	21	29	28	21	171
Silverton	27	14	+92.86%	28	20	19	24	14	146
Sharonville	28	20	+40.00%	24	25	15	12	19	143
Miami Township	34	12	+183.33%	25	19	18	14	18	140
Lockland	20	17	+17.65%	19	13	27	22	21	139
Cleves	12	14	-14.29%	23	12	28	24	14	127
Elmwood Place	9	11	-18.18%	17	20	19	21	27	124
Deer Park	18	19	-5.26%	18	15	21	16	15	122
Blue Ash	26	17	+52.94%	15	19	15	17	10	119
Lincoln Heights	10	10	No change	14	8	17	24	32	115
Columbia Township	10	12	-16.67%	17	15	16	13	15	98
Symmes Township	15	10	+50.00%	12	17	16	16	8	94
Woodlawn	16	8	+100.00%	10	13	17	15	15	94
Madeira	16	20	-20.00%	15	11	5	12	13	92
Wyoming	11	19	-42.11%	10	9	16	16	8	89
Greenhills	13	16	-18.75%	16	10	7	11	13	86
Fairfax	5	1	+400.00%	17	8	10	8	7	56
Montgomery	11	10	+10.00%	15	7	3	2	8	56
Newtown	8	11	-27.27%	7	8	5	6	9	54
Addyston	8	2	+300.00%	7	5	4	10	13	49
Amberley Village	12	1	+1,100.00%	2	6	13	8	2	44
Whitewater Township	10	6	+66.67%	8	6	3	3	7	43
Glendale	7	6	+16.67%	5	5	5	3	11	42
Crosby Township	5	2	+150.00%	6	21	4	2	0	40
Arlington Heights	11	3	+266.67%	1	2	7	2	7	33
Indian Hill	6	5	+20.00%	7	4	3	3	2	30
Evandale	4	2	+100.00%	3	2	3	4	3	21
Mariemont	4	3	+33.33%	5	0	4	2	3	21
North Bend	2	0	n/a	4	3	0	3	3	15
Terrace Park	2	2	No change	1	4	4	0	0	13
<b>TOTAL</b>	<b>2,931</b>	<b>2,018</b>	<b>+45.68%</b>	<b>2,940</b>	<b>2,640</b>	<b>3,086</b>	<b>3,076</b>	<b>3,030</b>	<b>19,837</b>

TABLE 4: CITY OF CINCINNATI COMPLETED FORECLOSURE SALES BY NEIGHBORHOOD, 2006-2012

(DATA SOURCE: CINCINNATI COURT INDEX; HAMILTON COUNTY AUDITOR)

Neighborhood	2012 Sales	2011 Sales	Percent Change 2011-2012	2010 Sales	2009 Sales	2008 Sales	2007 Sales	2006 Sales	TOTAL Completed Foreclosure Sales 2006-2012
WESTWOOD	137	103	+33.01%	137	129	166	148	136	956
WEST PRICE HILL	118	80	+47.50%	118	108	137	169	141	871
EAST PRICE HILL	62	54	+14.81%	83	81	102	127	181	690
COLLEGE HILL	71	48	+47.92%	67	68	92	80	89	515
MADISONVILLE	47	35	+34.29%	78	48	79	90	80	457
NORTHSIDE	35	29	+20.69%	56	54	64	88	89	415
AVONDALE	49	31	+58.06%	37	52	63	85	94	411
BOND HILL	57	42	+35.71%	43	54	45	66	64	371
EVANSTON	28	30	-6.67%	40	43	75	64	91	371
ROSELAWN	34	20	+70.00%	42	28	55	44	31	254
MT AUBURN	19	24	-20.83%	30	29	44	41	46	233
SOUTH FAIRMOUNT	15	6	+150.00%	18	40	33	45	70	227
MT AIRY	31	21	+47.62%	46	36	33	32	21	220
KENNEDY HEIGHTS	24	21	+14.29%	34	21	21	36	45	202
MT WASHINGTON	43	21	+104.76%	31	19	21	22	18	175
NORTH AVONDALE	22	18	+22.22%	31	43	19	16	21	170
CUF	30	12	+150.00%	20	18	34	30	25	169
WALNUT HILLS	18	20	-10.00%	18	20	18	40	33	167
PLEASANT RIDGE	22	19	+15.79%	24	18	26	19	16	144
CARTHAGE	21	14	+50.00%	21	18	22	21	11	128
HARTWELL	20	9	+122.22%	27	7	16	14	22	115
SAYLER PARK	18	9	+100.00%	18	20	18	15	10	108
SPRING GROVE VILLAGE	19	13	+46.15%	3	8	13	22	15	93
EAST WALNUT HILLS	11	12	-8.33%	21	12	12	11	12	91
OAKLEY	10	12	-16.67%	16	18	8	11	12	87
WEST END	14	7	+100.00%	8	9	14	15	15	82
OVER THE RHINE	10	3	+233.33%	13	10	6	21	15	78
COLUMBIA TUSCULUM	16	8	+100.00%	11	13	13	8	8	77
NORTH FAIRMONT	6	4	+50.00%	8	8	13	15	21	75
HYDE PARK	8	8	No change	15	10	11	7	5	64
CLIFTON	3	2	+50.00%	7	6	14	22	7	61
EAST WESTWOOD	4	5	-20.00%	6	15	4	15	9	58
SOUTH CUMMINSVILLE	6	4	+50.00%	4	3	9	11	17	54
CORRYVILLE	5	2	+150.00%	9	9	6	5	11	47
MT LOOKOUT	8	4	+100.00%	10	10	3	4	2	41
PADDOCK HILLS	9	5	+80.00%	5	6	5	8	2	40
SEDAMSVILLE	3	6	-50.00%	1	3	5	10	12	40
RIVERSIDE	9	7	+28.57%	8	5	3	1	4	37
EAST END	3	1	+200.00%	6	2	5	8	11	36
LINWOOD	7	1	+600.00%	10	3	3	3	5	32
MILLVALE	2	0	n/a	1	5	7	6	9	30
CALIFORNIA	4	3	+33.33%	5	7	0	1	5	25
LOWER PRICE HILL	2	1	+100.00%	1	5	7	4	5	25
CAMP WASHINGTON	2	1	+100.00%	2	9	2	4	2	22
CENTRAL BUSINESS DISTRICT	2	3	-33.33%	8	4	4	1	0	22
MT ADAMS	1	1	No change	1	4	3	0	0	10
WINTON HILLS	0	3	-100.00%	4	2	1	0	0	10
PENDLETON	2	1	+100.00%	0	0	0	1	3	7
<b>TOTAL</b>	<b>1,087</b>	<b>783</b>	<b>+38.83%</b>	<b>1,202</b>	<b>1,140</b>	<b>1,354</b>	<b>1,506</b>	<b>1541</b>	<b>8,613</b>



