

# STATE OF NEW YORK

5704

2021-2022 Regular Sessions

## IN ASSEMBLY

February 24, 2021

Introduced by M. of A. JOYNER -- 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:

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

5 [~~a~~] a. 1. Any mortgagee that commences an action in a court of  
6 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  
8 notice to the department, in a form prescribed by the department, within  
9 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  
11 added this section, and remains pending as of such effective date,  
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,  
16 but need not be limited to, the following information: (i) the name of  
17 the mortgagee plaintiff commencing such action and the mailing address,  
18 telephone number and e-mail address of such mortgagee plaintiff, and,  
19 when applicable, the name of a principal or corporate officer of such  
20 mortgagee plaintiff, and the mailing address, telephone number and  
21 e-mail address of such principal or corporate officer; (ii) the name of  
22 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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1 date of the commencement of such action, (v) the court in which such  
2 action was commenced, and (vi) such other information as the department  
3 may require by rule. For the purposes of this section, "mortgagee" shall  
4 mean any person that commences an action to foreclose a mortgage on  
5 residential real property including, but not limited to, a lender,  
6 assignee or mortgage loan service provider that commences such an  
7 action.

8 2. A mortgagee shall notify the department within fifteen days of the  
9 discontinuance of an action for which notice pursuant to paragraph one  
10 of this subdivision has been received by the department, the issuance of  
11 a judgment in such action, or the sale of the real property as a result  
12 of such action.

13 3. The department shall maintain on its website a list of all proper-  
14 ties with twenty or more units, identified by block and lot number along  
15 with the name, mailing address and telephone number of the mortgagee  
16 plaintiff and the name of the defendant for which notice pursuant to  
17 paragraph one of this subdivision has been received. Such list shall be  
18 updated at a minimum on the first business day of each month. The  
19 department shall report on its website each three months: (i) the total  
20 number of foreclosure actions commenced during the immediately preceding  
21 three months for which notice pursuant to paragraph one of this subdivi-  
22 sion has been received by the department, disaggregated by community  
23 district; and (ii) the total number of foreclosure actions pending, for  
24 which notice pursuant to paragraphs one and two of this subdivision has  
25 been received by the department, disaggregated by community district.  
26 The department shall provide the information provided to it pursuant to  
27 paragraphs one and two of this subdivision to one or more agencies for  
28 which the department determines that such information furthers such  
29 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  
31 city agency upon request by such agency.

32 d. The information provided in the notice submitted by the mortgagee  
33 to the department pursuant to this section shall not be subject to  
34 disclosure pursuant to article six of the public officers law. All such  
35 information shall be used by the department exclusively for the purposes  
36 of monitoring the extent of residential mortgage foreclosures and the  
37 properties subject to such foreclosures, to perform analyses of the  
38 information submitted, and directing as appropriate available public and  
39 private foreclosure prevention and counseling services to owners of  
40 residential properties that are the subject of a mortgage foreclosure  
41 proceeding. The department may share information received in the notice  
42 or notices submitted by the mortgagee with housing counseling agencies  
43 designated by the division of housing and community renewal as well as  
44 with other city agencies pursuant to paragraph three of subdivision a of  
45 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.