Property Registry Stakeholder Feedback – Peer Jurisdictions							
Jurisdiction	What prompted the need for a registry?	Has your registry addressed that need?	Has compliance time improved?	Is the registration requirement enforced?	What is the overall benefit?	Do you self-administer your registry or contract for service?	
West Palm Beach	Large amount of vacant / abandoned properties. Difficulty finding responsible party.	Yes, by providing contact information.	Yes, because of more accurate contact information.	No. Plan to enforce soon.	Quicker and easier to find a responsible party. Fee collected used to maintain properties.	Contract with vacantregistry.com	
Hollywood	Many vacant homes causing blight and attracting squatters.	Yes	Yes, due to relationship with banks and property preservation.	No. Resends registration notice every 20 days.	Secured vacant/abandoned homes. Direct contact with party having a vested interest.	Self-administered. Looking at a contractor due to demand on staff.	
Boynton Beach	Better contact information.	Yes.	Improved time and less re- inspections, mailing, and hearings.	Yes.	Accurate contact information. Registration fee revenue.	Contract with vacantregistry.com	

Ft. Myers Palm Coast	Enable communication to obtain compliance. Finding a responsible	Yes. Improved communication. Yes in terms of getting contact	No. Yes.	Yes. No.	Contact information and improved communication. Having a responsible party	Contract with vacantregistry.com Self-administered.
	party.	information. No, because information is rarely updated.			to contact.	
Lakeland	Finding and holding mortgagees responsible.	Yes.	Compliance rate is lower than for properties requiring registration but higher than before registry.	Not yet. Plan to do so in the future.	Contact information and ongoing maintenance.	Contract with vacantregistry.com
Cape Coral	Finding the appropriate party. Dealing with overgrown properties.	Yes, through improved communication with property preservation companies.	Yes, because program has been customized to only deal with properties with violations.	No.	Faster compliance and a less lengthy and expensive enforcement process.	Self-administered.

Coral Springs	Increasing	Yes.	Yes.	Yes. The	Getting a local	Self-administered.
	amount of			owner is cited.	contact and	
	abandoned				requiring regular	
	property.				inspections.	

Property Registry Stakeholder Input

Realtors / Property Managers

I do not think this is a good thing. I would not support this. I think this can only cause more problems.

If this is the same program I heard about, it would keep vacant properties mowed and cleaned paid for by the banks and the city/county would get a token amount for participating. If it does what I think it will, then I think this is a win/win for the community.

This sound like one more unpaid for task on the Realtor's back and more red tape to be cleared up. The banks are (generally) interested in protecting their property. If they are so far behind now that they are not able to get all of the properties taken care of, how is one more task going to help them get the inventory cleaned up?

We are no longer experiencing the large amount of foreclosures that had been occurring over the past few years that would make this proposed new ordinance helpful. Investors are buying these foreclosed properties very quickly leaving little to no vacant inventory to worry about registering. We already have a very strong codes enforcement base that should be able to handle enforcement, noticing and fines that may need to be acted on for vacant properties without the need for an additional registry.

Thank you for reaching out to Gainesville's citizens for feedback on a vacant property registry. I have been informed that the City of Gainesville is considering a vacant property registry specifically for bank owned homes. If the city plans to do a vacant property registry it should apply to all homes, not just bank owned or some other small segment. Please consider that the property management does not require licensure in the state of Florida and any policy that the city of Gainesville implements which discourages the use of a professional property manager may actually harm the public. Along these lines please consider that we have found that currently the city's landlord ordinance with respect to residential rental homes is flawed and counter productive to protecting and promoting the value of the city of Gainesville and the public:

1. Professionally managed properties are held to a higher, though not unreasonable, standard. In many cases properties adjacent to our managed properties that are privately owned and/or owner occupied actually reduce the marketable value of our clients homes and the value of the neighborhoods yet their is no recourse.

2. Many Landlords refuse to hire, or hire then fire professional managers when they find out we require them to comply with the City of Gainesville's ordinance by holding a valid landlord's license and submitting parking diagrams and fees.

3. The current landlord ordinance disparately impacts certain groups of of Gainesville's citizens. The city should consider revising the occupancy laws to be in compliance with the Department of Housing and Urban Development's Occupancy standards establish in 1998.

You asked for input on the proposed Vacant Property Registry. I have close to 40 years' experience in the real estate market and over the past year bought about fifteen foreclosed houses, repaired them as needed and rented them. I think the idea of a vacant property registry is a good one; although I would not anticipate that the lenders; very often Fannie Mae, Freddie Mac, HUD, etc. are going to care or comply with your registry. When it comes to paying homeowners or condo association assessments, they all ignore it and all the compliance efforts of the associations. At closing the title company clears the deficiency with a payment from the seller (the lender) with whatever late fees have accumulated at that time. I suspect the registry will be the same; so I suggest an enforcement mechanism for filing a lien for non-compliance or expect to be ignored. The lenders typical policy is the board it up, so it is secure, turn off utilities and put it on the market. They have someone contracted to check the properties regularly to make sure they are not broken into; but there are no repairs made. For instance broken windows or doors get plywood bolted over them, not replaced. They are only concerned with preservation and liability not the effect it has on the surrounding community.

