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FORECLOSURE REGISTRY PROGRAM ANNUAL RENEWAL NOTICE 2024

The City of Los Angeles Foreclosure Registry Program was enacted in 2010 to establish a residential property registration program as a mechanism to protect residential neighborhoods (including abandoned properties and vacant lots) from blight due to a lack of adequate maintenance and security. The Ordinance was amended in 2014 to add proactive inspection requirements, and more recently amended on October 24, 2022 as Ordinance No 187627 to provide exemption for individual lenders that are natural persons and for governmental lenders with existing property preservation programs.

The Program requires that any non-exempt lender, beneficiary and/or trustee who holds or has an interest in a deed of trust on a residential property in foreclosure in the City of Los Angeles must register the property with the Los Angeles Housing Department (LAHD) within thirty days of recording the **Notice of Default (NOD)**. Registration is also required for properties that have been the subject of a foreclosure sale where title was transferred to the beneficiary or trustee of a deed of trust for the foreclosure, or transferred via deed in lieu of foreclosure/sale (**Real-Estate Owned, or REO)**.

Annual registration is also due at the start of each subsequent calendar year for both NOD and REO properties for as long as the property remains in foreclosure. 2024 Annual Registration (and payment of the $155 annual registration fee) for properties in foreclosure can be completed online beginning January 1, 2024, with a deadline of January 31, 2024. Once 2024 registration is complete, that registration will be valid through December 31, 2024.

LINK TO REGISTER ONLINE WITH LAHD: https://housingbill.lacity.org/Foreclosure/Public/Login.aspx**If a**

If property was registered in 2023 and continues in the foreclosure status, it must be re-registered for 2024.

HOW TO RE-REGISTER

All registration is completed online at the link above. All properties that were registered in a prior year still must select "REGISTER PROPERTIES" on the main page of the Registry after logging in. There is no current "Re-Registration" option, though once basic property information has been filled in at Step 1, contact information from a prior year's registration will populate, with editing options.

MONTHLY INSPECTION SUBMISSION

All registered properties must be inspected monthly with exterior conditions reported online to LAHD for the duration of the foreclosure, at the same link used for registration. The first Inspection Report is due within 30 days of registration.

FORECLOSURE STATUS CHANGE FROM NOD to REO

If a property registered in the NOD stage changes foreclosure status to REO with title granted to the foreclosing beneficiary, then the property status must be updated online to REO immediately, referencing the newly recorded

(see reverse)

documentation. A one-time proactive inspection fee in the amount of $356 is due upon change of property status from NOD to REO for all foreclosed single-family and vacant multi-family residential properties. REO properties also require annual registration until the property is sold to a third party via an arms-length transaction changing ownership, granting title to a new party other than the foreclosing beneficiary.

DE-REGISTRATION

De-registration Requests must be submitted through the Registry within 10 calendar days after the property is no longer subject to the Ordinance. De-registration Requests can be approved only after one of the following canceling documents have been recorded with Los Angeles County:

a. **Reinstatement of Loan/Notice of Rescission of Active NOD/Loan Modification/Full Reconveyance**
b. **Ownership Change via a Sale to a third party, not REO**

ASSIGNMENTS, CHANGE OF INFORMATION, ETC.

Any person, firm or corporation that has registered a property must report any change of information contained in the registration with LAHD within 10 days of the change.

VERIFICATION

Please note that it is the responsibility of the registrant to confirm the foreclosure status of the property and verify details for the correct property including the APN/AIN (Assessor's Parcel Number), exact Unit # for multi-residence properties such as condos and apartment buildings, jurisdiction within the City of Los Angeles, etc. prior to registration. Both the City of Los Angeles' Zone Information and Map Access system (ZIMAS) City of Los Angeles ZIMAS Portal - https://zimas.lacity.org and the Los Angeles County Office of the Assessor Los Angeles County Assessor's Office - https://portal.assessor.lacounty.gov/ are valuable resources in this endeavor.

NON-COMPLIANCE

Please also note that under Ordinance terms, failure to satisfy registration, monthly inspection submission, or REO status update requirements (*and associated one-time proactive inspection fee payments for any single-family or vacant multi-family REO property*) may result in penalty fee assessment of $250 per day, up to a maximum of $100,000.

If you have any questions regarding the **Foreclosure Registry Program**, please contact our hotline at **213-808-8858**, email **LAHD.foreclosurereg@lacity.org**, or visit us at **housingbill.lacity.org/foreclosure**.