## APPENDIX B: FORECLOSURE COMMUNITY IMPACT

TABLE 1: HAMILTON COUNTY 2012 COMPLETED SHERIFF'S SALES AS A PERCENTAGE OF HOUSING UNITS  
(DATA SOURCE: CINCINNATI COURT INDEX; US CENSUS 2010)

Rank	City/Township	2012 Completed Foreclosures	Total Housing Units, 2010 US Census	Estimated Foreclosure Impact
1	Arlington Heights	11	382	2.88%
2	North College Hill	81	4,267	1.90%
3	Golf Manor	33	1,837	1.80%
4	Addyston	8	448	1.79%
5	Mount Healthy	50	3,034	1.65%
6	Forest Park	106	7,854	1.35%
7	Saint Bernard	28	2,128	1.32%
8	Colerain Township	311	24,015	1.30%
9	Springfield Township	189	15,091	1.25%
10	Lockland	20	1,738	1.15%
11	Reading	56	4,962	1.13%
12	Harrison <sup>1</sup>	43	4,054	1.06%
13	Silverton	27	2,626	1.03%
14	Cheviot	44	4,303	1.02%
15	Cleves	12	1,190	1.01%
16	Woodlawn	16	1,668	0.96%
17	Norwood	91	9,515	0.96%
18	Springdale	46	4,906	0.94%
19	Miami Township	34	3,940	0.86%
20	Delhi Township	94	11,079	0.85%
21	Elmwood Place	9	1,099	0.82%
22	Amberley Village	12	1,466	0.82%
23	Greenhills	13	1,645	0.79%
24	Cincinnati	1087	161,095	0.67%
25	Green Township	164	24,666	0.66%
26	Glendale	7	1,057	0.66%
27	Newtown	8	1,227	0.65%
28	Deer Park	18	2,784	0.65%
29	Fairfax	5	778	0.64%
30	Lincoln Heights	10	1,564	0.64%
31	Anderson Township	86	16,684	0.52%
32	Sharonville	28	5,562	0.50%
33	Loveland <sup>II</sup>	19	3,877	0.49%
34	North Bend	2	412	0.49%
35	Blue Ash	26	5,360	0.49%
36	Sycamore Township	43	9,143	0.47%
37	Columbia Township	10	2,139	0.47%
38	Madeira	16	3,498	0.46%
39	Crosby Township	5	1,168	0.43%
40	Whitewater Township	10	2,466	0.41%
41	Evandale	4	1,098	0.36%
42	Wyoming	11	3,272	0.34%
43	Montgomery	11	4,055	0.27%
44	Indian Hill	6	2,236	0.27%
45	Symmes Township	15	5,817	0.26%
46	Mariemont	4	1,597	0.25%
47	Terrace Park	2	806	0.25%

