



Over 260 Community Partnerships

Over 1 Million Registrations Collected

Over \$150 Million Remitted to Community Partners

Thousands of Risks Mitigated



**PROCHAMPS**



**Fighting Blight**

For over 12 Years

*Delivering comprehensive property registration programs across the United States.*

## **BEST PRACTICE/PROACTIVE SOLUTIONS**

City of Margate Program Consideration



**Foreclosure  
Registration  
Upgrade**



**Landlord  
Registration**

## CURRENT PROGRAM STATUS

- Foreclosure Registration (App. A Zoning/ Article XL/ Section 40.16)
  - What we know:
    - Ordinance is a version of 1<sup>st</sup> iteration of registration Ordinances developed in 2006-2008
    - Reactive - Requires property default & vacancy prior to registration
    - Staff doesn't know what properties are in mortgage default whether vacant or at risk of becoming vacant
    - **Banks don't register or maintain until obtaining Title**
      - 1 – 12 year pre-foreclosure cycle (filing to recorded Deed - pre-Covid)
      - Staff doesn't have needed contact information (data)
        - Mortgagee name in best case scenario
      - Creates repetitive cycle of complaints, Code cases, Nuisance Abatement, liens, etc.
      - Registration compliance rarely exceeds 5% of inventory obligated to register.

## **ADOPTING A BEST PRACTICE PROGRAM STRATEGY**

- **Employ proven best practice legislation**
  - Proactively identify risks – public record mortgage default filing
  - Assign/shift accountability from City to responsible party (mortgagee/servicer/property preservation)
  - Recover costs associated with addressing vacant & abandoned properties
    - Generate program fee revenues to supplement enforcement and compliance activities
  - Add efficiency to resource deployment/reduce program costs
  - Reduce citizen complaints
  - Enhance/expedite property maintenance compliance
  - Reduce Code Enforcement/Compliance cases (property maintenance)
  - Stabilize property values (taxable values)
  - **No impact on homeowner at any time**

## ANATOMY OF A BEST PRACTICE SOLUTION

### ■ BEST PRACTICE ORDINANCE

- Registration required upon default regardless of occupancy status
  - 59 Florida PROCHAMP's partners utilize this strategy
  - 256 Nation-wide PROCHAMP's partners utilize this strategy
    - PROCHAMP's doesn't support reactive requirement (vacancy)
- Semi-annual registration assures fresh (current) responsible party contact data
- Late fees applied for failure to register upon default (Enhances registration compliance)

### ■ PROVEN INDUSTRY **GOLD STANDARD** REGISTRATION SOLUTION

- Identifies risk and responsible parties prior to vacancy
  - Mortgage servicing and property preservation contact data – key components for staff
- **Registration/inspection requirements = property maintenance compliance upon vacancy**
- Direct & real time collaboration with all responsible parties via web-based platform
- >85% registration compliance
  - Reduced calls for service (complaints)
- **No impact on homeowners in default**



## BEST PRACTICE LANDLORD REGISTRATION

- Adopt a best practice and community centric Ordinance
  - Landlord pays registration & inspection fees (user fees) to recover costs of program administration
  - Full accountability for interior and exterior maintenance standards
  - Local agent required for absentee landlords
    - Emergency contact & receipt of legal notices
- Increase landlord responsibility & accountability
  - Added tenant protection via self-reported interior inspections requirement
    - Protect health, safety & welfare of tenants
  - Enhance awareness of City Ordinance requirements re: property maintenance
  - Improve property aesthetics and property values in neighborhoods with rental properties
  - Recover staff costs associated with violations
- Automated registration platform connecting all stakeholders

## PROGRAM GOALS

- Foreclosure Registration
  - Bank/Mortgagee Accountability
    - Reduce/eliminate staff “management” of properties in mortgage default
    - Recover City costs normally associated with addressing vacant and abandoned properties
    - Revenue neutral/positive
    - Stabilized property/taxable values
- Landlord Registration
  - Landlord accountability
    - Protect health, safety & welfare of tenants
    - Reduce staff involvement in the “management” of rental properties
    - Recover costs normally associated with performing inspections on rental properties
    - Create safe and vibrant neighborhoods where rental properties are located
    - Preserve and/or enhance property/taxable values of rental properties

