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~~Public~~ Communication from the Public

Banks Make Bad Neighbors

How We Can Fix LA's Foreclosure Registry Program to Make Banks Pay for the Millions of Dollars in Harm They Cause Our Communities

June 4, 2012



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Residential Properties in some stage of foreclosure for the City of Los Angeles in 2011

Map of Los Angeles City Council Districts

Map of Zip Codes Within the City of Los Angeles (LAHD, September 25, 2007)

Density Map of Bank-Owned Residential Properties, as of January 24, 2012

Map of Blighted Properties Identified during Field Survey, as of June 4, 2012

Note on the Realty Trac data used in this report: As of January 24, 2012, the real estate data service Realty Trac (www.realtytrac.com) listed 21,495 residential properties as foreclosed or facing foreclosure in the City of Los Angeles. Just over 40% of these properties had already been foreclosed.

Based on our experience using Realty Trac data, we believe the actual number of foreclosures and potential foreclosures in the City of Los Angeles is higher than these figures indicate.

Bank Neglect Ravages Los Angeles Neighborhoods

When the City Council adopted a Foreclosure Registry Ordinance in July 2010, the LA Times reported that it “will help building inspectors identify the banks that owned abandoned homes and – with the threat of stiffer fines – encourage them to keep them clean and safe.” The ordinance imposed fines of \$1000 per day on banks that fail to clean up blighted properties. Sponsor Eric Garcetti stressed that “the need is urgent” for blight enforcement. “The banks are responsible for taking over the properties,” added co-sponsor Bernard Parks. “They need to be responsible for taking care of the properties.”¹

Nearly two years later, as LA Times columnist Hector Tobar reported on May 29, “foreclosures and resulting blight [still] infest once-safe neighborhoods.” Tobar found bank-owned homes “foreclosed and then trashed by humans and neglect. [...] This is what happens too often when a foreclosed home passes to the ownership of huge distant banks.”

In May, Good Jobs LA, ACCE and SEIU Local 721 sent teams of local community activists into the streets of LA to map the extent of the bank-induced blight epidemic. In three weeks, they assessed 4024 properties which, as of the end of January, were at some stage in the foreclosure process, i.e. Notice of Default, Notice of Trustee Sale or Bank-Owned.

They found neighborhood destroying blight everywhere they looked. At 906 properties, or 22.5% of houses visited, teams found some signs of blight, including debris strewn lawns, unsecured entrances, evidence of drug consumption and distribution or other signs of crime. A total of 271 properties were seriously blighted. Only 17% of the blighted properties are registered with the City of Los Angeles under the Foreclosure Registry Program.

Of the blighted properties, at least 457 are listed by the private data service RealtyTrac as bank-owned. The others are in the process of being foreclosed. All 457 blight properties have been bank-owned for at least 130 days, as of this writing on June 4, 2012. This means that if properties were inspected by the City of LA at the time that the bank took possession, each of these properties might have incurred fines of up to \$100,000, for a total maximum fine of \$45.7 million. All major mortgage lenders were implicated in this. Ten financial institutions own or are in the process of foreclosing on two-thirds of the blighted properties we visited. They are listed in the chart above.

Financial Institution	Seriously Blighted	Somewhat Blighted	Blight Total
Fannie Mae	40	75	115
Bank of America	25	77	102
BNY Mellon	15	48	63
Wells Fargo	14	30	44
US Bank	20	24	44
Deutsche Bank	15	23	38
Freddie Mac	11	25	36
Chase	12	23	35
GMAC	4	15	19
HSBC Bank	7	9	16
Total			604

How We Can Fix LA's Foreclosure Registry Program to Make Banks Pay for the Harm They Cause Our Communities

In May 2010, the City of Los Angeles passed a Foreclosure Registry Ordinance designed to "protect [Los Angeles] neighborhoods from becoming blighted."ⁱⁱ The ordinance requires banks to register properties that they have foreclosed or as soon as they begin the foreclosure process by issuing a Notice of Default (NOD). It imposes tough fines of up to \$1000 per day on banks that fail to maintain those properties.

Two years later, bank-induced blight continues to ravage our neighborhoods, yet not even one bank has paid any fines for violating the ordinance. Because of a major loophole which lets banks register for free with a banking industry-created private service known as the Mortgage Electronic Registration System (MERS), only about 21% of foreclosed and foreclosing properties in Los Angeles have even been registered. MERS does not provide the city lists of the properties registered with it, depriving officials of the information needed to police bank-induced blight.

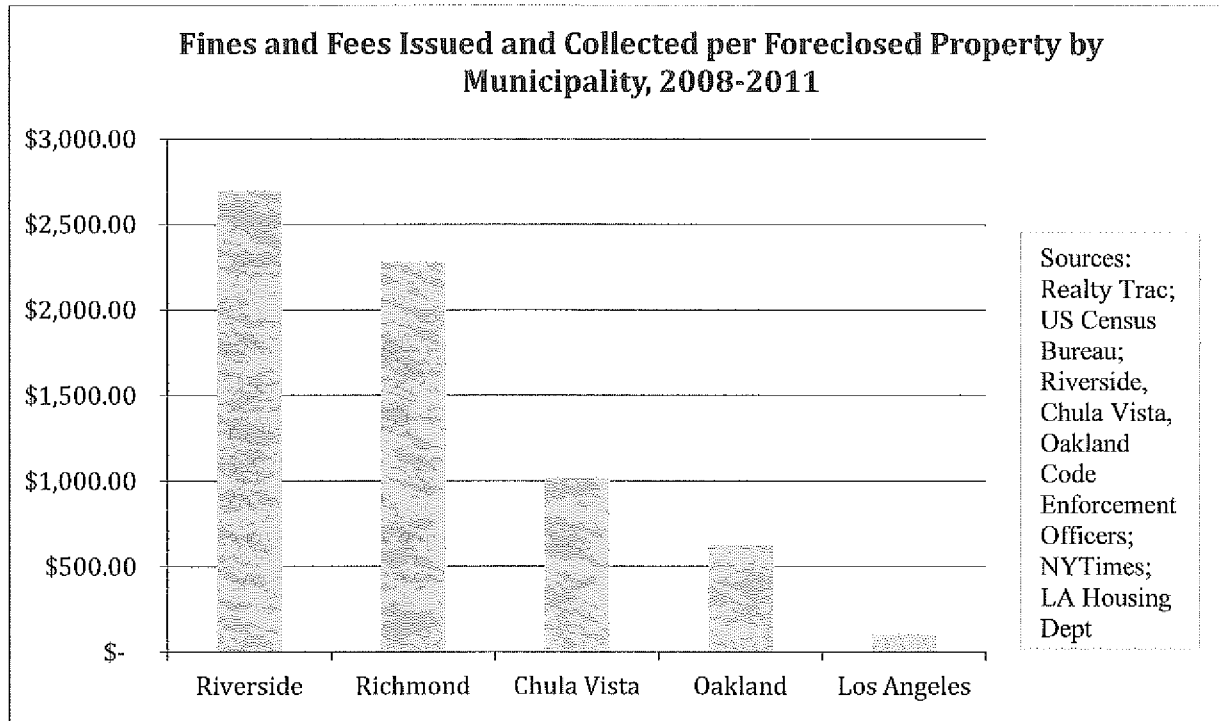
Examples from other cities demonstrate that closing this and other loopholes could produce much better results than we have seen in Los Angeles.

