



Vacant Property Registration Program

Revised September 12, 2012

City of Portland Revenue Bureau
Office of Management and Finance

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Background

The Mayor's office requested that the Revenue Bureau, BDS and BTS work to implement a system for tracking vacant, abandoned and/or distressed properties in the City of Portland.¹ A large number of properties in Portland are vacant or distressed and the City of Portland's bureaus of Development Services and Police need better contact information for those responsible when code violations, crimes or neighborhood livability problems occur at these locations. Typical problems at these locations include:²

- Squatting
- Transients camping in the yard
- Looting of fixtures
- Teens breaking in to "party"
- Younger kids breaking in to explore
- Buildings falling into disrepair, inside and out

Related concerns include:

- Frustrated neighbors
- Building is an eyesore and an attractive nuisance
- Presence of drugs, prostitution, and theft
- Fire hazard
- Young people at risk
- Uncontrolled liability
- Lost value

The program is designed to be a mechanism to protect residential neighborhoods from becoming blighted through the lack of adequate maintenance and security of abandoned properties. In many cases, the parties responsible for vacant or distressed properties are financial institutions.³ The vacant property registration program is designed to better track these properties and those responsible for them. The program would involve a new City of Portland Code section requiring responsible parties to register vacant or distressed properties, and an on-line registration system to enable them to comply.

¹ There was a brief conversation about using VacantRegistry.com (<http://www.vacantregistry.com/>) for this service, but the cost of implementing and maintaining an in-house solution is minimal. The vendor would "keep a portion of the registration fee to cover our cost and hopefully make a profit," according to the website. The website does not state how the registration receipts are split. A cost/benefit analysis of City vs. vendor program administration has not been conducted as of this writing, but the one-time expense for a City solution is thought to be preferred to an ongoing charges collected by the vendor.

² This list was copied from an Office of Neighborhood Involvement document. See "Resolving safety & livability problems at REO properties," City of Portland Crime Prevention Program, Office of Neighborhood Involvement, http://www.portsmouthneighborhood.com/calendar/1012_foreclosure_info.pdf : accessed 21 August 2012.

³ "Responsible Parties" means every person, entity, service company, property manager or real estate broker, who alone or severally with others: (1) Has legal or equitable title to any parcel of property, building unit, mobile building unit, or parcel of land, vacant or otherwise, or (2) Has care, charge or control of any parcel of property, building unit, mobile building unit or parcel of land, vacant or otherwise, in any capacity including but not limited to agent, executor, executrix, administrator, administratrix, trustee or guardian of the estate of the holder of legal title; or (3) Is a mortgagee of any such property; or (4) Is an agent, trustee or other person appointed by the courts and vested with possession or control of any such property; or (5) Is a trustee who holds, owns or controls mortgage loans for mortgage backed securities transactions and has initiated a foreclosure process.

Many jurisdictions across the country have implemented vacant property registration requirements.⁴ The City of Hillsboro, Oregon has a Vacant Property Registration website which includes the following information:

All banks and lenders are required to inspect homes within thirty (30) days after filing a "Notice of Default" with Washington County, OR. During this inspection, or at anytime it is discovered that a property is abandoned, you are required to register that property (free of charge) with the Hillsboro Police Department.

For each of these abandoned properties, you must hire a local property management company to over-see and maintain the property to the maintenance standards listed below. In addition, a sign shall be posted identifying a 24-hour phone number for a responsible person who can be contacted in an emergency. Included with these requirements, you must record any change of ownership or transfer of title with the Hillsboro Police Department within thirty (30) calendar days of the change.

This document captures the operational and technological requirements to achieve the goals discussed above.

Structure

Responsible Parties that are required to register and or/update registration include the following scenarios which shall hereafter collectively be referred to as abandoned, vacant or distressed:

1. abandoned or vacant properties;
2. property that is under a current notice of default (NOD).

Responsible Parties of properties falling into these categories would be required to register the property with the City of Portland Revenue Bureau using a website interfaced with a database. The Responsible Party would also be required to pay a registration fee and furnish the following information at the time of registration:

1. the name of the Responsible Party;
2. the direct street/office mailing address and telephone number of the Responsible Party;
3. the name, address and phone number of the property management company or person(s) responsible for property upkeep and communications with the City of Portland.

Post office box addresses will not be allowed for beneficiary/responsible party registration purposes.

Property shall remain under the registration requirement as long as the property remains abandoned, vacant or distressed.

Failure to register a property within 30 days will result in a civil penalty of \$500 for the first violation, \$1,000 for the second violation, and \$5,000 for the third and subsequent violations.

ORS 86.735(3) requires trustees or beneficiaries (most frequently financial institutions) to file NODs with the county clerk's office.⁵ However, the registration requirement does not include the name and contact information for person(s) designated by the financial institution as being responsible for the maintenance

⁴ In Oregon, these cities include Central Point, Medford and Hillsboro. See Appendix B for the City of Medford's code language.

⁵ See ORS 86.735 at <http://www.leg.state.or.us/ors/086.html> : accessed 22 August 2012.

and security of the property.⁶ Based on Multnomah County NOD recording data and a spreadsheet of 2011 NODs obtained from the Portland Housing Bureau, the Revenue Bureau estimates that approximately 1,700 new NODs , 1,800 amended NODs and at least 500 vacant properties would be subject to this new registration requirement each year.

Figure 1
Possible Fee Schedule for Vacant, Abandoned or Distressed Properties

	Notice of Default Registration	Vacant Property Registration	Vacant Property 2nd Year Fee	Vacant Property 3rd Year Fee	Vacant Property 4th Year Fee
Residential	\$30	\$350	\$500	\$750	\$1,000
Multi-Family	\$50	\$500	\$750	\$1,000	\$1,500
Commercial	\$100	\$600	\$800	\$1,250	\$1,750
Industrial	\$250	\$750	\$1,000	\$1,500	\$2,000
Amended NOD (all types)	\$10				

Program Revenues

Figures 2 and 3 provide estimated registrations and revenues assuming the rates in Figure 1 are adopted by Council or implemented in an administrative rule.

Figure 2
Notices of Default Recorded with Multnomah County, by Calendar Year

	2008*	2009*	2010*	2011*	2011**
New NODs	?	?	?	?	2128
Amended NODs	?	?	?	?	?
Total (New and Amended)*	3705	5709	6204	4402	?