TABLE 2: CITY OF CINCINNATI NEIGHBORHOODS 2012 COMPLETED SHERIFF'S SALES AS A PERCENTAGE OF HOUSING  
UNITS (DATA SOURCE: CINCINNATI COURT INDEX; US CENSUS 2010)

Rank	Neighborhood	Total Completed Foreclosures 2012	Total Housing Units, 2010 US Census	Estimated Foreclosure Impact
1	COLUMBIA TUSCULUM	16	751	2.13%
2	SPRING GROVE VILLAGE	19	924	2.06%
3	CALIFORNIA	4	217	1.84%
4	LINWOOD	7	402	1.74%
5	PADDOCK HILLS	9	549	1.64%
6	CARTHAGE	21	1,298	1.62%
7	BOND HILL	57	3,546	1.61%
8	WEST PRICE HILL	118	8,154	1.45%
9	SOUTH CUMMINSVILLE	6	422	1.42%
10	SAYLER PARK	18	1,287	1.40%
11	NORTH AVONDALE	22	1,784	1.23%
12	SOUTH FAIRMOUNT	15	1,344	1.12%
13	COLLEGE HILL	71	7,102	1.00%
14	ROSELAWN	34	3,474	0.98%
15	KENNEDY HEIGHTS	24	2,581	0.93%
16	MADISONVILLE	47	5,270	0.89%
17	SEDAMSVILLE	3	346	0.87%
18	WESTWOOD	137	15,890	0.86%
19	EAST PRICE HILL	62	7,690	0.81%
20	NORTHSIDE	35	4,484	0.78%
21	RIVERSIDE	9	1,165	0.77%
22	HARTWELL	20	2,804	0.71%
23	EVANSTON	28	4,047	0.69%
24	MT AIRY	31	4,489	0.69%
25	NORTH FAIRMONT	6	895	0.67%
26	MT WASHINGTON	43	6,435	0.67%
27	AVONDALE	49	7,498	0.65%
28	MT AUBURN	19	3,033	0.63%
29	PLEASANT RIDGE	22	4,375	0.50%
30	LOWER PRICE HILL	2	452	0.44%
31	CUF	30	7,001	0.43%
32	WALNUT HILLS	18	4,445	0.40%
33	EAST WALNUT HILLS	11	2,734	0.40%
34	MT LOOKOUT	8	2,268	0.35%
35	EAST END	3	866	0.35%
36	WEST END	14	4,094	0.34%
37	PENDLETON	2	653	0.31%
38	CAMP WASHINGTON	2	704	0.28%
39	EAST WESTWOOD	4	1,475	0.27%
40	CORRYVILLE	5	2,137	0.23%
41	OVER THE RHINE	10	4,298	0.23%
42	MILLVALE	2	1,074	0.19%
43	OAKLEY	10	6,764	0.15%
44	HYDE PARK	8	7,498	0.11%
45	MT ADAMS	1	1,161	0.09%
46	CENTRAL BUSINESS DISTRICT	2	3,050	0.07%
47	CLIFTON	3	4,831	0.06%

TABLE 3: HAMILTON COUNTY 7-YEAR COMPLETED SHERIFF'S SALES TOTALS AS A PERCENTAGE OF HOUSING UNITS

(DATA SOURCE: CINCINNATI COURT INDEX; US CENSUS 2010)

Rank	City/Township	Total Completed Foreclosures, 2006-2012	Total Housing Units, 2010 US Census	Estimated Foreclosure Impact
1	North College Hill	515	4,267	12.07%
2	Golf Manor	219	1,837	11.92%
3	Elmwood Place	124	1,099	11.28%
4	Addyston	49	448	10.94%
5	Cleves	127	1,190	10.67%
6	Forest Park	798	7,854	10.16%
7	Cheviot	397	4,303	9.23%
8	Arlington Heights	33	382	8.64%
9	Saint Bernard	179	2,128	8.41%
10	Springfield Township	1,235	15,091	8.18%
11	Lockland	139	1,738	8.00%
12	Colerain Township	1,818	24,015	7.57%
13	Mount Healthy	227	3,034	7.48%
14	Lincoln Heights	115	1,564	7.35%
15	Fairfax	56	778	7.20%
16	Harrison	259	4,054	6.39%
17	Norwood	580	9,515	6.10%
18	Woodlawn	94	1,668	5.64%
19	Silverton	146	2,626	5.56%
20	Cincinnati	8,652	161,095	5.37%
21	Greenhills	86	1,645	5.23%
22	Delhi Township	536	11,079	4.84%
23	Columbia Township	98	2,139	4.58%
24	Reading	220	4,962	4.43%
25	Springdale	217	4,906	4.42%
26	Loveland	171	3,877	4.41%
27	Newtown	54	1,227	4.40%
28	Deer Park	122	2,784	4.38%
29	Glendale	42	1,057	3.97%
30	North Bend	15	412	3.64%
31	Green Township	877	24,666	3.56%
32	Miami Township	140	3,940	3.55%
33	Crosby Township	40	1,168	3.42%
34	Sycamore Township	283	9,143	3.10%
35	Amberley Village	44	1,466	3.00%
36	Wyoming	89	3,272	2.72%
37	Madeira	92	3,498	2.63%
38	Sharonville	143	5,562	2.57%
39	Anderson Township	408	16,684	2.45%
40	Blue Ash	119	5,360	2.22%
41	Evandale	21	1,098	1.91%
42	Whitewater Township	43	2,466	1.74%
43	Symmes Township	94	5,817	1.62%
44	Terrace Park	13	806	1.61%
45	Montgomery	56	4,055	1.38%
46	Indian Hill	30	2,236	1.34%
47	Mariemont	21	1,597	1.31%