Municipality	Population	Fees/Fines Issued and Collected	Fines Issued and Fees Collected per Foreclosed Unit
Richmond	103,000	Issued \$1.8 million in fines and collected \$550,000 in revenues from 2008 to 2011.	\$ 2,287.17
Chula Vista	224,000	In its first year issued \$1.4 million in fines and collected \$112,000 in registration fees	\$ 1,027.17
Riverside	298,000	Issued \$7 million in fines during FY09-10 and collected \$3 million in fees and fines.	\$ 2,706.88
Oakland	409,000	Collected \$1.6 million in fines and fees	\$ 632.91
Los Angeles	3,800,000	Collected \$2.1 million in fees, to date; \$0 in fines	\$ 111.39

Sources: Realty Trac, May 10, 2012; US Census Bureau; Riverside, Chula Vista, Oakland Code Enforcement Officers; NYTimes; LA Housing Department, January 2012 Registry report.

According to data recently collected from Realty Trac and conversations with a number of local code enforcement officials, a number of other municipalities have issued and collected millions of dollars in fines and fees since instituting local foreclosure registry programs. For instance, Riverside issued \$7 million in fines and collected \$3 million in fees in its first year alone. This amounts to more than \$2,700 in fines for every property currently in foreclosure the city. Similar efforts to collect fees and fines in Los Angeles have only amounted to \$2 million in fees, or only \$111 for every property in foreclosure. The City of Richmond, population 103,000, has

issued \$1.8 million in fines, or nearly \$2,300 for each foreclosed property. LA has never fined a bank. Looking at fines and fees combined, Richmond – with less than 3% of our city’s population – has collected almost as much money from foreclosing banks as LA.



As of May 10, 2012, 18,852 properties in Los Angeles were at some stage in the foreclosure process. Compare this with 2,586 foreclosure properties in the small city of Riverside.

Los Angeles has imposed \$0 in fines and \$2.1 million in fees over the last two years. Riverside, with one-twelfth of our city’s population and one-seventh the number of foreclosure properties, imposed \$7 million in fines in the first year of its ordinance. All other things being equal, if Los Angeles was as effective as Riverside in policing and fining violators, we would expect LA to have issued \$49 million in fines in its first year alone.

Riverside’s appropriately aggressive enforcement provides the money needed to preserve and improve neighborhoods. Riverside created six new jobs to enforce its ordinance and reported that even with that expense - first year revenues exceeded first year expenses by \$500,000. In order for the L.A. ordinance to be as effective as Riverside’s we would need to employ 34 inspectors to enforce the ordinance.

Riverside is just one of a number of cities that have had more success in collecting fees and fines from banks and other trustees of vacant and foreclosed properties.

The lessons learned from other California cities provide models Los Angeles could use to improve enforcement under the existing ordinance, and adopt amendments which would make the ordinance an even more effective tool for fighting blight.

What We Can Do to Expand Enforcement Revenues Under the Existing Foreclosure Registry Program

- ✓ **Dedicate code inspection staff to do vacant property inspections.**
 - Los Angeles currently has almost 19,000 properties in some stage of the foreclosure process and no inspectors dedicated to blight enforcement.
 - Riverside, with about 2600 foreclosure properties had a team of 7 inspectors who issued \$7 million in fines in the first year of their program. If enforcement in Los Angeles was as successful as in Riverside, LA could expect to collect upwards of \$49 million in fines in the first year.
 - Oakland and Long Beach staff salaries are fully covered by annual property registration fees.

- ✓ **Improve communication between code enforcement officers and senior bank officials through an official bank liaison responsible to resolve violations and fines.**
 - The cities of Indio, Oakland and Long Beach have direct contacts to officials in major bank institutions that they can call upon when there are property issues that need to be addressed.
 - These connections with bank officials allow inspectors to report multiple property issues at once, leading to faster resolution of problems and payment of fines due.

- ✓ **Implement a proactive inspection program by focusing on all properties owned by a particular bank trustee at the same time.**
 - An Oakland pilot program inspected all properties owned by Wells Fargo, allowing the inspections department to issue citations collectively to the bank.

- ✓ **Focus inspections on properties that do not submit required monthly inspection reports.**

- ✓ **Work with the LA County Assessor's office to improve the timeliness of reports to LA and other municipalities when banks begin the foreclosure process by issuing an NOD.**

- ✓ **The LADBS should submit and present a monthly status report to City Council on current outcomes of the Foreclosure Registry program.**
 - This monthly report should include total inspections performed, citations issued, and revenues and penalties issued and collected. This report would be a recurring agenda item in the first week of every month of City Council.

Important Changes Needed to LA's Foreclosure Registry Program

- ✓ **Remove the MERS exception in registration, and require all properties served with a Notice of Default to be registered with the LAHD.**
 - Banks which don't use the MERS loophole are required to register with the city when they issue NODs. If all NODs issued in the City of LA last year had been registered (approximately 24,229 in 2011) the City would have raised **\$2.9 million more** in revenues in registration fees alone.

- ✓ **Increase foreclosure registration fees to cover the cost of enforcement and administration budget.**
 - LA's ordinance only budgets for administration staff to cover registration.
 - Cities like Oakland and Riverside have been able to fully fund enforcement departments by creating a registration fee in line with the real costs of maintaining and enforcing vacant and foreclosed homes.
 - Oakland's registration fee is **\$568 per year**, which covers the costs of office administration and inspection. Fees are outlined in a proposed budget submitted to the city council. All expected program costs are covered by the registration fee. If LA used a similar model, it might have **raised \$13.8 million in fees in 2011**.
 - San Jose requires a fee of **\$372 per quarter (\$1488 per vacant property per year)** to cover the full costs of services (including fire, public safety) that may be required to respond to issues on the property while it is vacant. They also require an upfront payment for the first three quarters. A similar model in Los Angeles could have raised an **estimated \$17.8 million** on vacant properties in 2011.ⁱⁱⁱ

- ✓ **Bank owners should submit a plan of action for needed property remedies due immediately upon registration of a vacant property in need of abatement or within 10 days after any inspections which cite violations in need of abatement.**
 - Owners should also submit updates to any plans of action with their monthly status report on their properties **due on the first of every month**. The owner would be responsible to bring the property up to **compliance within 7 days** or risk further citations and penalties.

- ✓ **Allow inspectors to issue fees for services rendered, such as securing properties or doing other necessary clean up or abatement.**
 - The City of Riverside collects fees for services rendered by its code enforcement department to augment its inspection department budget.
 - San Jose and Richmond bill deed holders for the costs of securing properties when the owners fail to do it themselves.

- ✓ **Allow fines to begin to accrue immediately after a violation has been cited, or steepen fines and penalties for failure to comply with abatement notices.**
 - Violations in the City of Indio, as in many cities, are considered misdemeanors. Its police department, which is responsible for code enforcement, considers

non-compliance an arrestable offense, which has been more compelling in their conversations with bank executives than fines.