*Total numbers provided by Ron Weldon, Recording Operations Supervisor, Division of Assessment, Recording & Taxation, Multnomah County, Oregon, 22 August 2012.

**Spreadsheet from Portland Housing Bureau provided by Clay Neal, 25 May 2012.

Figure 3
Estimated Registration Revenue in Portland based on 2011 Registrations

	County	City (est.)	Fee	Revenue
Residential NODs*	2128	1532	\$30	\$45,960
Multi-Family NODs*	?	86	\$50	\$4,300
Commercial NODs*	?	68	\$100	\$6,800
Industrial NODs*	?	16	\$250	\$4,000
Amended NODs	2274	1819	\$10	\$18,190
Vacant Residential	?	450	\$350	\$157,500
Vacant Multi-Family	?	25	\$500	\$12,500
Vacant Commercial	?	20	\$600	\$12,000
Vacant Industrial	?	5	\$750	\$3,750
Total	4402	3971		\$265,000

City estimates based upon data provided from 2008 through 2011.

*Assuming relative proportions as in Vacant Properties with total =1,702

⁶ See ORS 86.745.

Program Costs

Database Design and Implementation

A database must be designed to allow for registrations to occur on-line, and to manage receivables and collection activities. The low confidence estimate to design and implement this database is \$30,000 given current known business requirements, unknown business requirements and some assumptions.⁷ The City will also incur up to \$16,000 in one-time costs for modification of the TRACS database, for a total of up to \$46,000 in one-time costs. Ongoing database maintenance costs are thought to be negligible.

Program Administration Costs

The Revenue Bureau estimates that 1.0 FTE will need to be assigned to administer the program and assist internal and external customers, as well as collect on unpaid accounts and trace the Responsible Parties of unregistered, non-compliant properties. This employee would staff a help line and assist owners and financial institutions with questions about the requirement and the registration process. Program staff would also assist other City bureaus when questions arise about specific properties, registration requirements, etc. If a given property is vacant or distressed and not registered, Bureau staff will research the location, determine the owner, register the property and take appropriate enforcement and collection action.⁸ Code Hearings Officer appeals and appearances would also be handled by Revenue Bureau staff. Finally, it will be necessary for staff to physically verify some properties in the field.

See *Figures 4* and *5* for estimated program expenses and net City revenues that could be transferred to BDS in consideration of vacant and distressed property enforcement actions.

Figure 4	
Estimated Ongoing NOD Registration Enforcement Expenses	
Personnel (1.0 FTE)	\$ 110,291
External M&S	\$ 19,530
Internal M&S	\$ 18,791
Code Hearing Officer Budget*	\$ 12,510
Total	\$ 161,122

*Assumes 20 appeals at \$1,251 each with City prevailing in half of them.

Figure 5	
Net Revenue Transferrable to BDS for Enforcement	
Estimated Gross Revenues	\$ 265,000
Less Estimated Expenses	\$ 161,122
Estimated Net Revenue	\$ 103,878

Implementation Timelines

The Revenue Bureau believes that the necessary database and online presence can be completed in January, 2013, provided the business requirements of the various bureaus (principally BDS) are identified and confirmed on a short timeline. Necessary code changes could be completed quickly based on our understanding that stakeholder conversations have already occurred or are occurring now. One significant risk to the timeline is the proposed Arts Education and Access Income Tax before voters on 6 November 2012. If voters approve this tax, it will create a significant body of work for the same staff that will be tasked with implementing the Vacant Property Registration Program.

⁷ \$15,000 BTS, \$5,000 Revenue Bureau and \$10,000 contingency given uncertainty. Certain elements of the database have already been completed. See Appendix A for business requirements.

⁸ It is not possible to project with certainty how many property owners will fail to register. It is thought that most financial institutions will comply with the law and register as required. However, this is not a certainty.

Code Authority

The Revenue Bureau will administer the program in collaboration with BDS. BDS will initially inform the Revenue Bureau of vacant properties. The Revenue Bureau will draft new proposed code language to:

1. Define vacant property;
2. Define Responsible Parties;
3. Grant authority to the Revenue Bureau director to promulgate administrative rules in connection with the new code;
4. Once BDS determines a property is vacant, the burden of proof shifts to the property owner to demonstrate that the property is not vacant. The Revenue Bureau will draft a list of evidence that will be accepted as evidence of residency.
5. The Revenue Bureau will develop language pertaining to appeals.

The registration requirement will be structured under the City's Charter authority to issue licenses and permits for regulation, revenue generation, or both; this new registration requirement serves both purposes.

Additional Considerations

1. A partnership with Multnomah County may be possible and should be explored since they already administer NOD property tracking as required by state law.
2. In addition, the Portland Housing Bureau and Office of Neighborhood Involvement Crime Prevention Program should be engaged in this conversation.

Draft Code Language

To be attached to this document under separate cover.

Business Requirements Document for the Vacant Property Registration (VPR) Program

**Revenue Bureau
City of Portland**

Version 1

Created by Joe Williams

June 4, 2011

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1. Introduction

1.1. Overview

Creation of a new Vacant Property Registry (VPR) including:

1. An online interface that allows citizens to register properties, pay online, and update/close a registration.
2. A city employee interface to review registrations, track payments and batches, and produce journal entry documents.
3. Reporting method to communicate registry changes to Bureau of Development Services and other interested parties.

1.2. Timeline

Desired Availability Date: **September 1, 2012**

1.3. References

- Abandoned Property Ordinance language.

1.4. Primary Stakeholders

Name	Title	Role
Julie Shervey	Revenue Bureau IT Project Manager	Project oversight
Joe Williams	Revenue Bureau Senior Business System Analyst	Revenue Bureau project manager
Mohammad AbuDakar	BTS Technology Business Consultant	BTS liaison
Mike Liefeld	BDS Supervising Planner	BDS project oversight
Richard Appleyard	TRACS Team SR Program Manager	TRACS Developer
Pirjo Schulbach	TRACS Business Technology Team Lead	BDS project manager
Janice Hammon-Getten	Revenue Bureau Senior Financial Analyst	Supervisor of staff who will be using desktop client
TBD	Outside consultant and/or BTS vertical staff	Revenue Bureau Developer

2. Business Requirements

2.1. Background & Purpose

It is the purpose and intent of the City of Portland Council to establish an abandoned residential property registration program as a mechanism to protect

residential neighborhoods from becoming blighted through the lack of adequate maintenance and security of abandoned properties.

