Los Angeles Housing + Community Investment Department

FORECLOSURE REGISTRY PROGRAM

JANUARY 2016
Effective June 8, 2010, the Los Angeles City Council passed the Foreclosure Registry Program (Ordinance No. 181185) in response to the foreclosure crisis:

- Established a residential property registration program;
- Mechanism to protect residential neighborhoods;
- Properties subject to a foreclosure sale (LAMC 164.04 A.2).
On November 12, 2014 the City Council passed the Amended Foreclosure Registry Ordinance that was approved by the Mayor on November 14, 2015 (Ordinance No. 183281). Effective June 8, 2010, the Los Angeles City Council passed the Foreclosure Registry Program (Ordinance No. 181185) in response to the foreclosure crisis.

Amendments:

- Proactive Inspections
- Monthly Lender Inspections
- Requirement to De-register Properties
Registration Requirements

WHO IS REQUIRED TO REGISTER:

- Any beneficiary or trustee who holds or has an interest in a Deed of Trust on a property in foreclosure (LAMC §164.04 A.1.);

- Property in Foreclosure is defined as any property upon which a notice of default has been issued by a lender, mortgagee or beneficiary of any deed of trust (LAMC §164.02);

- REO Properties subject to a foreclosure sale (LAMC 164.04 A.2).
Registration Requirements

All Residential Properties

- Notice of Default by any beneficiary/trustee, of residential properties
- REO/Bank owned properties
- Within thirty (30) days
- Both vacant and occupied properties
- Registration fee $155.00
Annual Registration

- Registration is valid for one calendar year.
- Re-registrations are due January 1st of each year and must be received no later than January 31st.

Multiple beneficiary/trustee

- The beneficiary who first causes a notice of default for its security to be recorded shall be responsible for registration.
Bankruptcy

- Pending Bankruptcy activity that prohibits the beneficiary/trustee from taking action must be reported to HCIDLA.
  - Submit current Bankruptcy case docket
  - Provide any other documents upon request
Registration Requirements

Information Requirements

- Beneficiary/trustee contact information
- Local contact person directly responsible (must be within 100 miles of property)
- Address (P.O. Box are not acceptable)
- Phone number
- Occupancy status
Responsible Person Must Be Empowered To:

- Comply with code enforcement orders;
- Provide trespass authorization;
- Conduct monthly inspections;
- Accept rental payments from tenants.
Changes must be reported within 10 days

**Types of changes**
- Registration information
- Status of property
- Change in property servicer or management
- Change in occupancy status and bank owned status
- Changes affecting the ownership
- Changes affecting the condition of property
- De-Registration-NOR or sale to third party
De-registration Request must be submitted when one of the following is met:

- Reinstatement of Loan (Notice of Rescission)/Loan Modification.
- Sale to third party (Non REO)

Note: Change in servicer is not a valid reason for de-registration.
Inspection Requirements:

(1) Monthly Inspection Requirements
   - Inspection by beneficiary/trustee

(2) Proactive Inspection Requirements
   - Los Angeles Building & Safety Depart. (LADBS)
   - The Housing + Community Investment Dept. (HCID LA)
Beneficiary/Trustee Monthly Inspection Requirements

All NOD and REO properties

- Monthly Inspection by beneficiary/trustee
- Report Monthly On Line

1. Date of Inspection
2. Inspector contact information
3. Condition of property as observed at inspection
4. Upload at least one current photo
5. Occupancy Status

Penalty for failure to inspect and report (LAMC § 164.09)
## Monthly Inspection Report