✓ **Create a 'Save Our City' Youth Summer Jobs Program to help identify and rectify blighted properties.**

- So far the City of Los Angeles has collected **\$0 in penalties** from citations issued to banks for failing to remedy blight conditions.
- Concerned about the level of unchecked blight in our communities, activists from ACCE, Good Jobs LA and the Service Employees International Union fielded a team of a few dozen community-based "blight busters" in April and early May to find and report neighborhood-scarring blight.
- During the first three weeks of this community-based effort, activists found **at least 457 bank owned properties** with blighted, neighborhood scarring conditions that appear to violate the ordinance.^{iv}
- Nearly all of these properties have been bank owned for more than 130 days. If they had been inspected at the time of bank possession, each property may have **accrued fines of up to \$100,000 per property** for lack of abatement of blight violations on their properties, or **\$45.7 million in penalties**.
- This suggests that a fast, aggressive and pro-active enforcement effort could have produced **millions in revenues** with no more than a few weeks' work.
- Approximately half of all properties currently in the foreclosure process, or about **8,000, are bank owned**.
- Hiring teams of youth for a ten week summer jobs program can help the city locate the bank owned blighted properties in our communities and begin initial cleanup of properties in violation, locating the worst violators for continued inspection and monitoring by city staff. This program would pay for itself within one only week of fines accruing on fewer than 150 properties, or 15 days of fines on fewer than 70.^v

ⁱ Girion, Lisa. "LA launches new effort to clean up foreclosed properties." *Los Angeles Times* 11 July 2010. Article accessed here: <http://articles.latimes.com/2010/jul/11/local/la-me-derelect-homes-20100711>

ⁱⁱ Los Angeles, Ca., Ordinance No.: 181185 (2010). Accessed here: http://lahd.lacity.org/lahdinternet/Portals/0/Rent/Foreclosure%20Registry%20Program%20Ordinance%20-%20CF%2009-0365_ord_181185%20%281%29.pdf

ⁱⁱⁱ This is based on an estimate that half of all properties currently in foreclosure (or about 8,000) are bank owned, and assuming they are vacant.

^{iv} These properties are listed by real estate data service Realty Trac as bank owned as of January 2012.

^v This is based on an estimated program budget of \$1,000,000. One week of fines at \$1,000 per day amounts to \$7,000 per property. Covering a \$1 million program budget would require an average of one week of fines accruing on 143 properties, or an average of 15 days of fines (or \$15,000) accruing on 67.

Sample of Blighted Bank-Owned Homes in Our Neighborhoods: Field surveys conducted by ACCE, SEIU 721, Good Jobs LA and community activists

Banks can be fined \$1000 per day, up to \$100,000 per calendar year, for letting homes they own become blighted. What follows is a glimpse into the troubling state many of these bank-owned homes have fallen into after less than a year under the banks' watch. All but one of the sixteen blighted bank-owned homes below exceeds the \$100,000 maximum penalty allowed under the foreclosure ordinance. These sixteen properties alone could generate *up to \$1.5 million in overdue fines for the City of Los Angeles*. These represent sixteen of over 8000 bank-owned homes in the city.

<u>ADDRESS</u>	<u>ZIP CODE</u>	<u>COUNCIL DISTRICT</u>	<u>WHO FORECLOSED ON IT?</u>	<u>WHEN WAS IT FORECLOSED?</u>	<u>ESTIMATED POTENTIAL FINES¹</u>
824 W 56 th St	90037	9	Deutsche Bank ²	Bank-Owned since 6/6/2011	346 days \$100,000
821 W 56 th St	90037	9	Fannie Mae	Bank-Owned since 5/18/10	730 days \$100,000
2520 Longwood Ave	90016	10	Bank of America	Bank-Owned since 6/29/2011	323 days \$100,000
6401 Bonsallo Ave	90044	8	US Bank	Bank-Owned since 7/5/2011	317 days \$100,000
11211 S New Hampshire Ave	90044	8	Guild Mortgage Co., based in San Diego	Bank-Owned since 7/20/2011	302 days \$100,000
1240 W 82 nd St	90044	8	Skyline Vista Equities, LLC, based in El Segundo	Bank-Owned since 3/2/2012	76 days \$46,000
521 W 108 th St	90044	8	Deutsche Bank	Bank-Owned since 5/19/2011	364 days \$100,000
712-712 1/2 W 75 th St	90044	8	Fannie Mae	Bank-Owned since 10/13/2011	217 days \$100,000
1226 W 83 rd St	90044	8	HMC Opportunity Fund, LLC	Bank-Owned since 10/3/2011	227 days \$100,000
2300 S Marvin Ave	90016	10	Deutsche Bank	Bank-Owned since 6/27/2011	325 days \$100,000
9100 Baring Cross St	90044	8	US Bank	Bank-Owned since 12/15/2011	154 days \$100,000
11847 S Hoover St	90044	8	Deutsche Bank	Bank-Owned since 9/8/2011	252 days \$100,000
819 W 109 th St	90044	8	Wells Fargo	Bank-Owned since 12/12/2011	157 days \$100,000
8805 S Normandie Ave	90044	8	US Bank	Bank-Owned since 11/23/2011	176 days \$100,000
546 W 91 st St	90044	8	Fannie Mae	Bank-Owned since 8/10/2011	281 days \$100,000
1347 W 99 th St	90044	8	HSBC Bank	Bank-Owned since 11/14/2011	185 days \$100,000

¹ This assumes that the property has been blighted for at least 130 days from the recorded date.

² On May 4, 2011, the City Attorney's Office filed a complaint against Deutsche Bank for letting its foreclosed properties fall into serious disrepair. It's been called the city's largest slumlord, but it is not city's largest forecloser. That distinction belongs to Bank of America, which foreclosed on approximately two-thirds more properties in the City of Los Angeles than Deutsche Bank.

CAO Complaint accessed here: http://www.atty.lacity.org/stellent/groups/electedofficials/@att_contributor/documents/contributor_web_content/lacityp_014322.pdf; Foreclosure data as reported by the real estate data service Realty Trac on January 24, 2012.

Appendix I:
Blight Reports & Accompanying Photos

Banks make bad neighbors! Vacant Property Report

Property Street Address 824 W 56th St.

Property City LA Zip 90037

Banks can be fined \$1000 per day for neglecting homes they own and letting them become blighted. A home is "blighted" if it has one or more of the following problems:

- Overgrown grass/vegetation
- Garbage, debris, flammable or hazardous material on property
- Abandoned vehicles
- Graffiti
- Open/broken doors or windows, damaged walls, etc. that could allow entry
- Boarded door(s) or window(s) that show vacancy
- Damage to home (broken walls/roof/gutters/mailbox, mold, etc.)
- Pool or hot tub has not been drained, not clean, or not in working order
- Other public nuisance: signs of squatting and drug and gang activity

Rate from 0-5: 4
(*0" shows no signs of blight, "1" has at least 1 problem above, and "5" is uninhabitable and among the worst in the area.)

In the property Vacant? Yes No

Is the property being Renovated? Yes No

Photo of Property? Yes No

Notices (Take close-up pictures)

Is there a notice with contact information for reporting problems? If yes, name & phone # of contacts. Name _____ Company/Org: _____ Phone _____

Is there a City "Notice to Comply"? If yes, give notice date, reinspection date, case # and APN #.
Date _____ Reinspection _____ Case# _____ APN# _____

Is there a Notice of Eviction? If yes, give date, case # and names of all parties identified.
Date _____ Case# _____ Parties _____

Additional information: _____

Your Name Esperanza Ariza Date 5/16/12

Thanks for reporting in blight in your neighborhood!

Organization: GJLA

824 W 56th St., 90037; CD 9- OWNED BY DEUTSCHE BANK SINCE
6/6/2011



Banks make bad neighbors! Vacant Property Report

Property Street Address 821 W 56th St.