TABLE 4: CITY OF CINCINNATI NEIGHBORHOODS 7-YEAR COMPLETED SHERIFF'S SALES TOTALS AS A PERCENTAGE OF HOUSING UNITS (DATA SOURCE: CINCINNATI COURT INDEX; US CENSUS 2010)

Rank	Neighborhood	Total Completed Foreclosures, 2006-2012	Total Housing Units, 2010 US Census	Estimated Foreclosure Impact
1	SOUTH FAIRMOUNT	229	1,344	17.00%
2	SOUTH CUMMINSVILLE	55	422	12.91%
3	CALIFORNIA	25	217	11.67%
4	SEDAMSVILLE	40	346	11.42%
5	WEST PRICE HILL	871	8,154	10.69%
6	BOND HILL	371	3,546	10.47%
7	COLUMBIA TUSCULUM	78	751	10.39%
8	SPRING GROVE VILLAGE	93	924	10.11%
9	CARTHAGE	129	1,298	9.90%
10	NORTH AVONDALE	170	1,784	9.54%
11	LINWOOD	38	402	9.45%
12	NORTHSIDE	415	4,484	9.26%
13	EVANSTON	371	4,047	9.17%
14	EAST PRICE HILL	690	7,690	8.97%
15	MADISONVILLE	457	5,270	8.68%
16	SAYLER PARK	109	1,287	8.47%
17	NORTH FAIRMONT	76	895	8.44%
18	KENNEDY HEIGHTS	202	2,581	7.83%
19	MT AUBURN	233	3,033	7.68%
20	PADDOCK HILLS	41	549	7.43%
21	ROSELAWN	255	3,474	7.33%
22	COLLEGE HILL	515	7,102	7.26%
23	WESTWOOD	956	15,890	6.02%
24	LOWER PRICE HILL	26	452	5.75%
25	AVONDALE	412	7,498	5.49%
26	MT AIRY	220	4,489	4.91%
27	EAST END	38	866	4.39%
28	HARTWELL	116	2,804	4.14%
29	EAST WESTWOOD	58	1,475	3.92%
30	WALNUT HILLS	167	4,445	3.75%
31	EAST WALNUT HILLS	91	2,734	3.33%
32	PLEASANT RIDGE	144	4,375	3.30%
33	CAMP WASHINGTON	23	704	3.27%
34	RIVERSIDE	37	1,165	3.20%
35	MILLVALE	30	1,074	2.79%
36	MT WASHINGTON	176	6,435	2.74%
37	CUF	171	7,001	2.44%
38	CORRYVILLE	49	2,137	2.27%
39	WEST END	83	4,094	2.03%
40	OVER THE RHINE	80	4,298	1.87%
41	MT LOOKOUT	42	2,268	1.85%
42	OAKLEY	87	6,764	1.28%
43	CLIFTON	62	4,831	1.27%
44	PENDLETON	8	653	1.23%
45	MT ADAMS	10	1,161	0.86%
46	HYDE PARK	64	7,498	0.85%
47	CENTRAL BUSINESS DISTRICT	22	3,050	0.71%
48	WINTON HILLS	9	2,099	0.43%

## APPENDIX C: LENDERS

TABLE 1: LENDERS WITH FIVE OR MORE COMPLETED FORECLOSURES IN 2012, WITH ADDITIONAL INFORMATION ON PREVIOUS YEARS' COMPLETED SALES

(DATA SOURCES: CINCINNATI COURT INDEX; NATIONAL INFORMATION CENTER OF THE FEDERAL RESERVE)