**Reporting Month:** 01/2015

<table>
<thead>
<tr>
<th>APN</th>
<th>Address</th>
<th>LAST REPORT</th>
</tr>
</thead>
<tbody>
<tr>
<td>2005015031</td>
<td>23524 W COMMUNITY ST</td>
<td>01/2015</td>
</tr>
<tr>
<td>2035017031</td>
<td>6341 N CALLICOTT AVE</td>
<td>01/2015</td>
</tr>
<tr>
<td>2201004026</td>
<td>17545 W BALTAR ST</td>
<td></td>
</tr>
<tr>
<td>2254031010</td>
<td>17435 W TIARA ST</td>
<td></td>
</tr>
<tr>
<td>2314014041</td>
<td>7955 N FAIR AVE</td>
<td></td>
</tr>
<tr>
<td>2531033005</td>
<td>12148 W CLARETTA ST</td>
<td></td>
</tr>
<tr>
<td>2696015016</td>
<td>17031 W HORACE ST</td>
<td></td>
</tr>
<tr>
<td>2780005058</td>
<td>20840 W COMMUNITY ST</td>
<td>01/2015</td>
</tr>
<tr>
<td>4234016010</td>
<td>3728 S BARRINGTON AVE</td>
<td>01/2015</td>
</tr>
<tr>
<td>4241032006</td>
<td>842 W VENEZIA AVE</td>
<td></td>
</tr>
<tr>
<td>5015013012</td>
<td>4920 S WILTON PL</td>
<td></td>
</tr>
<tr>
<td>5029010015</td>
<td>3908 S RIDGELEY DR</td>
<td></td>
</tr>
<tr>
<td>5047007007</td>
<td>5225 W RODEO RD</td>
<td></td>
</tr>
<tr>
<td>5094023021</td>
<td>3078 W JAMES M. WOOD BLVD</td>
<td>01/2015</td>
</tr>
<tr>
<td>5209029014</td>
<td>4431 E RADIAL DR</td>
<td>01/2015</td>
</tr>
</tbody>
</table>
## Monthly Inspection Report 01/2015

**APN:** 2566015016  
**ADDRESS:** 17031 W Horace St

### Date of Inspection

**Date**

### Name of Person Inspecting Property

**Name**

### Contact Phone Number

**Phone**

### Contact Email

**Email**

<table>
<thead>
<tr>
<th>Condition</th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>Building maintenance needed</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Fences/gates deteriorated, unsafe, leaning, or in disrepair</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Guardrail or handrail missing, unsafe, leaning, or in disrepair</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Premises not maintained in a safe and sanitary condition</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Overgrown vegetation</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Broken windows</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Vacant units not secure, unclean and/or unsanitary</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Unsanitary and unclean condition(s) on premises</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Building and/or premises unsafe, or unclean</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Trash, debris, and/or discard items stored on premises</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Premises is free from graffiti</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

☐ I hereby certify that the property is free from all of the foregoing conditions and is being maintained in a safe and sanitary condition.

☐ I certify that the property is in the condition as referenced with the foregoing conditions.

### Note:

**Note:**

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[Submit]
Proactive Inspection Requirements (LAMC §164.06)

Department of Building & Safety (LADBS)
- All REO SFD and Vacant Multi-Family
- Pay $356.00 proactive inspection fee online at registration or time of property status change to REO with the Foreclosure Registry
- LADBS code inspector will conduct exterior inspection

Housing + Community Investment Department (HCIDLA)
- All REO Multi-Family Occupied (Article 1 of Chapter XVI of the LAMC)
- No upfront proactive inspection fee

Penalty fee for failure to pay proactive inspection fee (LAMC §164.09)
Properties shall be maintained in accordance with all code requirements (LAMC 91-8104).

Properties shall comply with all requirements under Article 1, Division 89 of the LAMC.
Beneficiary/trustee shall ensure that utility services are not terminated if the property is lawfully occupied.
Violations:

- Failure to comply with the registration requirements within 30 days of the filing of a NOD;

- Failure to re-register property by January 31st, if it remains subject to Ordinance;

- Failure to pay proactive inspection fee at the time the property’s status is changed to REO on the registry, or at the time a foreclosed property is registered if it was not registered upon default;

- Failure to satisfy the monthly inspection and reporting requirements.