Property City LA Zip 90094 37

Banks can be fined \$1000 per day for neglecting homes they own and letting them become blighted. A home is "blighted" if it has one or more of the following problems:

- Overgrown grass/vegetation
- Garbage, debris, flammable or hazardous material on property
- Abandoned vehicles
- Graffiti
- Open/broken doors or windows, damaged walls, etc. that could allow entry
- Boarded door(s) or window(s) that show vacancy
- Damage to home (broken walls/roof/gutters/mailbox, mold, etc.)
- Pool or hot tub has not been drained, not clean, or not in working order
- Other public nuisance: _____

Rate from 0-5: 2

("0" shows no signs of blight, "1" has at least 1 problem above, and "5" is uninhabitable and among the worst in the area.)

In the property Vacant? Yes No

Is the property being Renovated? Yes No

Photo of Property? Yes No

Notices (Take close-up pictures)

Is there a notice with contact information for reporting problems? If yes, name & phone # of contacts. Name _____ Company/Org: _____ Phone _____

Is there a City "Notice to Comply"? If yes, give notice date, reinspection date, case # and APN #.
Date _____ Reinspection _____ Case# _____ APN# _____

Is there a Notice of Eviction? If yes, give date, case # and names of all parties identified.
Date _____ Case# _____ Parties _____

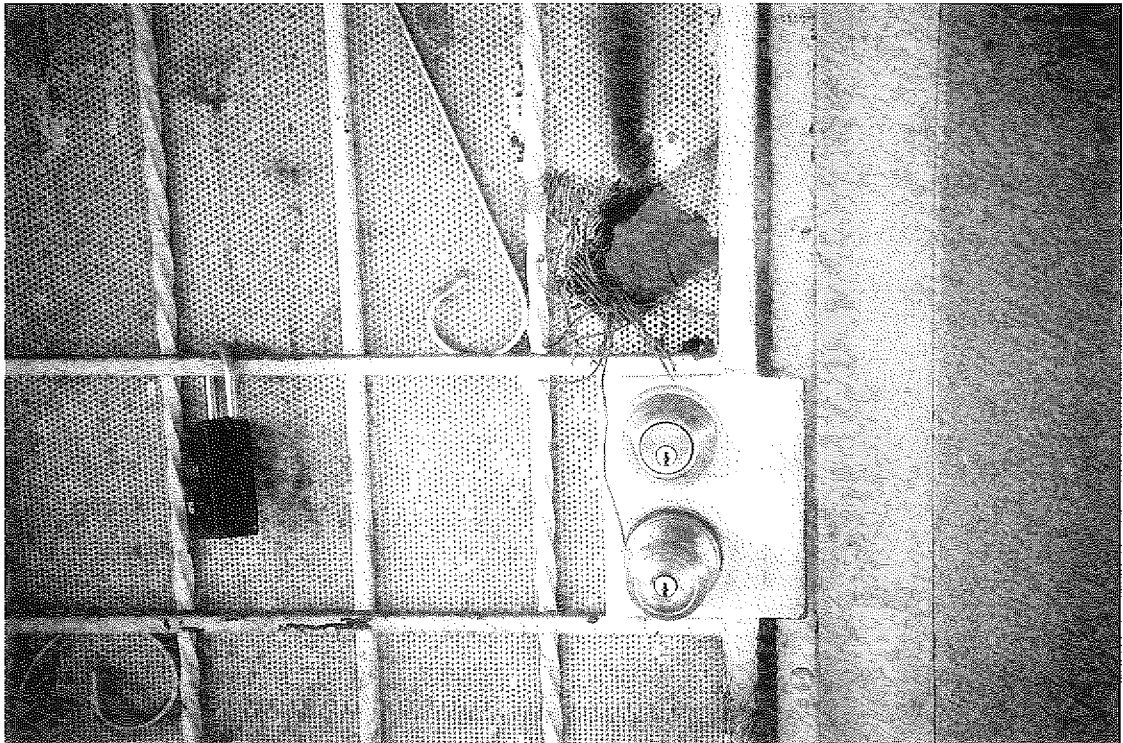
Additional information: neighbor that lives in the back said her house was broken into

Your Name Esperanza Arizon Date 5/16/12

Thanks for reporting in blight in your neighborhood!

Organization: GJLA

821 W 56th St., 90037; CD 9 - OWNED BY FANNIE MAE SINCE 5/18/10



Banks make bad neighbors! Vacant Property Report

Property Street Address 2520 S. Longwood ave
Property City LA Zip 90016

Banks can be fined \$1000 per day for neglecting homes they own and letting them become blighted. A home is "blighted" if it has one or more of the following problems:

- Overgrown grass/vegetation
- Garbage, debris, flammable or hazardous material on property
- Abandoned vehicles
- Graffiti
- Open/broken doors or windows, damaged walls, etc. that could allow entry
- Boarded door(s) or window(s) that show vacancy
- Damage to home (broken walls/roof/gutters/mailbox, mold, etc.)
- Pool or hot tub has not been drained, not clean, or not in working order
- Other public nuisance: signs of squatting, gangs, drugs

Rate from 0-5: 3.5

("0" shows no signs of blight, "1" has at least 1 problem above, and "5" is uninhabitable and among the worst in the area.)

In the property Vacant? Yes No

Is the property being Renovated? Yes No

Photo of Property? Yes No

Notices (Take close-up pictures)

Is there a notice with contact information for reporting problems? If yes, name & phone # of contacts. Name _____ Company/Org: _____ Phone _____

Is there a City "Notice to Comply"? If yes, give notice date, reinspection date, case # and APN #.
Date _____ Reinspection _____ Case# _____ APN# _____

Is there a Notice of Eviction? If yes, give date, case # and names of all parties identified.
Date _____ Case# _____ Parties _____

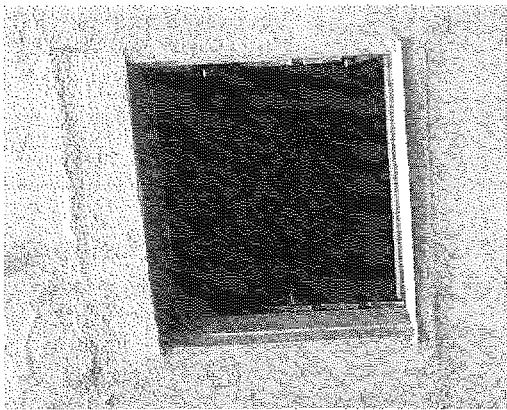
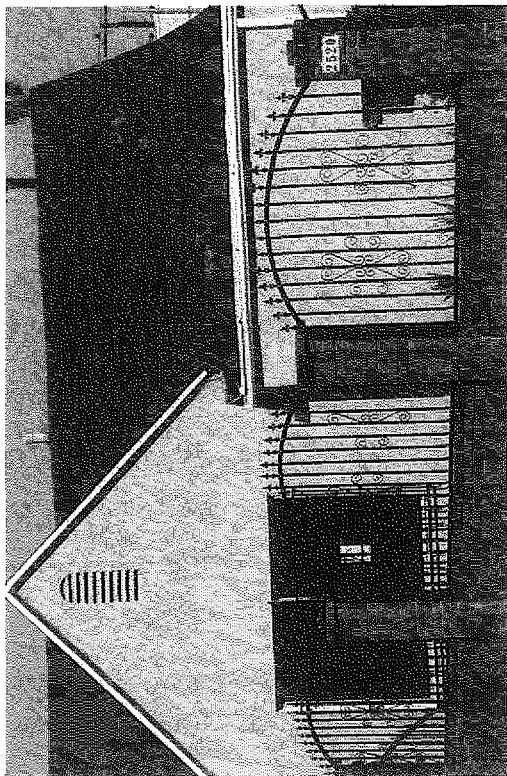
Additional information: _____

Your Name Esperanza Arriaga Date 5/16/12

Thanks for reporting in blight in your neighborhood!