If a mortgage lender files a Notice of Default (NOD) for a mortgage associated with a property within the boundaries of the City of Portland, the lender shall, at the time of filing an NOD, register the property.

If a property registered with an NOD is occupied but remains in default, it shall be inspected by the responsible party/beneficiary, or their designee, monthly until (1) the trustor or another party remedies the default, and (2) it is deemed abandoned. The responsible party/beneficiary or their designee shall, within ten days of an inspection that leads to the identification of abandonment, register the property as described below.

Any responsible party/beneficiary or their designee shall perform an inspection of the property that is the security for the deed of trust. If the property is found to be vacant and shows evidence of vacancy, it is deemed abandoned under this chapter and the responsible party/beneficiary shall, within ten days of the inspection, register the property.

Registration must be accomplished by the following method:

- By registering with the City of Portland Vacant Properties database that contains the information set out below and which service the city may access at no cost.

Information regarding registration with the City of Portland Vacant Properties Registration shall be posted on the City of Portland Revenue Bureau's website.

The registration shall contain the name of the beneficiary/responsible party, the direct street/office mailing address of the responsible party/beneficiary, a direct contact name and phone number for the responsible party/beneficiary and the name, address and phone number of the property management company. Post office box addresses shall not be used for beneficiary/responsible party registration purposes.

The fee for registering an abandoned residential property shall be set by resolution of the city council.

The registration shall be valid for as long as the registered property remains subject to this chapter. Any change to the information required on the registration shall be reported to the building official or his/her designee in writing within ten days of the change. City of Portland is not responsible for verifying the accuracy of the information provided.

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

Property subject to this chapter shall remain under the registration requirement, security and maintenance standards of this section as long as the property remains abandoned.

"Abandoned" means a property that is vacant and is under a current notice of default or notice of trustee's sale and is not currently being offered for sale, rent or lease by the owner subject to such action(s) (currently being offered for sale, rent or lease is evidenced by a sign posted on the subject property advertising the property for sale, rent or lease, or property that has been the subject of a foreclosure sale

where the title was retained by the beneficiary involved in the foreclosure and any property transferred under a deed in lieu of foreclosure, whether or not the property is being marketed for sale, rent or lease.

2.2. Problem Statement

The Revenue Bureau requires a method to allow the responsible party/beneficiary to register an abandoned property, update a registry, and process payments.

3. BTS WEB Development Requirements

3.1. Vacant Property Registry Web App

1. BTS is responsible for development and hosting of an online app for registering abandoned properties.
2. If the user is not already logged into a POL account, then display the standard login screen. Include a disclaimer at the top similar to this:

PortlandOnline provides you with a username and password to access most city services. PortlandOnline is administered by the Bureau of Technology Services. Revenue Bureau employees cannot access your PortlandOnline information.

Whether you are the beneficiary, trustee, property conservator, property manager, or other responsible party, you may sign in using your own PortlandOnline account and then process registrations for as many properties as you wish.

3. Allow the user to login to an existing POL or create a new POL.
4. Once logged into POL, provide these features.
 - a. Ability to add a registration.
 - i. Property Selection Process
 - ii. Beneficiary Selection Process
 - iii. Property Manager Selection Process
 - iv. Payment Process
 - v. Transmission Process
 - b. Display a list of all registrations authenticated to this POL account.
 - i. Ability to view details of a registration.
 - ii. Ability to edit an existing registration.
 - iii. Ability to make a payment on an existing registration.
 - iv. Ability to manage POL accounts authenticated to a registration.

3.2. Adding a registration

1. Property Selection Process
 - a. A valid property record is required to allow the data to be matched with a property in TRACS.
 - b. The user can enter the state ID or R# directly.

- c. The user can enter an address, but then will have to be guided to select a specific property record. Using information from PortlandMaps, show all taxlots with that address. To assist the user in selecting the correct taxlot, include Property address (i.e. site address), tax account (i.e. R number), state ID and legal description.
- d. The information entered is compared to GIS to validate that it is a property in the City of Portland.
- e. The following GIS information must be saved with the registration:
 - v. Property address (i.e. Site address)
 - vi. Tax account (i.e. R number)
 - vii. State ID
 - viii. Legal Description

2. Selection of Beneficiary.

- a. "Beneficiary" means a lender or other entity under a note secured by a deed of trust. The beneficiary is typically the trustee or bank.
- b. The goal is to have a single record for each beneficiary, even if that beneficiary is associated with many registrations.
- c. A beneficiary record comprises:
 - i. The name of the beneficiary.
 - ii. The address of the beneficiary.
 - iii. A direct contact name, email and phone number.
- d. The user is presented with a list of beneficiaries that have already been entered in the system and an option to "add a beneficiary."
- e. If the user selects a beneficiary from the list, the user moves to the next step which is to select a property manager.
- f. If the user chooses to "add a beneficiary" the user must fill in the required fields for a beneficiary.
 - i. The name of the beneficiary/responsible party. This name cannot be already in use.
 - ii. The physical street/office mailing address of the responsible party/beneficiary (PO Box not allowed).
 - iii. A direct contact name, email and phone number for the responsible party/beneficiary

3. Selection of Property Manager

- a. The goal is to have a single record for each property manager per beneficiary.
- b. A property manager may do work for multiple beneficiaries. In that case, there will be a separate property manager for each beneficiary.
- c. A property manager record comprises:

- i. Business name of property manager.
 - ii. A physical street/office address (PO Box not allowed).
 - iii. A contact name
 - iv. Contact email
 - v. Contact phone number
 - d. The user is presented with a list of property managers that have already been entered in the system by the current beneficiary and an option to "add a property manager."
 - e. If the user selects a property manager from the list, the user moves to the next step, payment process.
 - f. If the user chooses to "add a property manager" the user must fill in the required fields.
 - i. Business name of property manager.
 - ii. A physical street/office address (PO Box not allowed).
 - iii. A contact name
 - iv. Contact email
 - v. Contact phone number
4. Payment Process. Registration requires payment. The payment fields may appear on the same screen as the other required fields, or it may be a separate page.
 - a. Ability to make an ACH (and possibly credit/debit card) payment.
 - b. ACH screens similar to those used in DFO. See appendix for examples.
 - c. As this is not a tax, the city will have to pay the merchant fee for any credit card payments. Therefore, there is no need to compare BIN to BIN database.
 - d. Create of new sales group for Vacant Property Registration (VPR).
 - e. Treasury must create a new account with Wells Fargo. Payments from this program must go to the new account.
 - f. Email receipt to POL email address.
5. Registration Transmission Process
 - a. Once all fields are complete and payment has been processed, the registration is transmitted to the Revenue Bureau.
 - b. Transmission of data uses SOAP or any other reasonable, highly secure system.
 - c. BTS will work with the Revenue Bureau developer to design the best transmission method.
 - d. SOAP should insert rows into the VPR database in real time.