Note: HCID will issue a 30 Day Notice of Non Compliance for the foregoing violations.
Penalties:

- HCID LA will issue a 30 day Notice of Non Compliance for failure to comply with foregoing violations. A $250 per day penalty fee will commence on day 31.
Important Notes:

- Registration online (Mail-in Registration not acceptable)
  http://hcidlalacity.org/ForeclosureInformation

- MERS no longer acceptable

- Open Data online - Data.lacity.org
Foreclosure Registry Program

HCIDLA
Online Foreclosure Registry

Step 2. Please provide bank/lender/lien holder’s contact information.

Please provide LAHD with contact information of the beneficiary and/or trustee directly responsible for the property in foreclosure. If the contact person of the beneficiary and/or trustee is located Out of Area (in excess of 100 road/driving miles), you will also have to provide the contact information of any applicable Local (within 100 road/driving miles) property management or preservation company responsible for the security, maintenance, and marketing of the property in the next step.

Please click on the Go to Next Step button after you enter required information. Please click on the Cancel This Property button to stop registering and go back to the previous page. Maximum number of properties per registration is 10.

Current APN:

<table>
<thead>
<tr>
<th>Service Year</th>
<th>No. of Properties</th>
<th>Outstanding Registration Fee Due</th>
<th>Outstanding Penalty fee Due</th>
<th>Outstanding Inspection Fee Due</th>
</tr>
</thead>
<tbody>
<tr>
<td>2015</td>
<td>1</td>
<td>$155.00</td>
<td>$0.00</td>
<td>$356.00</td>
</tr>
</tbody>
</table>

Select Existing Contact:

(*) Bank/Lender/Lien Holder: [Input Field]

(*) Contact Name:

(*) E-mail Address:

(*) Contact Phone:

2nd Contact Phone: (optional)

(*) Mailing Address: (Not P.O. Box)

Select Company or enter a new bank/lender/lien holder company below:

First Middle Last

Phone Type: [Input Field]
Area Code: [Input Field]
Prefix: [Input Field]
Trunk: [Input Field]
Ext: [Input Field]

Select State: [Input Field]
Foreclosure Registry Program

Please provide property management company contact information.

If you don’t have a property management company contact, click on the Skip This Step button. Please click on the Go to Next Step button after you enter required information. Please click on the Cancel This Property button to stop registering and go back to the previous page. Maximum number of properties per registration is 10.

Current APN: XXXXXX

<table>
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<tr>
<th>Service Year</th>
<th>No. of Properties</th>
<th>Outstanding Registration Fee Due</th>
<th>Outstanding Penalty Fee Due</th>
<th>Outstanding Inspection Fee Due</th>
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<td>1</td>
<td>$155.00</td>
<td>$0.00</td>
<td>$356.00</td>
</tr>
</tbody>
</table>

Select Existing Contact: Select Company

(*)Property Management Company:

(*)Contact Name:

First Middle Last

(*)E-mail Address:

(*)Contact Phone:

Select

Phone Type Area Code Prefix Trunk Ext

2nd Contact Phone:

Select

Phone Type Area Code Prefix Trunk Ext

(*)Mailing Address:

(Not P.O. Box)

Select

House # House Frac Direction Street Street Type Unit #

City State Zip

Go Back Cancel This Property Skip This Step Go to Next Step
Foreclosure Registry Program

HCIDLA
Online Foreclosure Registry

Step 4. Please make sure your registration is correct.

Please make sure that your registration is correct in this step.
To make corrections to the information entered to register the last property, please use the Go Back button to navigate to previous steps.
You can click the DELETE link to delete a registration and click the Add More Properties button to re-enter if you find a mistake in the registration.
After you review the registrations, please click E-Check, or Credit Card button to finish the registration process.