Organization: GJLA

2520 S Longwood Ave., 90016; CD 10 - OWNED BY BANK OF AMERICA SINCE 6/29/11



Banks make bad neighbors! Vacant Property Report

Property Street Address 6401 Borsalle ave

Property City LA Zip 90044

Banks can be fined \$1000 per day for neglecting homes they own and letting them become blighted. A home is "blighted" if it has one or more of the following problems:

- Overgrown grass/vegetation
- Garbage, debris, flammable or hazardous material on property
- Abandoned vehicles
- Graffiti
- Open/broken doors or windows, damaged walls, etc. that could allow entry
- Boarded door(s) or window(s) that show vacancy
- Damage to home (broken walls/roof/gutters/mailbox, mold, etc.)
- Pool or hot tub has not been drained, not clean, or not in working order
- Other public nuisance: _____

Rate from 0-5: 5

("0" shows no signs of blight, "1" has at least 1 problem above, and "5" is uninhabitable and among the worst in the area.)

In the property Vacant? Yes No

Is the property being Renovated? Yes No

Photo of Property? Yes No

Notices (Take close-up pictures)

Is there a notice with contact information for reporting problems? If yes, name & phone # of contacts. Name _____ Company/Org: _____ Phone _____

Is there a City "Notice to Comply"? If yes, give notice date, reinspection date, case # and APN #. Date _____ Reinspection _____ Case# _____ APN# _____

Is there a Notice of Eviction? If yes, give date, case # and names of all parties identified. Date _____ Case# _____ Parties _____

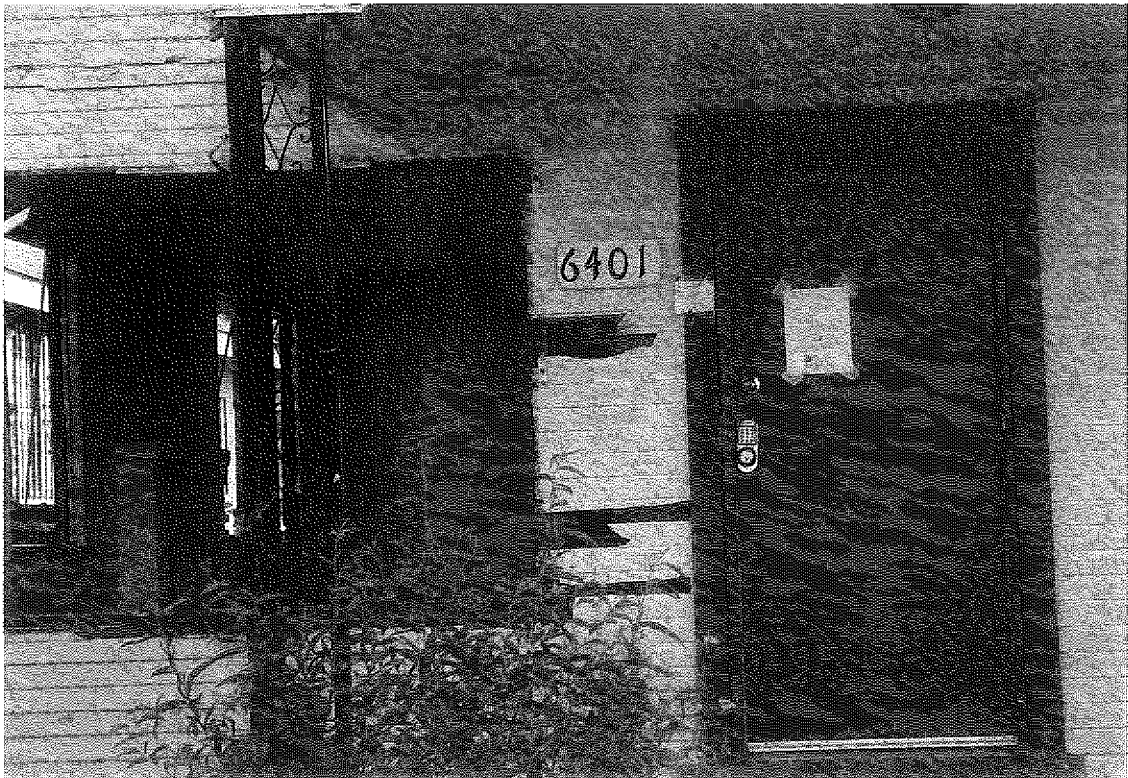
Additional information: _____

Your Name Esperanza Arizot Date 5/16/12

Thanks for reporting in blight in your neighborhood!

Organization: GJLA

6401 Bonsallo Ave., 90044; CD 8 - OWNED BY US BANK SINCE 7/5/2011



Banks make bad neighbors! Vacant Property Report

Property Street Address 11211 S. New Hampshire

Property City LA Zip 90044

Banks can be fined \$1000 per day for neglecting homes they own and letting them become blighted. A home is "blighted" if it has one or more of the following problems:

- Overgrown grass/vegetation
- Garbage, debris, flammable or hazardous material on property
- Abandoned vehicles
- Graffiti
- Open/broken doors or windows, damaged walls, etc. that could allow entry
- Boarded door(s) or window(s) that show vacancy
- Damage to home (broken walls/roof/gutters/mailbox, mold, etc.)
- Pool or hot tub has not been drained, not clean, or not in working order
- Other public nuisance: squatters and drugs

Rate from 0-5: 5

("0" shows no signs of blight, "1" has at least 1 problem above, and "5" is uninhabitable and among the worst in the area.)

- In the property Vacant? Yes No *There's a young woman squating*
- Is the property being Renovated? Yes No
- Photo of Property? Yes No

Notices (Take close-up pictures)

Is there a notice with contact information for reporting problems? If yes, name & phone # of contacts. Name _____ Company/Org: _____ Phone _____