- e. When a registration is transmitted, the POL number of the registrant is automatically given edit permissions to the registration.
- f. Additional requirements of the SOAP are explained under Revenue Bureau Requirements.
- g. Fields to transmit.
 - i. Property address (i.e. Site address from GIS)
 - ii. Tax account (i.e. R number from GIS)
 - iii. State ID (from GIS)
 - iv. Legal Description (from GIS)
 - v. PeopleID of Beneficiary (if already in VPR)
 - vi. Beneficiary
 - vii. Beneficiary address
 - viii. Beneficiary city
 - ix. Beneficiary state
 - x. Beneficiary postal code
 - xi. Beneficiary contact name
 - xii. Beneficiary phone number
 - xiii. Beneficiary email
 - xiv. PeopleID of Property Manager (if already in VPR)
 - xv. Property Manager business name
 - xvi. Property Manager address
 - xvii. Property Manager city
 - xviii. Property Manager state
 - xix. Property Manager postal code
 - xx. Property Manager contact name
 - xxi. Property Manager phone number
 - xxii. Property Manager email
 - xxiii. POL number of registrant
 - xxiv. POL email of registrant
 - xxv. Total Payment
 - xxvi. Gateway TransID
 - xxvii. Gateway BatchID
 - xxviii. EntryDate

3.3. Displaying a list of registrations

1. Displaying a list of authenticated registrations requires a SOAP call (to be provided by the Revenue Bureau). The web app will pass the user's POL and the SOAP will return a list of all registrations authenticated to that POL. For each registration, display the StateID, R#, site address and status.

3.4. View details of a registration

1. Selecting a registration from the main list allows the user to view the details of that registration.
 - a. Property address (i.e. Site address from GIS)
 - b. Tax account (i.e. R number from GIS)
 - c. State ID (from GIS)
 - d. Legal Description (from GIS)
 - e. Beneficiary
 - f. Beneficiary address, city, state, postal code
 - g. Beneficiary contact name
 - h. Beneficiary phone number
 - i. Beneficiary email
 - j. Property Manager business name
 - k. Property Manager address, city, state, postal code
 - l. Property Manager contact name
 - m. Property Manager phone number
 - n. Property Manager email
 - o. RegistrationID
 - p. Entry Date
 - q. Status (defaults to NOD)

3.5. Edit an existing registration

1. If the user's POL has edit permissions on the registration viewed, the user can edit certain fields.
 - a. Beneficiary
 - b. Beneficiary address, city, state, postal code
 - c. Beneficiary contact name
 - d. Beneficiary phone number
 - e. Beneficiary email
 - f. Property Manager business name
 - g. Property Manager address, city, state, postal code
 - h. Property Manager contact name

- i. Property Manager phone number
 - j. Property Manager email
 - k. Status (from dropdown list)
 - i. NOD (default status of newly created registrations)
 - ii. NOD – Vacant
 - iii. REO (close the registration)
2. Changes to the registration are transmitted to the Revenue Bureau using SOAP or other reasonable, highly secure system as developed by BTS and the Revenue Bureau developer.
3. Beneficiary fields can be edited. This will affect all registrations with that beneficiary.
4. The beneficiary can be changed, using a pick list of existing beneficiaries. This associates the current registration with the selected beneficiary.
5. The user can add a beneficiary. This causes the selected registration to be associated with the new beneficiary.
6. Property manager fields can be edited. This will affect all registrations on that beneficiary having that property manager.
7. Property manager can be changed, using a pick list of existing property managers associated with the beneficiary of the current registration.
8. The user can add a property manager. This causes the selected registration to be associated with the new property manager.
9. A beneficiary cannot update information for a registration having different beneficiaryID.
10. Fields to transmit to the Revenue Bureau:
 - a. Beneficiary
 - b. Beneficiary address, city, state, postal code
 - c. Beneficiary contact name
 - d. Beneficiary phone number
 - e. Beneficiary email
 - f. Property Manager company name
 - g. Property Manager address, city, state, postal code
 - h. Property Manager contact name
 - i. Property Manager phone number
 - j. Property Manager email
 - k. Status
 - l. PeopleID of beneficiary (if not new)
 - m. PeopleID of property manager (if not new)

- n. RegistrationID of registration
- o. POL number of person who made the edit
- p. ChangeDate

3.6. Ability to make a payment on an existing registration.






1. It is probable that there will be a reoccurring renewal fee on properties in the Vacant Property Registry. Registrants will require a means to pay these renewal fees online.
2. Requirements are the same as for making a payment with a registration.
3. Payment must be transmitted to the Revenue Bureau using SOAP or other reasonable, highly secure method as developed by BTS and the Revenue Bureau developer.
4. Fields that must be transmitted to Revenue Bureau:
 - a. RegistrationID
 - b. POL number of person making payment
 - c. POL email of person making payment
 - d. Total Payment
 - e. Gateway TransID
 - f. Gateway BatchID
 - g. EntryDate

3.7. Ability to manage POL accounts authenticated to a registration.

1. When viewing a registration, a POL with edit permissions on that registration can display a list of all POL accounts that are authenticated to the registration.
2. The list shows whether or not the individual POL account has edit permissions.
3. A POL with edit permissions can de-authenticate any POL account from the registration.
4. A POL with edit permissions can add a POL account to a registration by providing the POL account's user name. POL accounts authenticated this way are added without edit permissions.
5. A POL with edit permission on registration can change the edit permissions of any POL authenticated to that registration.
6. Registration updates must be transmitted to the Revenue Bureau using SOAP or other reasonable, highly secure method as developed by BTS and the Revenue Bureau developer.
7. Minimum required fields of SOAP
 - a. RegistrationID
 - b. POL number of person making edit

- c. EntryDate
- d. POL number that is being edited/added/removed
- e. AddFlag (true if POL is being added)
- f. RemoveFlag (true if POL is being removed)
- g. EditFlag (set the POL's edit permissions to this value)

3.8. Automated daily reports identical to those for BL/MCBIT.

1. ACH Returned items report
 - 
 - ACH Returned Items Report.pdf
2. ACH Batch status report
 - 
 - ACH Batch Status Report.pdf
3. CC Batch status report
 - 
 - CCBatchStatusReport.pdf
4. BIN Failures
 - 
 - Microsoft Office Excel Worksheet
5. 45 Day Report
 - 
 - Microsoft Office Excel Worksheet

4. Revenue Bureau Requirements

The Revenue Bureau is responsible for storing data, providing reports to other interested parties and administering the program with the public.