<table>
<thead>
<tr>
<th>Service Year</th>
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<td>1</td>
<td>$155.00</td>
<td>$0.00</td>
<td>$356.00</td>
</tr>
</tbody>
</table>

APN:
Bank/Lender/Lien Holder:
Contact Person's Name:
E-mail:
Contact Phone(s):
Mailing Address:
Property Management Company:
Contact Person's Name:
E-mail:
Contact Phone(s):
Mailing Address:
Billing Details:

<table>
<thead>
<tr>
<th>Service Year</th>
<th>Outstanding Registration Fee Due</th>
<th>Outstanding Penalty Fee Due</th>
<th>Outstanding Inspection Fee Due</th>
<th>Include Reg. Fee</th>
<th>Include Penalty Fee</th>
<th>Include Inspection Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>2015</td>
<td>$155.00</td>
<td>$0.00</td>
<td>$356.00</td>
<td>✓</td>
<td></td>
<td>✓</td>
</tr>
</tbody>
</table>

Amount to be paid: **$511.00**

[Go Back] [Add More Properties] [Cancel All] [E-Check] [Credit Card]
Registrants’ have the ability to designate an Inspector to submit monthly inspection reports. To submit a report inspector must:

1. Create an account online and identify himself as “Inspector”
2. Inspector is to notify the Registrant of their id and email account
3. Registrant to associate the inspector to their account
4. Inspector selects registrant that he is reporting
Foreclosure Registry Program Amended Ordinance No. 183281

On November 14, 2014, the City Council approved an amendment to the Foreclosure Registry (Ordinance No. 183281) that included two new requirements: 1) upon the foreclosure of a residential property, the beneficiary or trustee who acquired the property in foreclosure shall pay a proactive inspection fee in the amount of $356; and 2) for all residential properties registered with the Housing and Community Investment Department (HCID), the beneficiary or trustee responsible for registering the property shall also conduct monthly inspections of the registered property and provide monthly inspection reports to HCID. The monthly inspection reports shall record the date of the monthly inspection and the condition of the property as observed during that inspection.

The Ordinance further states that failure to comply with any registry requirements within 30 days of HCID's notification, including the payment of any fees and satisfaction of inspection and reporting requirements, shall be assessed a penalty in the amount of $250 per day for each day subsequent to such notification until the deficiency is cured.

Monthly Property Inspection
Foreclosure Registry Program

HCIDLA
Online Foreclosure Registry

Create Online User Account

Please complete the fields below. Upon submission and validation of the information you have provided, we will E-mail a link to activate your account. E-mail addresses are required to be valid as your account information will be sent to that address upon completion of creating a new online account.

(*) Your Role:
- Lender/Mortgage Service Provider
- Lender Inspector

(*) Name: (first) (last)

(*) Company Name:

(*) Phone Number: (Select ( ) )

(*) User Name:

(*) Password:

(*) Confirm Password:

(*) Email:

(*) Security Question:

(*) Security Answer:

Create User

Foreclosure Registry Program Amended Ordinance No. 183281
Foreclosure Registry Program

HCIDLA
Online Foreclosure Registry

You have properties with a pending balance. Please click here to pay your fees.

Please select one of the following options:

- View Registered Properties
- Register Properties
- Inspect Property
- Manage Registered Property/De-Register
- Update lender contact information
- Update management company contact information

For Change in Mortgage Service Provider and/or Mortgager:

Add new responsible mortgage service provider - new online registration service provider or new property preservation / management.
RSO Foreclosed Properties

For rent + In LA + Foreclosed

TENANTS IN ALL FORECLOSED PROPERTIES ARE PROTECTED FROM EVICTION.

(Regardless of RSO Status)
On December 17, 2008, the City Council adopted the Foreclosure Eviction Ordinance to protect tenants in non-RSO rental units from eviction on the ground of foreclosure.

20% -25% of single family homes in the City are occupied by non-RSO renters.
Applies to all rental units foreclosed by bank/lender on or after On December 17, 2008 even if not an RSO unit.

Restricts evictions by banks/lenders to the grounds provided in RSO.

Foreclosure is not a basis for eviction.
Rent Stabilization Ordinance

- May only evict for a legal reason under RSO.
How To Reach Us?

FORECLOSURE REGISTRY WEBPAGE:
http://hcidla.lacity.org/ForeclosureInformation

EMAIL:
Hcidla.foreclosurereg@lacity.org

Hotline
(213) 808-8858

Stay in the Know!
Subscribe to HCIDLA E-Updates
http://hcidla.lacity.org/newsletter/signup