Is there a City "Notice to Comply"? If yes, give notice date, reinspection date, case # and APN #.
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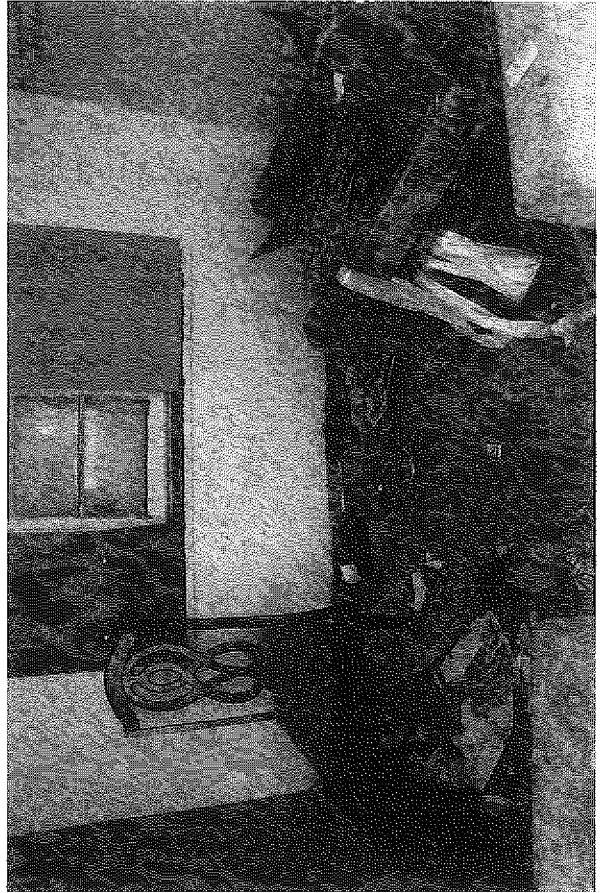
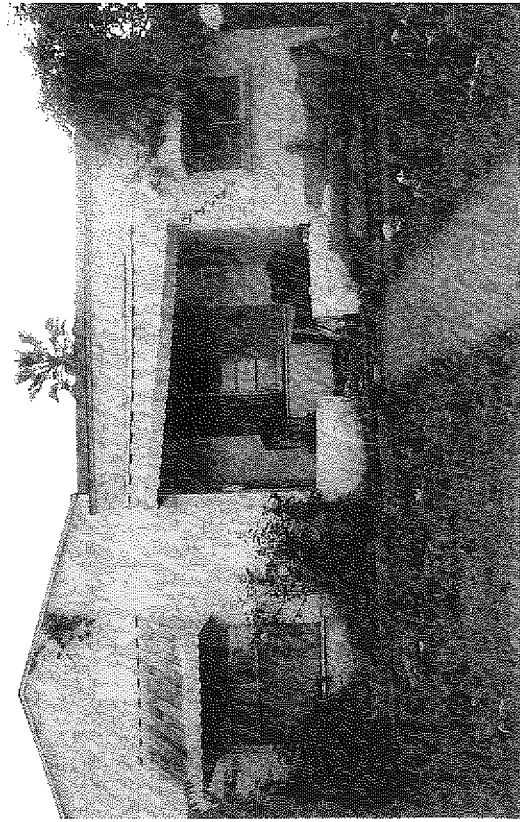
Additional information: _____

Your Name Esperanza Arizón Date 5/16/12

Thanks for reporting in blight in your neighborhood!

Organization: GJLA

11211 S New Hampshire Ave., 90044; CD 8 - OWNED BY GUILD MORTGAGE CO. SINCE 7/20/11



Banks make bad neighbors! Vacant Property Report

Property Street Address 1240 W. 82nd St.

Property City LA Zip 90044

Banks can be fined \$1000 per day for neglecting homes they own and letting them become blighted. A home is "blighted" if it has one or more of the following problems:

- Overgrown grass/vegetation
- Garbage, debris, flammable or hazardous material on property
- Abandoned vehicles
- Graffiti
- Open/broken doors or windows, damaged walls, etc. that could allow entry
- Boarded door(s) or window(s) that show vacancy
- Damage to home (broken walls/roof/gutters/mailbox, mold, etc.)
- Pool or hot tub has not been drained, not clean, or not in working order
- Other public nuisance: the house is significantly burnt from the inside

Rate from 0-5: 5

(*"0" shows no signs of blight, "1" has at least 1 problem above, and "5" is uninhabitable and among the worst in the area.*)

In the property Vacant? Yes No

Is the property being Renovated? Yes No

Photo of Property? Yes No

Notices (Take close-up pictures)

Is there a notice with contact information for reporting problems? If yes, name & phone # of contacts. Name _____ Company/Org: _____ Phone _____

Is there a City "Notice to Comply"? If yes, give notice date, reinspection date, case # and APN #.
Date _____ Reinspection _____ Case# _____ APN# _____

Is there a Notice of Eviction? If yes, give date, case # and names of all parties identified.
Date _____ Case# _____ Parties _____

Additional information: _____

Your Name Esperanza Arizón Date 5/16/12

Thanks for reporting in blight in your neighborhood!

Organization: GILA

521 W 108th St., 90044; CD 8 - OWNED BY DEUTSCHE BANK SINCE
5/19/11



Banks make bad neighbors! Vacant Property Report

Property Street Address: 712 -712 1/2 W 75Th St

Property City: Los Angeles Zip: 90044

Blighted? Yes No Rate from 1-5 (5 is worst): 2

Vacant? Yes No

Photo of Property? Yes No

Signs of Blight

- Overgrown grass/vegetation no grass (dirt)
- Garbage, debris, flammable or hazardous material on property
- Abandoned vehicles
- Graffiti
- Open/broken doors or windows, damaged walls, etc. that could allow entry
- Boarded door(s) or window(s) that show vacancy
- Damage to home (broken walls/roof/gutters/mailbox, mold, etc.) Broken Gate
- Pool or hot tub has not been drained, not clean, or not in working order
- Other public nuisance: _____

Notices (Take close-up pictures)

Is there a notice with contact information for reporting problems? If yes, name & phone # of contacts. Name _____ Phone _____

Is there a City "Notice to Comply"? If yes, give notice date, reinspection date, case # and APN #. Date _____ Reinspection _____ Case# _____ APN# _____

Is there a Notice of Eviction? If yes, give date, case # and names of all parties identified. Date _____ Case# _____ Parties _____

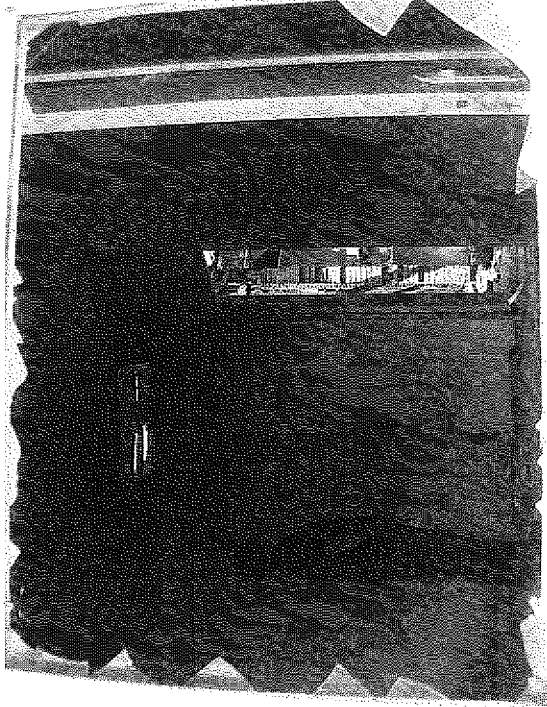
Additional information: Hazardous Materials -
Fannizmae@fieldassist.com

Your Name Lon Brown / Jose Jaime Date 5/10/12

Thanks for reporting on blight in your neighborhood!

Organization: Good Jobs LA

1240 W 82nd St., 90044; CD 8 - OWNED BY SKYLINE VISTA EQUITIES, LLC SINCE 3/2/12



Banks make bad neighbors! Vacant Property Report

Property Street Address: 521 W 108th St

Property City: Los Angeles Zip: 90044

Banks can be fined \$1000 per day for neglecting homes they own and letting them become blighted. A home is "blighted" if it has one or more of the following problems:

- Overgrown grass/vegetation
- Garbage, debris, flammable or hazardous material on property
- Abandoned vehicles
- Graffiti
- Open/broken doors or windows, damaged walls, etc. that could allow entry
- Boarded door(s) or window(s) that show vacancy
- Damage to home (broken walls/roof/gutters/mailbox, mold, etc.)
- Pool or hot tub has not been drained, not clean, or not in working order
- Other public nuisance: trash everywhere! just max out

Rate from 0-5: 2-3 mos.