1. Creation of database in SQL Server. Schema to be determined.
2. Creation of SOAP calls (developed by Revenue Bureau developer) to allow BTS to transmit data to Revenue Bureau SQL Server database. SOAP calls can be replaced with any other secure method.
 - a. SOAP to return list of registrations for a given POL.
 - b. SOAP to return list of existing beneficiaries.
 - c. SOAP to return list of property managers for a given beneficiary.
 - d. SOAP to create a new registration.
 - e. SOAP to return registration details for a given RegistrationID.
 - f. SOAP to update an existing registration.

- g. SOAP to make a payment on an existing registration.
 - h. SOAP to manage authenticated POL number on an existing registration.
 - i. It is preferable to keep batches and payments in sync with the gateway in real-time, unless overnight batching is necessary.
 - j. SOAP to create registration or add a payment will need to create a batch (if this is the first time that particular GatewayBatchID is used) and create a payment to go into the batch.
 - k. SOAP to update registration must retain prior information. Information should not be overwritten. This is especially important for Status changes, where prior statuses must still be visible (along with the date they were set).
3. Creation of overnight reporting mechanism to transfer required data to interested parties.
 - a. BDS: List of new and removed properties as a file. File specifications and location to be specified by BDS.
 - b. List of vacant properties possibly posted online.
 - c. Add vacant property registration info to PortlandMaps. If user looks up a property in PortlandMaps, they should be able to view vacant property registration info.
 4. Creation of a user interface to the vacant property registration database to be used by Revenue Bureau staff. Requirements of interface include:
 - a. Search functions to allow staff to answer calls and questions.
 - b. Method for checking off batches as deposited and generating a journal entry for manual entry into SAP.
 - c. Method to manually enter payments (checks, money order, EFT, JE, etc.).
 5. It is possible the system will need to be able to create bills on an annual basis, should council choose to charge an annual renewal fee for registered properties.
 6. Information regarding registration and a link to the registration website shall be posted on the City of Portland Revenue Bureau's website.

5. BTS CGIS Requirements

City employees and possibly the public will need to access VPR data on individual properties. This information could be made available through PortlandMaps. Similar to the "Permits/Cases" tab, access to VPR information could be available from a tab in PortlandMaps app. This information could be available to Police, other City employees, or to the public as determined by policy.

The data feeding PortlandMaps could be a live view into the VPR database. Details are to be worked out between BTS and the Revenue Bureau developer.

6. BDS Requirements

As the primary consumer of vacant property registration data, BDS TRACS team is responsible for defining their requirements for the EDI file that the Revenue Bureau will provide to them.

1. Creation of specifications for EDI file.
2. Determination of how frequently they want the file dropped.
3. Identification of file drop location and naming convention.
4. Place security on file drop location.
5. Test of EDI file.
6. Change TRACS to accommodate vacant building tracking. These changes are beyond the scope of this document and will be developed separately by BDS.

7. Client Hardware and Software Environment

7.1.1 Client hardware and software environment

- Database back end will be in SQL Server 2005 on BLSQL1.
- The web client will be compatible with commonly used browsers.
- The desktop client will be compatible with Windows XP and Windows 7 64 bit.

Software Required:

- SQL Server stored procedures will be stored in SourceSafe.

7.1.2 Client performance requirements

Desktop client must be able to scale to 12 simultaneous users.

7.1.3 Security requirements

The web client will communicate directly with BLSQL1. A high level of security is needed.

7.1.4 User classes (roles) who will use the application

1. VPRSOAP
2. VPRUsers
3. VPRManagers
4. VPRFinance

7.1.5 How each user class will use the application

- A. VPRSOAP permissions will be used by online users to insert and update data.
- B. VPRUsers will be used by Revenue Bureau staff to look up registrations and answer customer calls.

- C. VPRManagers will be used by Revenue Bureau managers and provides a high level of permissions. Managers, for example, will be able to edit configuration tables.
- D. VPRFinance will be used by Revenue Bureau staff to mark off batches.

8. Glossary

VPR: Vacant Property Registry

BDR: Bureau of Development Services

BTS: Bureau of Technology Services

TRACS: Information system used by the Bureau of Develop Services

9. Appendix

ACH Payment Screens

Payment Information Collection

Your payment amount is **\$200.00**

To process your payment, enter your checking account number and routing number below.



Your bank may require you to authorize Automated Clearing House (ACH) payments from your account before you can use this service. Contact your bank if you are not sure your account can make ACH payments. If your bank account is not authorized to make ACH payments, your payment will be rejected by the bank. A returned item will result in a "returned check" letter from us, requesting payment and may include a \$25 returned item fee. You may request this fee be waived if the returned item was for any reason other than non-sufficient funds.

<p>Bank name: <input type="text"/></p> <p>First name of account holder (optional): <input type="text"/></p> <p>Last name of account holder or company name as it appears on check: <input type="text"/></p> <p>Bank routing number: <input type="text"/></p> <p>Bank account number: <input type="text"/></p> <p>Re-enter bank account number: <input type="text"/></p> <p>Account type: <input type="text" value="Checking"/></p> <p><input type="checkbox"/> I agree to the terms and conditions listed below</p> <p><input type="button" value=" < Back"/> <input type="button" value=" Continue >"/></p>	<p>Salin Bank AND TRUST COMPANY SERVING PEOPLE THROUGHOUT INDIANA</p> <p>MEMO</p> <p>⑆034014035⑆ ⑆2345678⑆ 0101</p> <p>Bank Routing Number Account Number Check Number</p>
--	--

NOTE: Your bank account will not be charged until you submit your payment.

Terms and Conditions

PortlandOnline Electronic Payments Service Agreement

Section A. Introduction

The City of Portland (City) provides the Electronic Payment service in order to accept payments for some city services and some services of intergovernmental partners.

The City takes the privacy of confidential payment information seriously. A Privacy Policy can be accessed at <http://www.portlandonline.com/apps/mcbit/privacy.cfm>

This policy addresses the scope of the City's responsibility, and your responsibility in using PortlandOnline Electronic Payments to make a payment to the City or one of the City's intergovernmental partners.

