

## **CITY OF WEST DES MOINES**

## PUBLIC SERVICES DEPARTMENT COMMUNITY COMPLIANCE DIVISION

8850 Grand Avenue, P. O. Box 65320, West Des Moines, IA 50265

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FORECLOSURE PROPERTY REGISTRATION	
Date:	
Property Address:	
Date of Notice:	
Property Inspection Date:	
Contact Information	
Name of Beneficiary:	
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Street:	
City/State/Zip:	
Phone:	
Registered Representative:	
Street:	
City/State/Zip:	
Phone: Email:	
Local Property Management Company (If applicable):	
Contact Person:	ļ
Street:	
City/State/Zip:	
Phone: Email:	
Office Use Only	
Date Received: Tracking #:	

The goal of our department is to protect and preserve the public health, safety, security, and enjoyment of the use of property located within the City of West Des Moines by residents, visitors, and businesses by (1) requiring all residential and commercial property owners or titleholders, including lenders and trustees, to have their vacant, foreclosing properties registered with the City of West Des Moines; and (2) regulating the security and maintenance of residential and commercial vacant, foreclosing properties to prevent blighted and unsecure residences and buildings.

## **Responsibility of Property Owner and Managers**

## City Code Section 4-10-3

The following provisions shall apply to commercial and residential properties located in the city that have been subject to a foreclosure action. Beneficiaries who have voluntarily registered their properties with the city at any time following the issuance of a notice of default by the mortgagee or trustee to the mortgagor or trustor, but prior to obtaining title to the property through a foreclosure action, or who have registered their properties on the MERS system allowing the city to access current property preservation contact information, shall be considered exempt from complying with the following registration requirements:

If, at the time of the inspection, the property is found to be vacant or shows evidence of vacancy, the property shall be considered abandoned and the beneficiary shall, within ten (10) days of the inspection, register the property with the City on forms provided by the City. There is no fee associated with the property registration if the beneficiary complies with these time deadlines.

The registration shall contain the full legal name of the beneficiary and the registered representative, the direct street or office mailing address of the beneficiary and the registered representative (no Post Office boxes), a direct contact name and telephone number for the beneficiary and registered representative, and, if applicable, the local property management company responsible for the security, maintenance, and marketing of the property for an out of state beneficiary. A company e-mail address may be used for the beneficiary and registered representative in lieu of a direct contact name and telephone number.

This section shall also apply to properties that have been the subject of a foreclosure sale where title to the property was transferred to the beneficiary of a deed of trust or mortgage involved in the foreclosure and any properties transferred under a deed in lieu of foreclosure or sale.

Properties subject to this Chapter shall remain under the security and maintenance standards of this Chapter as long as they remain vacant.

Any person or entity that has registered a property under this Chapter must report any change of information contained in the registration within ten (10) days of the change.

Properties subject to this Chapter shall be maintained in a secure manner so as not to be accessible to unauthorized persons. This includes, without limitation, the closure and locking of windows, doors (walk-through, sliding, and garage), gates, and any other opening of such size that it may allow a child to access the interior of the property and or structure(s). In the case of broken windows, "securing" means the re-glazing or boarding of the window.

If the beneficiary is an out of state beneficiary, a local property management company shall be contracted by the beneficiary to perform appropriate and timely inspections to verify that the requirements of this Chapter, and any other applicable laws, have been satisfied.

The beneficiary shall cause the property to be inspected on an appropriate and timely basis to determine if the property is in compliance with the requirements of this Chapter.

Properties subject to this Chapter shall comply with all of the requirements of the West Des Moines Municipal Code. Adherence to this Chapter does not relieve the beneficiary or property owner of any obligations set forth in any covenants, conditions, and restrictions or homeowners' association rules and regulations which may apply to the property. The duties and obligations specified in this Chapter shall be joint and several among and between all trustees and beneficiaries and their respective agents.