

# Indio, CA Establishes Effective Foreclosure Management Program

## Strategy Includes Lender Foreclosure Registration, City Maintenance Ordinance, Code Enforcement Team Managing Cases with Comcate

### ***The Foreclosure Problem:***

The Police Department's 12-member Municipal Code Enforcement Team for city in Indio, California is tasked with enforcing all Municipal and Public Nuisance laws. The City, with a population of over 81,000 and covering 29 square miles, saw the number of foreclosures double in one year. The total number of homes in foreclosure and pre-foreclosure skyrocketed from 1,400 (4% of housing stock) in January, 2008, to 2,800 homes (8% of housing stock) in January 2009. The City had approximately 1000 vacant foreclosures (36% of all foreclosures) in January, 2009. The City had a history of being unsuccessful in getting lenders to take responsibility for their properties in foreclosure and pre-foreclosure and citizens were becoming increasingly aggravated about the conditions of these properties. The City Council and City Manager directed staff to come up with a solution.

### ***Indio's Solution:***

The City found a specific gap in state law that didn't require lenders to maintain properties during the foreclosure process, so there had been no legal way to compel lenders to secure and maintain properties during this period which typically takes over 300 days. The City of Indio passed a comprehensive Foreclosure Ordinance that required lenders to inspect property prior to filing a "Notice of Default/Deed of Trust", to determine whether the property is vacant. The lenders are also required to notify the Police Department when a property or its loan or deed is transferred or sold, and to fully maintain the property, including managing grass, vegetation, fencing and other property maintenance issues.

The lenders are required to properly secure and monitor each property for criminal activity and blight and hire a property management company that is local and available 24 hours a day in case of emergency or problem. Lenders largely pay for enforcement of this ordinance through fees and violation fines. The Enforcement team manages the inspections and violation cases using Comcate Code Enforcement Manager software, designed by and for code enforcement officers and supervisors to make them more effective in the field with remote access to case data and administrative and reporting capabilities.

### ***Summary:***

Indio's innovative and effective foreclosure management program, which also includes a housing resource center to keep people in their homes, has collected almost \$50,000 in registration fees and issued \$30,000 in fines and banks are beginning to pro-actively maintain foreclosed properties.

Jason Anderson, Indio Code Enforcement Officer says, "Comcate allows officers to effectively find, monitor and track properties in our foreclosure program. Having accurate information is vital when officers respond to a property and need to know who is responsible right then and there, not after hours of research."

For more information on the software that's used by Indio's team to manage and enforce these cases, email [info@comcate.com](mailto:info@comcate.com).