RANK	Lender	Listings 2012	Sales 2012	% Listed Sold	Total Sold 2011	Number Difference	% Difference
1	<b>BANK OF AMERICA CORPORATION: BAC</b> Home Loan Servicing; Bank of America; Bank of America National Association; Countrywide Home Loans Servicing, L.P.; Countrywide Bank FSB; LaSalle Bank Midwest; LaSalle Bank National Association; Nationscredit Financial Services Corporation;	814	476	58.48%	163	313	+192.02%
2	<b>JPMORGAN CHASE &amp; CO:</b> Chase Home Finance, LLC; Chase Manhattan Mortgage Company; EMC Mortgage Corporation; J.P. Morgan Chase Bank, N.A.; J.P. Morgan Mortgage Acquisition Corporation; JPMC Specialty Mortgage, LLC; Plymouth Park Tax Services, Inc.; Washington Mutual Bank, FA	667	327	49.03%	37	290	+783.78%
3	<b>WELLS FARGO BANK, NATIONAL ASSOCIATION;</b> Wachovia Bank of Delaware; Wachovia Mortgage; Wells Fargo Bank; Wells Fargo Bank Minnesota; Wells Fargo Financial Ohio 1, Inc.; Wells Fargo Financial Ohio, Inc.	476	254	53.36%	177	77	+43.50%
4	<b>U.S. BANK NATIONAL ASSOCIATION;</b> U.S. Bank; The Leader Mortgage Company; Firststar Bank, N.A.	505	233	46.14%	279	-46	-16.49%
5	<b>CITIGROUP INC:</b> Citi Bank, N.A.; Citicorp Trust Bank FSB; CitiFinancial, Inc.; CitiFinancial Mortgage Company, Inc.; CitiMortgage Inc.; ABN AMRO Mortgage Group, Inc.	359	203	56.55%	208	-5	-2.40%
6	<b>FIFTH THIRD BANCORP:</b> Fifth Third Bank; Fifth Third Bank Madisonville Operations; Fifth Third Mortgage Company; CitFed Mortgage Corporation; Enterprise Federal Savings Bank	275	181	65.82%	187	-6	-3.21%
7	<b>BANK OF NEW YORK MELLON CORPORATION, THE:</b> The Bank of New York; Bank of New York Mellon Trust Co.; The Bank of New York Mellon; SAMI 2004-AR6 Bank of New York; The Bank of New York Trust Company, N.A.	280	122	43.57%	77	45	+58.44%
8	<b>DEUTSCHE BANK AKTIENGESELLSCHAFT:</b> Deutsche Bank; Deutsche Bank National Trust Company; Deutsche Trustee Company Limited; Deutsche Bank National Trust Company Series FF	235	110	46.81%	77	33	+42.86%
9	<b>PNC FINANCIAL SERVICES GROUP, INC., THE:</b> National City Mortgage Company; National City Bank; National City Real Estate Services; PNC Bank; PNC Bank National Association; PNC Mortgage;	161	94	58.39%	77	17	+22.08%
10	<b>ALLY FINANCIAL INC.:</b> GMAC; Pati Real Estate Holdings, LLC; Residential Funding Company, LLC	109	62	56.88%	55	7	+12.73%