On demand reporting for Identification, Monitoring, Compliance and Enforcement

## Enhanced Compliance

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Self-Funded registration program with No Up-Front Cost to the Community

## Enhanced Revenue

### Foreclosure Program with Semi Annual Registration:

Margate Fl. currently has an estimated: 300 foreclosures

Typical community fee: \$300 per registration period

PROCHAMPS administrative fee: \$100 per registration period

Net proceeds to Margate FL: \$120,000 annually

**\*These filings represent a number “pre-covid” and do not reflect the current delinquency rate of 7.1% nor the 88% increase in Non-Current Loans for the State of Florida. When including these statistics in all probability the estimated number of foreclosures will go up significantly once the moratorium is lifted.**

SITUSADDRESS	SITUSCITY	SITUSSTAT	SITUSZIP	APN	STARTDATE	STARTTYP	REFILINGDATE	LASTFILINGDATE	LASTFILINGTYP	FORECLOSURETATU	
2162 NW 63RD AVE	MARGATE	FL	33063	484125150980	8/2/2006	LIS		1/1/1900	9/29/2020	LIS	OPEN
6581 NW 8TH CT	MARGATE	FL	33063	484136110290	9/4/2006	NOS		1/1/1900	2/13/2020	NOS	OPEN
6970 NW 28TH ST	MARGATE	FL	33063	484123080410	2/22/2007	LIS		1/1/1900	10/3/2018	LIS	OPEN
6152 NW 20TH CT	MARGATE	FL	33063	484125091170	3/5/2007	LIS		1/1/1900	9/4/2018	DEED	OPEN
2764 NW 79TH AVE	MARGATE	FL	33063	484123230530	6/6/2007	LIS		1/1/1900	1/15/2019	LIS	OPEN
7240 NW 7TH CT	MARGATE	FL	33063	484135032390	6/21/2007	LIS		1/1/1900	11/16/2018	DEED	OPEN
718 SW 55TH AVE	MARGATE	FL	33068	494206060310	8/29/2007	LIS		1/1/1900	6/21/2018	LIS	OPEN
3190 HOLIDAY SPRINGS BLVD # 4-21	MARGATE	FL	33063	484123AA1300	9/12/2007	REO		9/12/2007	7/23/2018	LIS	OPEN
233 NW 79TH AVE	MARGATE	FL	33063	484135041690	12/21/2007	LIS		1/1/1900	1/13/2020	LIS	OPEN
6151 SOUTHGATE BLVD	MARGATE	FL	33068	484136080510	2/21/2008	LIS		1/1/1900	7/18/2019	NOS	OPEN
6627 N PARKWAY DR # 1-4	MARGATE	FL	33068	484136AM0010	2/22/2008	LIS		8/3/2009	1/22/2019	LIS	OPEN
3086 DOUBLOON DR	MARGATE	FL	33063	484124330770	3/7/2008	LIS		1/1/1900	5/30/2018	LIS	OPEN
1915 NW 79TH TER	MARGATE	FL	33063	484126070290	5/20/2008	LIS		7/8/2011	6/18/2019	LIS	OPEN
610 Nw 66th Ave	Margate	FL	33063	48-41-36-11-0250	5/27/2008	LIS		1/1/1900	10/22/2018	NOS	OPEN
6362 ROYAL PALM BLVD	MARGATE	FL	33063	484125130100	5/30/2008	REO		5/30/2008	12/20/2019	LIS	OPEN
6965 NW 29TH CT	MARGATE	FL	33063	484123080110	6/25/2008	LIS		1/1/1900	8/22/2019	NOS	OPEN
5700 S SABLE CIR	MARGATE	FL	33063	484124360080	9/9/2008	LIS		1/1/1900	12/5/2019	NOS	OPEN
6984 NW 8TH CT	MARGATE	FL	33063	484135012160	9/12/2008	LIS		1/1/1900	12/20/2019	LIS	OPEN
2720 NW 51ST TER	MARGATE	FL	33063	484219050640	2/26/2009	NOS		1/1/1900	4/30/2019	LIS	OPEN
6359 SW 1ST ST	MARGATE	FL	33068	484136100500	3/19/2009	NOS		1/1/1900	6/14/2018	DEED	OPEN
630 SW 50TH TER	MARGATE	FL	33068	494206080350	3/20/2009	LIS		1/1/1900	11/5/2018	DEED	OPEN
4976 SW 7TH ST	MARGATE	FL	33068	494206150250	3/30/2009	LIS		1/1/1900	10/2/2020	LIS	OPEN
3131 W BUENA VISTA DR	MARGATE	FL	33063	484124310080	3/30/2009	LIS		1/1/1900	10/28/2020	LIS	OPEN
3000 NW 50TH TER	MARGATE	FL	33063	484136010360	6/13/2009	LIS		1/1/1900	8/26/2020	LIS	OPEN