("0" shows no signs of blight, "1" has at least 1 problem above, and "5" is uninhabitable and among the worst in the area.)

In the property Vacant? Yes No

Is the property being Renovated? Yes No

Photo of Property? Yes No

Notices (Take close-up pictures)

Is there a notice with contact information for reporting problems? If yes, name & phone # of contacts. Name _____ Company/Org: _____ Phone _____

Is there a City "Notice to Comply"? If yes, give notice date, reinspection date, case # and APN #.
Date _____ Reinspection _____ Case# _____ APN# _____

Is there a Notice of Eviction? If yes, give date, case # and names of all parties identified.
Date _____ Case# _____ Parties _____

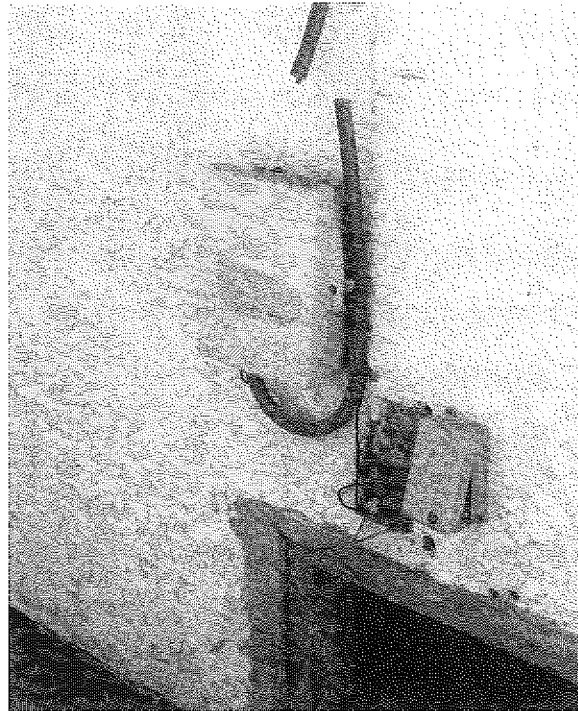
Additional information: _____

Your Name Densie + Larnice Date 5-12-12

Good Thanks for reporting in blight in your neighborhood!

Organization: Job at LA

712-712 1/2 W 75th St., 90044; CD 8 - OWNED BY FANNIE MAE SINCE
10/12/2011



Banks make bad neighbors!

Vacant Property Report

Property Street Address: 1226 W 83rd St

Property City: Los Angeles Zip: 90044

Blighted?

Yes No

Rate from 1-5 (5 is worst): 2

Vacant?

Yes No

Photo of Property?

Yes No

Signs of Blight

Overgrown grass/vegetation

Garbage, debris, flammable or hazardous material on property

Abandoned vehicles

Graffiti

Open/broken doors or windows, damaged walls, etc. that could allow entry

Boarded door(s) or window(s) that show vacancy

Damage to home (broken walls/roof/gutters/mailbox, mold, etc.)

Pool or hot tub has not been drained, not clean, or not in working order

Other public nuisance: _____

Notices (Take close-up pictures)

Is there a notice with contact information for reporting problems? If yes, name & phone # of contacts. Name AMC Willie Williams Phone 714-488-0372

Is there a City "Notice to Comply"? If yes, give notice date, reinspection date, case # and APN #. Date _____ Reinspection _____ Case# _____ APN# _____

Is there a Notice of Eviction? If yes, give date, case # and names of all parties identified.

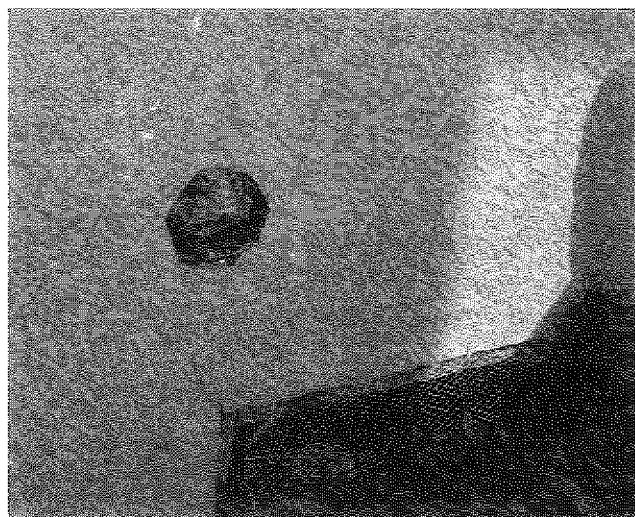
Date 4-2-12 Case# 110V14259 Parties Diaz / AMC Opportunity Fund

Additional information: _____

 Elizabeth
 Your Name Elizabeth Nefer Date 8-10-12

Thanks for reporting on blight in your neighborhood!

1226 W 83rd St., 90044; CD 8 - OWNED BY HMC OPPORTUNITY, LLC
SINCE 10/3/2011



Banks make bad neighbors! Vacant Property Report

Property Street Address: 2300 S Marvin Ave

Property City: Los Angeles Zip: 90016

Banks can be fined \$1000 per day for neglecting homes they own and letting them become blighted. A home is "blighted" if it has one or more of the following problems:

- Overgrown grass/vegetation
- Garbage, debris, flammable or hazardous material on property
- Abandoned vehicles
- Graffiti
- Open/broken doors or windows, damaged walls, etc. that could allow entry
- Boarded door(s) or window(s) that show vacancy
- Damage to home (broken walls/roof/gutters/mailbox, mold, etc.)
- Pool or hot tub has not been drained, not clean, or not in working order
- Other public nuisance: X-1145 light

Rate from 0-5: 1

("0" shows no signs of blight, "1" has at least 1 problem above, and "5" is uninhabitable and among the worst in the area.)

In the property Vacant? Yes No

Is the property being Renovated? Yes No

Photo of Property? Yes No

Notices (Take close-up pictures)

Is there a notice with contact information for reporting problems? If yes, name & phone # of contacts. Name _____ Company/Org: _____ Phone _____

Is there a City "Notice to Comply"? If yes, give notice date, reinspection date, case # and APN #.
Date _____ Reinspection _____ Case# _____ APN# _____

Is there a Notice of Eviction? If yes, give date, case # and names of all parties identified.
Date _____ Case# _____ Parties _____

Additional information: _____

Your Name Jason Elias Date 5/12/12

Organization: SEIU 721 *Thanks for reporting in blight in your neighborhood!*

**2300 S Marvin Ave., 90016; CD 10 - OWNED BY DEUTSCHE BANK SINCE
6/27/2011**



Banks make bad neighbors! Vacant Property Report

Property Street Address: 9100 Baring Cross St

Property City: Los Angeles Zip: 90044

Banks can be fined \$1000 per day for neglecting homes they own and letting them become blighted. A home is "blighted" if it has one or more of the following problems:

- Overgrown grass/vegetation
- Garbage, debris, flammable or hazardous material on property
- Abandoned vehicles
- Graffiti
- Open/broken doors or windows, damaged walls, etc. that could allow entry
- Boarded door(s) or window(s) that show vacancy
- Damage to home (broken walls/roof/gutters/mailbox, mold, etc.)
- Pool or hot tub has not been drained, not clean, or not in working order
- Other public nuisance: vacant lot; burned to ground

Rate from 0-5: 5

("0" shows no signs of blight, "1" has at least 1 problem above, and "5" is uninhabitable and among the worst in the area.)