11	<b>HAMILTON COUNTY, OH:</b> Robert A. Goering, County Treasurer of Hamilton County, Ohio; Board of County Commissioners Hamilton County Ohio; Court of Common Pleas, Hamilton County, Ohio	69	55	100%	21	34	+161.90%
12	<b>HSBC HOLDINGS PLC:</b> HSBC Bank, U.S.A; HSBC Mortgage Corporation; HSBC Mortgage Services, Inc.; Beneficial Financial 1, Inc.; Household Realty Corporation;	78	51	65.38%	57	-6	-10.53%
13	<b>NATIONSTAR MORTGAGE:</b> Aurora Bank FSB; Aurora Loan Services, LLC; Lehman Brothers Holdings, Inc.; NationStar Mortgage, LLC	65	45	69.23%	39	6	+15.38%
14	<b>THIRD FEDERAL SAVINGS AND LOAN ASSOCIATION MHC</b>	49	37	75.51%	26	11	+42.31%
15	<b>HUNTINGTON BANCSHARES INCORPORATED:</b> The Huntington National Bank	55	36	65.45%	24	12	+50.00%
16	<b>MIDFIRST BANK</b>	54	33	61.11%	15	18	+120.00%
17	<b>EVERBANK FINANCIAL CORP.:</b> Everbank, Everhome Mortgage Company	46	26	56.52%	10	16	+160.00%
17	<b>GUARDIAN BANCORP, INC :</b> Guardian Savings Bank, FSB	45	26	57.78%	30	-4	-13.33%
19	<b>FEDERAL NATIONAL MORTGAGE ASSOCIATION (Fannie Mae)</b>	33	24	72.73%	20	4	+20.00%
20	<b>M&amp;T BANK CORPORATION:</b> M & T Bank; Bayview Loan Servicing, LLC	36	23	63.89%	5	18	+360.00%
21	<b>CHEVIOT FINANCIAL CORPORATION:</b> Cheviot Savings Bank; Franklin Savings & Loan Company	31	21	67.74%	27	-6	-22.22%
21	<b>IMB MANAGEMENT HOLDINGS GP LLC :</b> Financial Freedom Acquisition, LLC; Onewest Bank FSB	27	21	77.78%	23	-2	-8.70%
21	<b>LSB BANCSHARES, LLC:</b> Union Savings Bank	26	21	80.77%	18	3	+16.67%
24	<b>PHH MORTGAGE:</b> PHH Mortgage Corporation; Coldwell Banker Mortgage; PHH Mortgage Services; Cendant Mortgage Corporation; Cendant Mortgage Corporation Mail Stop SV01	27	20	74.07%	28	-8	-28.57%
25	<b>WALTER MORTGAGE COMPANY:</b> Green Tree Servicing, LLC; Reverse Mortgage Solutions, Inc.; Conesco Finance Servicing Corp.	23	19	82.61%	7	12	+171.43%
26	<b>CAMCO FINANCIAL CORPORATION/Advantage Bank</b>	32	17	53.13%	19	-2	-10.53%
27	<b>EAGLE SAVINGS BANK</b>	17	16	94.12%	Less than 5		
28	<b>FLAGSTAR BANCORP, INC.:</b> Flagstar Bank FSB	20	15	75.00%	14	1	+7.14%
28	<b>SUNTRUST BANKS, INC.:</b> Suntrust Mortgage Company, Inc.; Suntrust Mortgage, Inc.	18	15	83.33%	5	10	+200.00%
30	<b>RBS CITIZENS FINANCIAL GROUP, INC:</b> RBS Citizen, N.A.; Charter One Bank; Citizens Bank, N.A. SBM; Dovenmuehle Mortgage	15	13	86.67%	8	5	+62.50%
31	<b>CENLAR CAPITAL CORPORATION:</b> Cenlar Federal Savings Bank	15	12	80.00%	Less than 5		
31	<b>FEDERAL HOME LOAN MORTGAGE CORPORATION (Freddie Mac)</b>	22	12	54.55%	6	6	+100.00%

33	HARRISON BUILDING AND LOAN ASSOCIATION, THE	11	11	100.00%	7	4	57.14%
34	COLUMBIA FINANCIAL, INC.: Columbia Savings Bank	10	10	100.00%	Less than 5		
34	LIBERTY SAVINGS BANK, F.S.B.	20	10	50.00%	14	-4	-28.57%
36	SV BANCORP, INC. : Spring Valley Bank	10	9	90.00%	5	4	80.00%
37	METLIFE, INC.: Metlife Home Loans; Metlife Bank, N.A.	10	8	80.00%	Less than 5		
37	MORGAN STANLEY: Saxon Mortgage Services, Inc.; FV-1, Inc.;	9	8	88.89%	Less than 5		
37	OCWEN LOAN SERVICING LLC	11	8	72.73%	Less than 5		
40	CINFED EMPLOYEES FEDERAL CREDIT UNION	7	7	100.00%	5	2	40.00%
40	FREEDOM MORTGAGE CORP.	10	7	70.00%	Less than 5		
40	GENERAL ELECTRIC CREDIT UNION	7	7	100.00%	Less than 5		
43	FOUNDATION BANCORP, INC.: Foundation Bank; Findlay Savings Bank	7	6	85.71%	Less than 5		
43	WESBANCO, INC.	11	6	54.55%	11	-5	-45.45%
45	KEYCORP: Keybank National Association	9	5	55.56%	6	-1	-16.67%
45	MT. WASHINGTON SAVINGS BANK: Mt. Washington Savings and Loan Company	9	5	55.56%	Less than 5		
45	TAYLOR BEAN AND WHITAKER MORTGAGE CORP.	10	5	50.00%	Less than 5		

<sup>i</sup> "Harrison" includes both the Village of Harrison and Harrison Township

<sup>ii</sup> "Loveland" only includes the portion of the municipality within Hamilton County

## NEW BUSINESS

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Department: Administration

Department Head: James Rowan

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1. Budget Hearing
  - a. Approval of Tax Budget Hearing to be held at 5:30 p.m. on July 9, 2013 in Trustee Chambers

2. Fund Transfers
  - a. Approval of the following transfers for purposes of debt service.

<u>From:</u>	<u>To:</u>	<u>Amount:</u>	<u>Purpose:</u>
1000-910-910	3101-931-0000	\$109,387.50	Debt (Gov't Bldg)
1000-910-910	3102-931-0000	\$304,961.26	Debt (Parks)
1000-910-910	3103-931-0000	\$211,342.50	Debt (Public Works)
1000-910-910	3104-931-0000	\$213,400.00	Debt (Clippard Park)
1000-910-910	3105-931-0000	\$180,900.00	Debt (Streetscape)
1000-910-910	3301-931-0000	\$245,091.24	Debt (Fire)