It would seem that these items would assist thieves and vagrants in identifying vacant homes. If the issue is upkeep, can't the City of Gainesville merely increase the efforts of the Code Enforcement Division?

- 1. I do not see foreclosures as a problem in this community, especially since we are well into the recovery from the recession. This program apparently was set up in Jacksonville and other communities 5 years ago as the nation entered the housing depression.
- 2. Anything which does not disclose the cost and in fact tries to hide the cost by touting:

"And best of all, our solution is provided at no out-of-pocket cost to local government or to tax payers: there is no upfront investment and no hidden cost. - See more at: <u>http://vacantregistry.com/who-benefits/local-government-officials</u>."

- 3. Nowhere on the site could I find the cost. I assume you have to 'register' before that information is disclosed.
- 4. I would strongly urge the cost be put in the City's email to everyone.

This 'hiding the cost' really irks me. If I had a vote I would vote no just because of that.

Provide FULL disclosure and I will reconsider.

Thanks for the opportunity to share our perspective and provide feedback regarding the possible implementation of a vacant property registry for the City of Gainesville.

After reviewing the City of Jacksonville's Vacant Property Registry Ordinance, we would strongly oppose a similar local registry requirement. We believe such a requirement would place additional layers of unnecessary, unhelpful and burdensome responsibilities on the owners, managers and brokers involved in the REO sales process, and would ultimately cost the buyers and sellers of bank owned properties more time and money.

Our company handles hundreds of bank owned transactions for multiple financial institutions. While we acknowledge isolated situations where vacant properties in various stages of foreclosure are not properly maintained and do negatively impact their neighbors, we believe these cases are rare and exceptional. Adequate financial incentive exists for property owners, managers and brokers to appropriately maintain

their assets, and existing City of Gainesville Codes already provide effective means of addressing problem properties without an additional layer of bureaucracy and cost.

The practical application of a vacant property registry would have substantial negative impact on the buyers, sellers, managers and brokers of the overwhelming majority of REO properties that are properly maintained.

Financial Services

I have seen many properties in our community that are vacant and have become hazardous. Of particular note is a property on the 900 block of NW 33rd avenue that has numerous holes in the roof, has been vacant for at least 2 years, and is likely full of mold and who knows what else.

I believe a reasonable ordinance that ensures the vacant properties in our community are well maintained will have positive effects upon the business community.

Florida Association of Code Enforcement LinkedIn Group

My jurisdiction is discussing the possibility of implementing a vacant property registry and I would like other's thoughts on a registry program. Useful? Met expectations?

Mark Caskie Code Enforcement Officer

Chris, I don't support property registration. The foreclosure process is what it is. I don't understand how adding to the financial burden of a stressed property is helping to get it back on the productive tax roles. The national registries that have been setup within the banking industries are free to use and I get success on many of my addresses.

Kevin May, Jr.

Speaking directly to your questions: Useful? - Seemingly only as a revenue generator. Met expectations? - No, and agreeing with Mark, other avenues offer equal or better success.



TO: City Commission Audit, Finance and Legislative Affairs Committee
FROM: Gainesville Area Chamber of Commerce
RE: Feedback on Possible Implementation of a Vacant Property Registry
DATE: May 8, 2014

Dear Committee Members,

Please find attached feedback received from select financial services and real estate industry participants. The Chamber has compiled this information for reference.

Regards,

Gainesville Area Chamber of Commerce

- This sounds like a program that is worthy of discussion. One of the questions that I did not find an answer to is "would this provide a way to insure that foreclosed or bank owned property meets all required building standards and codes"? if so in the case of foreclosed homes, it would be a way to insure that those properties, when they pass into new ownership, provide safe and sanitary housing.
- 2) I have a few questions about the idea of a registry for vacated properties. How many vacant properties are estimated to be in the city? Would this program only apply to properties in the city or would it also include the county? As the real estate market is in an upward swing, are we seeing a decrease in vacant/foreclosed homes coming on to the market? How quickly are the foreclosures being taking out of inventory? Fortunately, Gainesville does not have the blight areas of larger cities which have numerous abandoned homes. I agree it's great to have a tracking system to locate owners of foreclosed/vacant properties to keep them in compliance with city codes, but I'd like to know the approximate number of properties that are of concern. Don't county records reflect the address of the bank/lender when a foreclosure is filed for? In summary, my question would be, do we have the number of properties to support a new program for that specific purpose? How much is the cost to

implement the program? Will the program require an outside vendor to be hired? Is this a function that is already performed by the codes enforcement division?

