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## CITY OF LOS ANGELES FORECLOSURE REGISTRY PROGRAM

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Link to ordinance: [http://clkrep.lacity.org/onlinedocs/2009/09-0365\\_ord\\_181185.pdf](http://clkrep.lacity.org/onlinedocs/2009/09-0365_ord_181185.pdf)

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On May 21, 2010, the Los Angeles City Council passed the *Foreclosure Registry Program* (Ordinance No. 181185) to establish a residential property registration program as a mechanism to protect residential neighborhoods, including abandoned properties, from blight through the lack of adequate maintenance and security as a result of the foreclosure crisis.

### **IF I WANT TO FILE A COMPLAINT ABOUT A PROPERTY, WHO DO I CALL?**

To report blighted properties call the City of Los Angeles "One Call to City Hall" line by dialing 3-1-1. When calling from outside the City boundaries, call (866)-452-2423.

### **WHO IS AFFECTED BY THIS ORDINANCE AND WHEN IS THE EFFECTIVE DATE?**

Any lender (or beneficiary or trustee who holds or has an interest in a deed of trust) on a property in foreclosure located within the City of Los Angeles must register that property with the Los Angeles Housing Department (LAHD). The Foreclosure Registry Program takes effect July 8, 2010. Therefore, any lender who issues a Notice of Default after July 8, 2010, must register such property with LAHD **within thirty days** of the issuance of the Notice of Default. A lender who issues a Notice of Default prior to July 8, 2010, must register the property in foreclosure with LAHD by August 7, 2010.

### **HOW DO I REGISTER A FORECLOSED PROPERTY WITH LAHD?**

The registration requirements of this Ordinance may be satisfied by providing LAHD or the Mortgage Electronic Registration System (MERS) at [www.Mersinc.org](http://www.Mersinc.org) with **contact information including street address and telephone number** of the person(s) directly responsible for the property in foreclosure. If the responsible person(s) are located "Out of Area", the **contact information, including street address and phone number**, for the staff of any property management or property preservation company responsible for the security, maintenance, and marketing of the property must also be provided.

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Such person(s) must be empowered to:

- (1) Comply with code enforcement orders issued by the City,
- (2) Provide a trespass authorization upon request of local law enforcement authorities if the property is unlawfully occupied,
- (3) Conduct weekly inspections of the property,
- (4) Accept rental payments from tenants of the property if no management company is otherwise responsible for receipt of rents.

Lenders who register a property with LAHD must report any change of information contained in the registration to LAHD within ten (10) days.

### **WHAT ARE THE REGISTRATION FEES?**

An annual registration fee in the amount of **\$155.00** shall be paid to LAHD at the time of registration. The fee and registration shall be valid for the calendar year, or remaining portion of the calendar year, in which the registration was initially required. Subsequent registrations and fees are due January 1st of each year and must be received no later than January 31st of the year due.

Alternatively, lenders can register their property with the MERS. For more information on MERS registration requirements please call 1-800-646-6377. Lenders who register with MERS will not be required to register with LAHD.

### **WHAT ARE THE PENALTIES IF I FAIL TO REGISTER?**

If LAHD determines that a lender has failed to register the property, LAHD will provide written notification to the lender of their failure to comply with this ordinance. If the lender fails to comply within thirty (30) days of LAHD's written notification, **the lender shall pay a penalty in the amount of \$250 per day for each day subsequent to the date of LAHD written notification.**