3. Health Insurance
  - a. Recommend approval to move the Township's Health Insurance Program to Humana effective 8/1/13 and authorize the administrator to approve related agreements subject to approval by legal counsel.
4. Dental Insurance
  - a. Recommend approval to move the Township's Dental Insurance Program to Superior Dental effective 8/1/13 and authorize the administrator to approve related agreements subject to approval by legal counsel.
5. Group Life Insurance
  - a. Recommend approval to move the Township's Group Life Insurance Program to Standard effective 8/1/13 and authorize the administrator to approve related agreements subject to approval by legal counsel.

**Post Interfund Transfers**

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Transfer #:	<b>3</b>	Status:	Open
Post Date:	05/30/2013	Approval:	
Tran Date:	05/30/2013	Approval Date:	
Amount:	\$109,387.50	Void Date:	
From Fund:	1000		
From Account:	1000-910-910-0000		
To Fund:	3101		
To Account:	3101-931-0000		
Reason:	Debt Service		

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Transfer #:	<b>4</b>	Status:	Open
Post Date:	05/30/2013	Approval:	
Tran Date:	05/30/2013	Approval Date:	
Amount:	\$304,961.26	Void Date:	
From Fund:	1000		
From Account:	1000-910-910-0000		
To Fund:	3102		
To Account:	3102-931-0000		
Reason:	Debt Service		

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Transfer #:	<b>5</b>	Status:	Open
Post Date:	05/30/2013	Approval:	
Tran Date:	05/30/2013	Approval Date:	
Amount:	\$211,342.50	Void Date:	
From Fund:	1000		
From Account:	1000-910-910-0000		
To Fund:	3103		
To Account:	3103-931-0000		
Reason:	Debt Service		

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Transfer #:	<b>6</b>	Status:	Open
Post Date:	05/30/2013	Approval:	
Tran Date:	05/30/2013	Approval Date:	
Amount:	\$213,400.00	Void Date:	

**Post Interfund Transfers**

From Fund: 1000  
From Account: 1000-910-910-0000  
To Fund: 3104  
To Account: 3104-931-0000  
Reason: Debt Service

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**Post Interfund Transfers**

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Transfer #:	<b>8</b>	Status:	Open
Post Date:	05/30/2013	Approval:	
Tran Date:	05/30/2013	Approval Date:	
Amount:	\$180,900.00	Void Date:	
From Fund:	1000		
From Account:	1000-910-910-0000		
To Fund:	3105		
To Account:	3105-931-0000		
Reason:	Debt Service		

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**Post Interfund Transfers**

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Transfer #:	<b>9</b>	Status:	Open
Post Date:	05/30/2013	Approval:	
Tran Date:	05/30/2013	Approval Date:	
Amount:	\$245,091.24	Void Date:	
From Fund:	2111		
From Account:	2111-910-910-0000		
To Fund:	3301		
To Account:	3301-931-0000		
Reason:	Debt Service		

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<u>Current</u>		<u>8/1/2013</u>	<u>8/1/2014</u>	<u>Total</u>
<b><u>Medical</u></b>				
CLGBP	\$1,538,802	\$1,644,671	\$1,757,097	6.88%
Humana		\$1,325,368	\$1,488,388	12.30%
Rates with CLGBP Buy-Out		\$1,755,368	14.00%	
Savings/(Costs)		-\$110,697	\$268,709	\$158,011
Estimated Buy-Out (CLGBP)		\$430,000		
<b><u>Dental</u></b>				
Dental Care Plus	\$99,506	\$94,520	\$94,520	0%
Superior Dental		\$88,477	\$94,378	7%
Savings		\$6,044	\$143	\$6,186
<b><u>Voluntary Products</u></b>				
Mandatory Meeting (1% Discount)		\$13,254	\$13,254	\$13,254
<b><u>Wellness Silver Status</u></b>				
Rates with 100% Silver Status			\$163,020	\$163,020
<b>Total Potential Savings</b>				<b>\$340,472</b>

