## STATE OF NEW YORK

5466

2019-2020 Regular Sessions

## IN ASSEMBLY

February 12, 2019

Introduced by M. of A. JOYNER, WEPRIN -- read once and referred to the Committee on Housing

AN ACT to amend the administrative code of the city of New York, in relation to the disclosure of information provided in the notice to the department of housing preservation and development by a mortgagee commencing an action to recover residential real property

## The People of the State of New York, represented in Senate and Assembly, do enact as follows:

Section 1. Subdivision (a) of section 27-2109.1 of the administrative code of the city of New York, as added by local law number 4 of the city of New York for the year 2012, is amended and a new subdivision d is added to read as follows:

 $[\frac{a}{a}]$  <u>a.</u> 1. Any mortgagee that commences an action in a court of competent jurisdiction in the state of New York to foreclose a mortgage 7 on residential real property within the city of New York shall provide notice to the department, in a form prescribed by the department, within fifteen days of service of the pleadings commencing such action. If such 10 action was commenced before the effective date of the local law that added this section, and remains pending as of such effective date, 11 12 notification shall be provided within thirty days of such effective 13 date, provided, however, that no notice shall be required for actions 14 commenced prior to February 13, 2010, regardless of whether such action 15 remains pending as of such effective date. Such notice shall include, but need not be limited to, the following information: (i) the name of 16 the mortgagee plaintiff commencing such action and the mailing address, 17 telephone number and e-mail address of such mortgagee plaintiff, and, 18 19 when applicable, the name of a principal or corporate officer of such 20 mortgagee plaintiff, and the mailing address, telephone number and e-mail address of such principal or corporate officer; (ii) the name of the defendant in such action; (iii) the identification of such residen-23 tial real property by street address and block and lot number, (iv) the

EXPLANATION--Matter in italics (underscored) is new; matter in brackets
[-] is old law to be omitted.

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date of the commencement of such action, (v) the court in which such action was commenced, and (vi) such other information as the department may require by rule. For the purposes of this section, "mortgagee" shall 3 mean any person that commences an action to foreclose a mortgage on residential real property including, but not limited to, a lender, assignee or mortgage loan service provider that commences such an action.

- 2. A mortgagee shall notify the department within fifteen days of the discontinuance of an action for which notice pursuant to paragraph one of this subdivision has been received by the department, the issuance of a judgment in such action, or the sale of the real property as a result of such action.
- The department shall maintain on its website a list of all properties with twenty or more units, identified by block and lot number along with the name, mailing address and telephone number of the mortgagee plaintiff and the name of the defendant for which notice pursuant to paragraph one of this subdivision has been received. Such list shall be updated at a minimum on the first business day of each month. The department shall report on its website each three months: (i) the total 19 20 number of foreclosure actions commenced during the immediately preceding three months for which notice pursuant to paragraph one of this subdivision has been received by the department, disaggregated by community 22 district; and (ii) the total number of foreclosure actions pending, for which notice pursuant to paragraphs one and two of this subdivision has been received by the department, disaggregated by community district. The department shall provide the information provided to it pursuant to paragraphs one and two of this subdivision to one or more agencies for which the department determines that such information furthers such agency or agencies' duties, including but not limited to the enforcement 30 of section 28-210.1 of this code or related provisions, and to any other city agency upon request by such agency.
  - d. The information provided in the notice submitted by the mortgagee to the department pursuant to this section shall not be subject to disclosure pursuant to article six of the public officers law. All such information shall be used by the department exclusively for the purposes of monitoring the extent of residential mortgage foreclosures and the properties subject to such foreclosures, to perform analyses of the information submitted, and directing as appropriate available public and private foreclosure prevention and counseling services to owners of residential properties that are the subject of a mortgage foreclosure proceeding. The department may share information received in the notice or notices submitted by the mortgagee with housing counseling agencies designated by the division of housing and community renewal as well as with other city agencies pursuant to paragraph three of subdivision a of this section.
- 46 § 2. This act shall take effect immediately, and shall be deemed to 47 have been in full force and effect on and after June 15, 2012.