This notice covers the following topics:

- * Section B. Automated Clearinghouse Rules
- * Section C. Intergovernmental Partners
- * Section D. Security
- * Section E. Payment Advice
- * Section F. Contact Information

Section B. Automated Clearinghouse Rules

At this time, PortlandOnline Electronic Payments are made using the National Automated Clearinghouse Association network (ACH), commonly referred to as an Electronic Check. To initiate an ACH payment, the city or its banking relationship partner will need to collect a minimum of the following information:

- * Your personal or business checking or savings account number, drawn on a U.S. bank.
- * The routing number of the bank that administers that bank account.

In addition, the City or its partner may seek additional information to verify your identity. By providing the City or its partner with that information, you agree to the financial transaction in question and to allow the city to initiate an ACH transaction on your behalf. The city will retain record of this agreement, as well as personally identifying financial information, for a minimum of two years to maintain NACHA compliance.

ACH transactions are regulated by the National Automated Clearinghouse Association rules.

Section C. Intergovernmental Partners

The City may partner with other public service providers in service delivery. Your PortlandOnline Electronic Payment may be used to fund these services.

The City does not provide external partners detailed financial information described in Section B, but may provide other information specific to your transaction.

Section D. Security

In the State Of Oregon, laws exist to ensure that government is open and that the public has a right to access appropriate records and information possessed by City government. At the same time, there are exceptions to the public's right to access public records that serve various needs including the privacy of individuals. Both state and federal laws provide exceptions.

In the event of a conflict between this Privacy Notice and the Public Records Act or other law governing the disclosure of records, the Public Records Act or other applicable law will control.

The City takes the confidentiality of your privacy and the security of your financial information seriously. In addition to the privacy policy referenced in section B, the City has taken measures specifically in the PortlandOnline Electronic Payment Gateway to ensure the confidentiality and integrity of financial data.

Despite these measures, by agreeing to this notice you agree to not hold the City liable for any loss or damages resulting from use of the PortlandOnline Electronic Payment Gateway.

Section E. Payment Advice

Unless otherwise noted, the City does not provide advice related to financial transactions or your banking relationships. The City does not require you to use PortlandOnline Electronic Payments, and in some cases offers alternative means of payment.

Section F. Contact Information

If you have any questions or concerns about the City of Portland's use of your information or about this Privacy Statement, please send an email to cityinfo@portlandoregon.gov and note "PortlandOnline Electronic Payment Gateway" in the subject line.

This statement is effective on June 1, 2004

Final Step, Submit Payment Authorization

Authorization Agreement for Direct Payments

I hereby authorize the City of Portland to initiate debit entries to my checking account indicated below. I acknowledge that the origination of the ACH transactions to my account must comply with the provisions of US law.

Bank name:	test
First name of account holder:	test
Last name of account holder or company name:	test
Routing number:	123123123
Account number:	1234
Account type:	Checking
Payment amount:	\$200.00

This authorization is to remain in full force and effect until the City of Portland has received notification from you of its termination in such time and in such manner as to afford the City of Portland and your bank a reasonable opportunity to act on it.

NOTE: Your bank account will be charged when you click Finish.


Credit Card Payment Screen

Payment Information Collection

Your payment amount is **\$100.00**

We accept Visa or MasterCard only.

Your credit card will be charged when you click **Finish**.

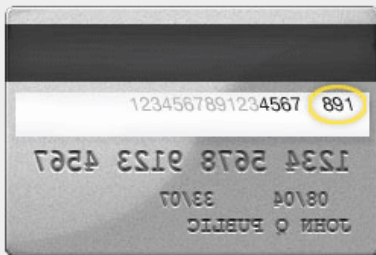


Credit card number:

Expiration date:

Card verification code: →

Name on card:



1234567891234567 891

1234 5678 9123 4567

08/10 03/10

JOHN O PUBLIC

NOTE: Your credit card will be charged when you click Finish.

Payment Confirmation Email

Thank you for using the City of Portland - Revenue Bureau Vacant Property Registry.

This automated message will serve as confirmation that the payment (ID 26143) you submitted electronically has been received and will be processed within 48 hours.

If you have questions about this online payment service, please call:

Revenue Bureau License & Tax Division
(503) 823-5157
Monday - Friday
8:00am - 5:00pm

10. Revision History

Name	Date	Reason for Changes	Ver./Rev.
Joe Williams	5/29/12	Initial draft	0.01
Joe Williams	6/4/12	Clarifications and edits	1.00

11. Document Approval

Accepted on behalf of:

Customer

System Support

Name: _____

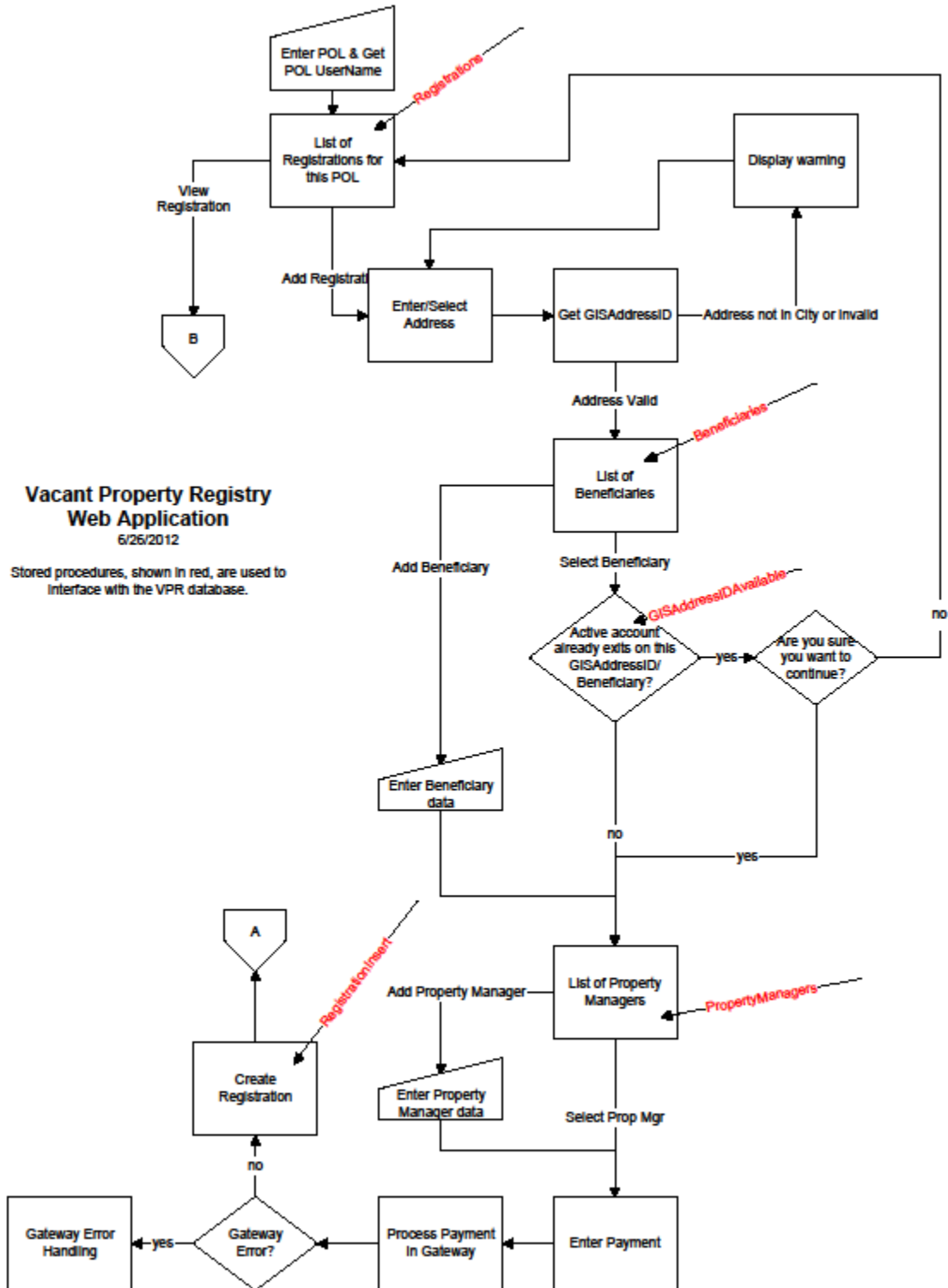
Name: _____

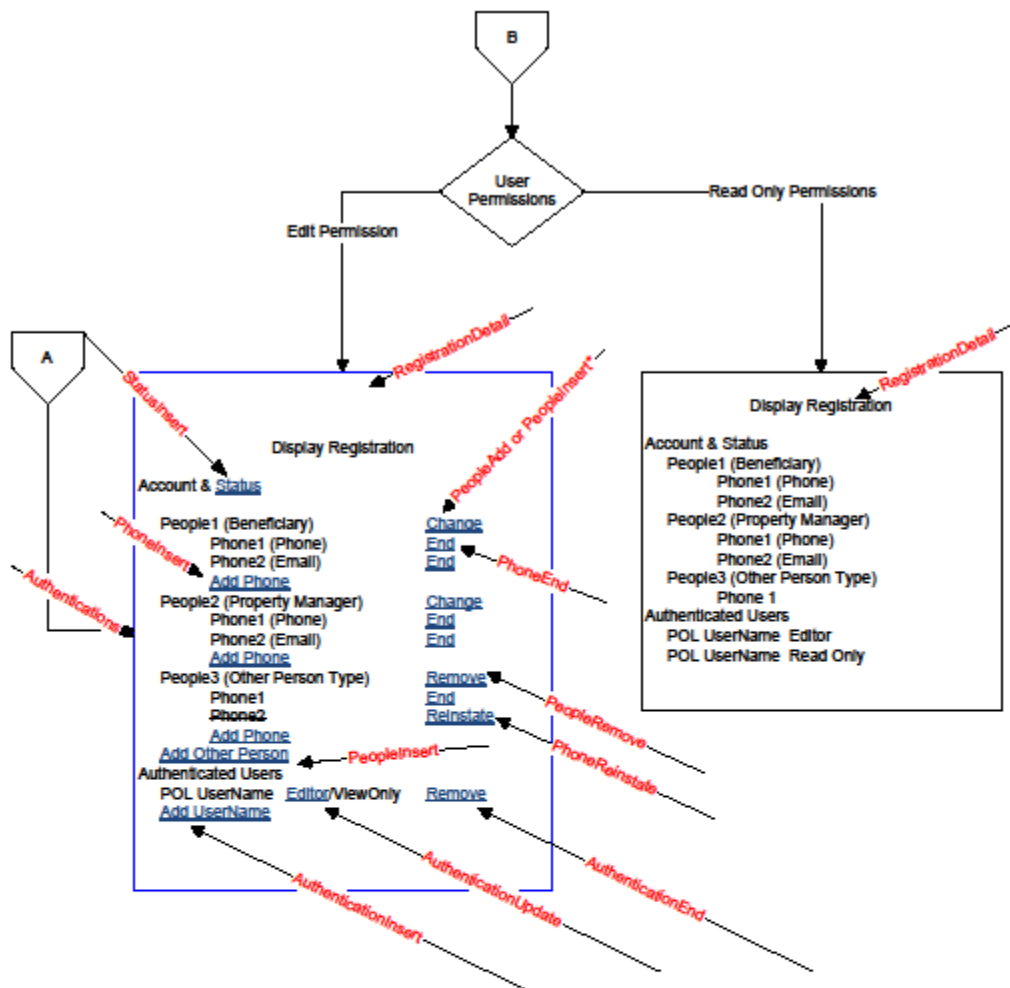
Title: _____

Title: _____

Date: _____

Date: _____





DropdownList: Used to get list of StatusCodes, PhoneTypeCodes, and PeopleTypeCodes.

Status: Select new status code from dropdown

Beneficiary Change: Pick from list of beneficiaries (use **PeopleAdd** to Insert person) or enter new beneficiary data (use **PeopleInsert** to Insert person).

Property Manager Change: Pick from list of property managers (use **PeopleAdd** to Insert person) or enter new property manager data (use **PeopleInsert** to Insert person).

Add Other Person: Add person information, including phone/email.

Remove Person: Removes person from this account.

Phone Add: Add a phone/email/fax/etc to a person.
Phone End: Ends a phone number. Number is still listed as "discontinued" (herein discontinued numbers are struck out).
Phone Reinstate: Removes the end date from a discontinued phone.