Humana -15%/CLGBP Buy-Out\$430k									
Rates:	CLGBP		Net Increase 13%		Humana (Silver) - 15%		Humana 12.3%		
	Platinum Current	Gold Current	Platinum 8/1/2013	Gold 8/1/2013	Platinum 8/1/2014	Gold 8/1/2014	Platinum 8/1/2014	Gold 8/1/2014	
EE	\$494.41	\$399.87	\$559.95	\$398.76	\$421.45	\$348.59	\$473.29	\$391.47	
E/S	\$1,029.31	\$832.49	\$1,165.69	\$829.44	\$876.64	\$725.08	\$984.46	\$814.26	
E/C	\$921.49	\$745.28	\$1,043.59	\$741.71	\$783.91	\$648.38	\$880.33	\$728.13	
Family	\$1,501.15	\$1,214.10	\$1,700.05	\$1,212.26	\$1,281.23	\$1,059.73	\$1,438.82	\$1,190.07	
Rates:	CLGBP		CLGBP - 6.88%		CLGBP - 6.88%		CLGBP - 6.88%		
	Platinum Current	Gold Current	Platinum 8/1/2013	Gold 8/1/2013	Platinum 8/1/2014	Gold 8/1/2014	Platinum 8/1/2014	Gold 8/1/2014	
EE	\$494.41	\$399.87	\$528.43	\$427.38	\$564.78	\$456.78			
E/S	\$1,029.31	\$832.49	\$1,100.13	\$889.77	\$1,175.82	\$950.99			
E/C	\$921.49	\$745.28	\$984.89	\$796.56	\$1,052.65	\$851.36			
Family	\$1,501.15	\$1,214.10	\$1,604.43	\$1,297.63	\$1,714.81	\$1,386.91			

## Line of Duty Benefit

Helping protect those who protect and serve



On a daily basis, firefighters and police officers put their lives on the line to keep our homes and communities safe and secure. To help protect them and their families from the potential financial loss of a line of duty accident, Standard Insurance Company offers the Line of Duty Benefit to eligible public employer groups.

Qualifying public employers may include the Line of Duty Benefit in their Group Life and Accidental Death and Dismemberment (AD&D) insurance coverage from The Standard. It pays an additional benefit when an eligible public safety officer suffers a loss for which AD&D insurance benefits are payable and it is the result of a line of duty accident.

In addition to police officers and firefighters, the Line of Duty Benefit may cover corrections officers, judicial officers and officially recognized or designated volunteer firefighters, as appropriate to the group.

With the Line of Duty Benefit from The Standard, public employer groups can help to financially protect public safety officers who have dedicated their lives to protect and to serve everyday.

For more information about the Line of Duty Benefit and Group Life and AD&D insurance from The Standard, contact your insurance advisor or call the Employee Benefits Sales and Service Office for your area at 800.633.8575.



Standard Insurance Company  
1100 SW Sixth Avenue  
Portland OR 97204

[www.standard.com](http://www.standard.com)

GP190-LIFE/S399

Line of Duty Benefit  
SI 11214 (11/09) PR/ER

Prepared for: Colerain Township

Effective Date: 8/1/13

Rate Comparison for Ancillary Benefits

Basic Life/AD&D Employee Class Face Amount Rate Guarantee Life rate per \$1000 AD&D rate per \$1000 Total Volume: Monthly Total: Annual Total:	CURRENT		RENEWAL		Includes Line of Duty		Includes Line of Duty	
	Reliance Standard	Reliance Standard	Reliance Standard	Reliance Standard	Standard	Standard	Standard	Standard
	All FT EE's Except Temp & Seasonal	All FT EE's Except Temp & Seasonal	All FT EE's Except Temp & Seasonal	All FT EE's Except Temp & Seasonal	All active employees working 30 hours per week	All active employees working 30 hours per week	All active employees working 30 hours per week	All active employees working 30 hours per week
	\$15,000	\$15,000	\$15,000	\$50,000	\$15,000	\$15,000	\$50,000	\$50,000
	1 year	1 year	1 year	1 year	2 Years	2 Years	2 Years	2 Years
	\$0.09	\$0.09	\$0.09	\$0.09	\$0.09	\$0.09	\$0.09	\$0.09
	\$0.02	\$0.02	\$0.02	\$0.02	\$0.02	\$0.02	\$0.02	\$0.02
	\$1,915,500	\$1,915,500	\$1,915,500	\$6,385,000	\$1,915,500	\$1,915,500	\$6,385,000	\$6,385,000
	\$210.71	\$0.00	\$0.00	\$702.35	\$210.71	\$210.71	\$702.35	\$702.35
	\$2,528.46	\$0.00	\$0.00	\$8,428.20	\$2,528.46	\$2,528.46	\$8,428.20	\$8,428.20

**Hyliant Group Disclaimer:** The abbreviated outlines of benefits used throughout this document are not intended to express any legal opinion as to the nature of coverage. They are only visuals to a basic understanding of coverages and do not detail all the contract terms nor do they alter any contract conditions. Please read your contract for specific coverages, limitations, and exclusions and call us with questions. The rates and premiums provided are for illustrative purposes only and are estimated based on the data submitted.

Reliance Standard is able to offer a one time open enrollment on the voluntary life for employees and dependents Standard will allow a one time open enrollment for 2013 up to \$50,000 GI for employees and spouse