3) After reviewing the City of Jacksonville's Vacant Property Registry Ordinance, we would strongly oppose a similar local registry requirement. We believe such a requirement would place additional layers of unnecessary, unhelpful and burdensome responsibilities on the owners, managers and brokers involved in the REO sales process, and would ultimately cost the buyers and sellers of bank owned properties more time and money.

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- 4) Feedback
 - I do not see foreclosures as a problem in this community, especially since we are well into the recovery from the recession. This program apparently was set up in Jacksonville and other communities 5 years ago as the nation entered the housing depression.
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- 3. Nowhere on the site could I find the cost. I assume you have to 'register' before that information is disclosed.
- 4. I would strongly urge the cost be put in the City's email to everyone. This 'hiding the cost' really irks me. If I had a vote I would vote no just because of that. Provide FULL disclosure and I will reconsider.

- 5) The Jacksonville ordinance mandates that a sign be posted on the property disclosing the fact that the house/condo is vacant. I would like to hear GPD's opinion on:
 - 1. An active list of foreclosed homes (most likely vacant) of which that list is accessible to the general public;
 - 2. A posting on the property that advertises each foreclosed home (most likely vacant).

It would seem that these items would assist thieves and vagrants in identifying vacant homes. If the issue is upkeep, can't the City of Gainesville merely increase the efforts of the Code Enforcement Division?

- 6) Making us disclose publicly that a loan is simply in default is a violation of the borrower's privacy. We would have to contact legal counsel to see if this is not a big legal issue for us. Certainly the event of default becomes public when a foreclosure notice is published. However, divulging to the world that a borrower is having financial difficulty reduces the borrower's ability to overcome the financial problem. Potential buyers, at full market price, can become vultures waiting to pick up to property from a distressed sale at a reduced price.
- 7) Can staff or the commission define and size the problem that this effort is attempting to address? My initial response is that this is a solution looking for a problem that I am not sure exists.
- 8) We would end up reporting little or nothing currently and there would be expense for us to provide information that would not be enlightening.
- 9) The last thing I want is more government regulations to deal with. Having said that however, I think the idea of a vacant home registry is probably a good idea. From a practical standpoint anything we take back would be properly maintained etc. to the point that the property would meet there standard anyway. Where we have issues is when the big national banks take them back and just let them sit. I know of 2 houses that have been abandoned for at least a year and that is in a neighborhood where the average home price is above \$500,000. I can image how poorly maintained the foreclosures are in less affluent neighborhoods.

10)I have been informed that the City of Gainesville is considering a vacant property registry specifically for bank owned homes.

If the city plans to do a vacant property registry it should apply to all homes, not just bank owned or some other small segment.

Please consider that the property management does not require licensure in the state of Florida and any policy that the city of Gainesville implements, which would discourage the use of a professional property manager, may actually harm the public.

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11) In reading this I have to ask "Why". Why do we need this? What are the current foreclosure rates in the City? How many are really causing a problem? How much will it cost the tax payers of the city to monitor and enforce this regulation? I understand where Jax and many other cities were during this down turn, enacting such an ordinance for some of these cities in 2009 may have made sense, but to look at this now in 2014 does not seem to make sense. I have to believe it has gotten better in Gainesville over the last year and we were never as bad off as the other cities. From the outside, with no real data, this looks like more government regulation with no real benefit.



Gainesville-Alachua County Association of Realtors

May 2, 2014

Mayor Ed Braddy Audit, Finance and Legislative Committee P.O. Box 490 Station 19 Gainesville, FL 32627-0490

Dear Mr. Braddy,

Thank you for allowing us the opportunity to give input on the proposed vacant property registry for the City of Gainesville.

Upon a motion of our Board of Directors we strongly oppose a vacant property registry for the City of Gainesville or Alachua County.

Implementation of such a registry will add an unnecessary layer of bureaucracy and cost. While there may be isolated cases of vacant properties not being properly maintained or in disrepair, there is already an effective system in place to deal with these issues through Code Enforcement. Also, there are inherent financial incentives for the property owner to protect their asset. A mandatory registration will not add any additional incentive to maintain the property.

Thank you again for allowing us to share our thoughts.

Sincerely,

Gary L. Thomas President

Elle Olin P

Gia Arvin Political Involvement Committee Chair



Gainesville-Alachua County Association of Realtors 1750 N.W. 80th Blvd., Gainesville, Florida 32606 Telephone: (352) 332-8850, Fax (352) 331-7911, www.realestateingainesville.com Mayor Ed Braddy May 2, 2014 Page 2

Gainesville-Alachua County Association of Realtors

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