APN	SitusAddress	SitusCity	SitusState	SitusZip	PropertyGroup	PropertyType	NumberOfUnits
484125040240	6325 NW 11TH ST	MARGATE	FL	33063	Residential	Apartment house (5+ units)	5
494101091804	6951 SW 5TH ST # 1-4	MARGATE	FL	33068	Residential	Apartment house (5+ units)	5
494101091830	571 KATHY LN # 1-4	MARGATE	FL	33068	Residential	Apartment house (5+ units)	5
484123040012	3495 PINEWALK DR N	MARGATE	FL	33063	Residential	Apartment house (5+ units)	394
4842231030060	481 BANKS RD # 1-2	MARGATE	FL	33063	Residential	Apartment house (5+ units)	8
484136090910	6127 NW 1ST ST	MARGATE	FL	33063	Residential	Apartment house (5+ units)	5
484136060160	6050 NW 9TH ST # 1-4	MARGATE	FL	33063	Residential	Apartment house (5+ units)	5
484124380010	3050 TOSCANA LN W	MARGATE	FL	33063	Residential	Apartment house (5+ units)	5
494101091764	651 KATHY CT # 1-4	MARGATE	FL	33068	Residential	Apartment house (5+ units)	5
484136020350	603 Melaleuca Dr	Margate	FL	33063	Residential	Apartment house (5+ units)	11
494101091739	611 KATHY LN # 1-4	MARGATE	FL	33068	Residential	Apartment house (5+ units)	5
4842231060030	5750 LAKESIDE DR	MARGATE	FL	33063	Residential	Apartment house (5+ units)	281
484125040160	1235 W RIVER DR	MARGATE	FL	33063	Residential	Apartment house (5+ units)	5
4842231030071	471A BANKS RD # 1-5	MARGATE	FL	33063	Residential	Apartment house (5+ units)	5
484124022830	6538 NW 24TH CT	MARGATE	FL	33063	Residential	Apartment house (5+ units)	5
494101091769	672 KATHY CT # 1-4	MARGATE	FL	33068	Residential	Apartment house (5+ units)	5
494101091783	6901 SW 7TH ST # 1-4	MARGATE	FL	33068	Residential	Apartment house (5+ units)	5
484136020170	512 MELALEUCA DR # 1-3	MARGATE	FL	33063	Residential	Apartment house (5+ units)	5
484136060070	6050 NW 8TH ST	MARGATE	FL	33063	Residential	Apartment house (5+ units)	14
494101091754	562 KATHY CT # 1-4	MARGATE	FL	33068	Residential	Apartment house (5+ units)	5
484219340010	3100 N STATE ROAD 7	MARGATE	FL	33063	Residential	Apartment house (5+ units)	5
494101260100	675 SW 66TH AVE	MARGATE	FL	33068	Residential	Apartment house (5+ units)	5
494101091733	671 KATHY LN # 1-4	MARGATE	FL	33068	Residential	Apartment house (5+ units)	5
484136060330	6333 NW 11TH CT	MARGATE	FL	33063	Residential	Apartment house (5+ units)	5

### Long Term Rental Registration Program:

Margate Fl. currently has an estimated: 2963 Rental Properties

Typical community fee: \$250 per registration period

PROCHAMPS administrative fee: \$25 per registration period

Net approximate proceeds to Margate FL: \$667,000 annually

**\*84% of all Landlords currently live outside of the City of Margate, FL.**

**\*The estimated number of rental properties has been reduced by the number of apartment units that are supported by private maintenance company's and HOA's.**