Authentication Add: Add a POL authentication to account by entering username
Authentication Remove: Delete selected POL authentication from account
Authentication Edit: Toggle Editor/View Only permissions on selected username

Appendix B: City of Medford, Oregon MCC 7.950 - 7.958⁹

7.950 Title and Purpose

This ordinance shall be known and may be cited as the "Vacant Residential Property Registration Ordinance of the City of Medford." The purpose of this vacant residential property registration program is to protect neighborhoods from becoming blighted through the lack of adequate maintenance and security of vacant properties.

7.951 Definitions

The following terms as used in sections 7.950 to 7.958 shall mean:

- (1) Borrower. Any person who becomes obligated on a real estate loan agreement, either directly or indirectly, and includes, but is not limited to, mortgagors, vendees under conditional land sales contracts and grantors under trust deeds.
- (2) Evidence of vacancy. Any condition that on its own, or combined with other conditions present, would lead the Chief of Police or his designee to believe that the property is vacant. Such conditions include, but are not limited to, overgrown and/or dead vegetation; accumulation of newspapers, circulars, flyers and/or mail; past due utility notices and/or disconnected utilities; accumulation of trash, junk and/or debris; the absence of window coverings such as curtains, blinds and/or shutters; the absence of furnishings and/or personal items consistent with residential habitation; evidence of trespass or criminal mischief; or statements by neighbors, passerby, delivery persons, and/or government employees that the property is vacant.
- (3) Lender. Any person who makes, extends, or holds a real estate loan agreement and includes, but is not limited to, mortgagees; beneficiaries under trust deeds; vendors under conditional land sales contracts; trustees and a successor in interest to any mortgagee, beneficiary, vendor or trustee. The term also includes any mortgagee, beneficiary or trustee that accepts a deed in lieu of foreclosure.
- (4) Notice of default. A written notice to a borrower stating that a default on a real estate loan agreement has occurred and that legal action may be taken.
- (5) Out of area. Outside of Jackson County.
- (6) Real Estate Loan Agreement. Any agreement providing for a loan on residential property, secured in whole or in part by real property located within the City of Medford, or any interest therein, and includes, but is not limited to mortgages, trust deeds and conditional land sales contracts.
- (7) Vacant. A subject property that is not legally occupied.

⁹ See Medford City Code online, <http://www.ci.medford.or.us/Code.asp?CodeID=4409> : accessed 21 August 2012.

7.952 Inspection

- (1) Immediately upon default of the borrower, but no later than prior to recording a notice of default with the Jackson County Clerk's Office, a lender shall perform an inspection of the property that is the security for the real estate loan agreement.
- (2) If the property is found to be vacant or shows evidence of vacancy, the lender shall, within ten (10) days of the inspection, register the property with the Chief of Police or his designee.
- (3) If the property is occupied but remains in default, the property shall be inspected by the lender on a monthly basis until the borrower remedies the default. If an inspection reveals that the property is vacant or shows evidence of vacancy, the lender shall, within ten (10) days of the inspection, register the property with the Chief of Police or his designee.
- (4) This ordinance also applies to properties that have been the subject of a foreclosure sale where title has transferred from one lender to another lender; and a property transferred under a deed in lieu of foreclosure.

7.953 Registration

- (1) The registration shall contain the following information:
 - (a) The name of the lender;
 - (b) The direct mailing address of the lender. Post office boxes are not acceptable;
 - (c) The direct contact name and phone number for the lender;
 - (d) The physical address for the lender's agent authorized to receive service of process, if applicable; and
 - (e) The direct contact information for the local property management company responsible for security, maintenance and marketing of the property, if applicable.
- (2) No registration fee shall be imposed. A lender that has registered a property under this ordinance shall report any change of information contained in the registration within ten (10) days of the change. Properties subject to this ordinance shall remain under the registration requirement as long as the property remains vacant.
- (3) Registration forms shall be available at the Medford Police Department and online at the City's website.

7.954 Maintenance Requirements

- (1) A lender shall maintain properties subject to this ordinance. Maintenance includes all of the following:
 - (a) Ensuring that the condition of the subject property does not, in the opinion of the Chief of Police or his designee, constitute a public nuisance or a chronic public nuisance as described in Medford Code sections 7.430, 5.500, 5.505, 5.511 and 5.519;
 - (b) Regular watering, irrigation, cutting, pruning and mowing of the subject property and the removal of all trimmings, as applicable to the property;

(c) Pools and spas shall be kept in working order, so that water remains clear and free of pollutants and debris; or drained and kept covered. In either case, subject properties with pools or spas shall comply with the City's minimum security fencing requirements.

(2) If the property is owned by an out of area lender, a local property management company shall be contracted to perform weekly inspections to verify the requirements of this section, and to ensure any other applicable laws are being met. The property management company shall post a direct contact name and 24-hour contact phone number for persons to report problems or concerns, and the posting shall be placed on the interior of a window facing the street to the front of the property so it is visible from the street. If no such area exists, then the posting shall be placed on the exterior of the property in a location visible from the street to the front of the property. An exterior posting shall be constructed of and printed with weather resistant materials.

(3) Adherence to this section does not relieve a person subject to this ordinance of any obligations set forth in any covenants, conditions and restrictions which may apply to the subject property.

7.955 Security Requirements

(1) The lender shall maintain a subject property in a secure manner so as not to be accessible to unauthorized persons, and includes the securing of windows, doors, gates and any other opening of such size that may allow a child to access the interior of the property. Broken windows shall be boarded or reglazed.

(2) If the property is owned by an out of area lender, a local property management company shall be contracted to perform weekly inspections to verify the requirements of this section, and to ensure any other applicable laws are being met. A property management company shall be subject to the same posting requirements as provided for in section 7.954(2) of this ordinance.

7.956 Additional Authority

The Chief of Police or his designee shall have the authority to require the lender to implement any additional maintenance and/or security measures including, but not limited to:

- (a) Installation of additional security lighting;
- (b) Increasing on-site inspection frequency;
- (c) Employment of an on-site security guard; and
- (d) Any other measures as may be reasonable required to prevent the decline of the property.

7.957 Violation; Penalty

(1) A lender that violates any portion of this ordinance shall be subject to prosecution as provided for in section 7.900.

(2) Citations for violation of any section of this ordinance may be mailed by first class mail to the lender or lender's registered agent.

7.958 Appeals

A lender that is required to implement additional maintenance or security measures as provided for in section 7.956 of this ordinance shall have the right to appeal to the City Council under the procedures set out in section 1.025 of this code.