In the property Vacant? Yes No

Is the property being Renovated? Yes No

Photo of Property? Yes No

Notices (Take close-up pictures)

Is there a notice with contact information for reporting problems? If yes, name & phone # of contacts. Name _____ Company/Org: _____ Phone _____

Is there a City "Notice to Comply"? If yes, give notice date, reinspection date, case # and APN #.
Date _____ Reinspection _____ Case# _____ APN# _____

Is there a Notice of Eviction? If yes, give date, case # and names of all parties identified.
Date _____ Case# _____ Parties _____

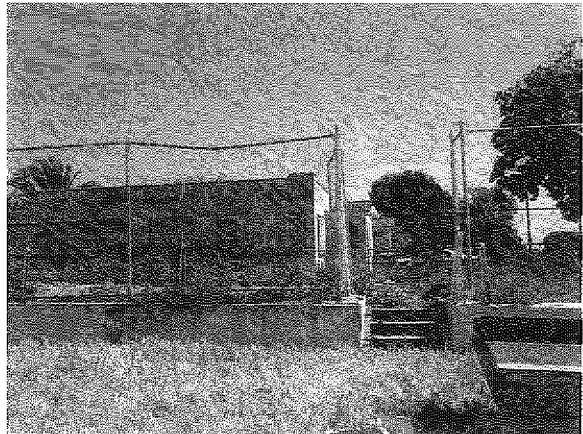
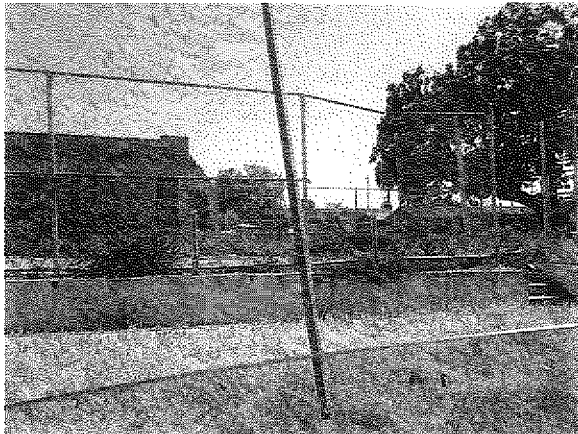
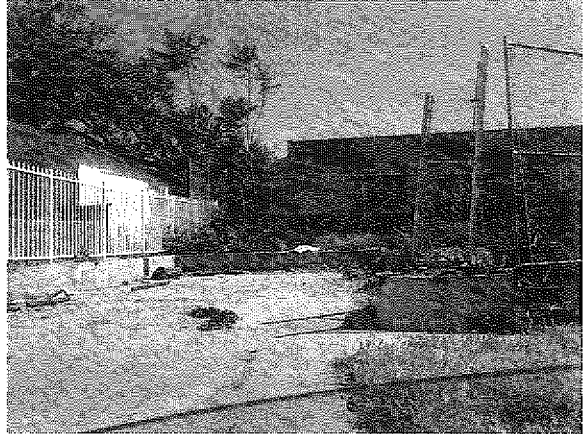
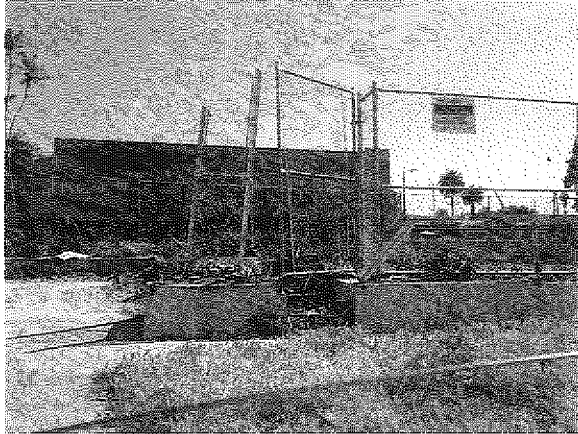
Additional information: _____

Your Name: Debi Padgett

Date: 5/12/12

Thanks for reporting in blight in your neighborhood!

9100 Baring Cross St., 90044; CD 8 – OWNED BY US BANK SINCE
12/15/2011



Banks make bad neighbors! Vacant Property Report

Property Street Address: 11847 S Hoover St

Property City: Los Angeles Zip: 90044

Banks can be fined \$1000 per day for neglecting homes they own and letting them become blighted. A home is "blighted" if it has one or more of the following problems:

- Overgrown grass/vegetation
- Garbage, debris, flammable or hazardous material on property
- Abandoned vehicles
- Graffiti
- Open/broken doors or windows, damaged walls, etc. that could allow entry
- Boarded door(s) or window(s) that show vacancy
- Damage to home (broken walls/roof/gutters/mailbox, mold, etc.)
- Pool or hot tub has not been drained, not clean, or not in working order
- Other public nuisance: _____

Rate from 0-5: 2

("0" shows no signs of blight, "1" has at least 1 problem above, and "5" is uninhabitable and among the worst in the area.)

In the property Vacant? Yes No

Is the property being Renovated? Yes No

(Yes 2 months, spoke to Neighbor)

Photo of Property? Yes No

Notices (Take close-up pictures)

Is there a notice with contact information for reporting problems? If yes, name & phone # of contacts. Name Ronald J. Beatty Company/Org: Secured Investments Phone (323) 292-6568
(Wells Fargo)

Is there a City "Notice to Comply"? If yes, give notice date, reinspection date, case # and APN #.
 Date _____ Reinspection _____ Case# _____ APN# _____

Is there a Notice of Eviction? If yes, give date, case # and names of all parties identified.
 Date _____ Case# _____ Parties _____

Additional information: _____

Your Name LaTanya Bailey Date 05-12-12

Jorge Garcia
Thanks for reporting in blight in your neighborhood!

Banks make bad neighbors! Vacant Property Report

Property Street Address: 319 W 109th St

Property City: Los Angeles Zip: 90044

Blighted? Yes No Rate from 1-5 (5 is worst): 2

Vacant? Yes No

Photo of Property? Yes No

Signs of Blight

- Overgrown grass/vegetation
- Garbage, debris, flammable or hazardous material on property
- Abandoned vehicles
- Graffiti
- Open/broken doors or windows, damaged walls, etc. that could allow entry
- Boarded door(s) or window(s) that show vacancy
- Damage to home (broken walls/roof/gutters/mailbox, mold, etc.)
- Pool or hot tub has not been drained, not clean, or not in working order
- Other public nuisance: _____

Notices (Take close-up pictures)

Is there a notice with contact information for reporting problems? If yes, name & phone # of contacts. Name ED Koemia Phone 818 903 8088
Gina Ozonyan 818 521 8088

Is there a City "Notice to Comply"? If yes, give notice date, reinspection date, case # and APN #. Date _____ Reinspection _____ Case# _____ APN# _____

Is there a Notice of Eviction? If yes, give date, case # and names of all parties identified. Date 5/2/12 Case# 12U00073 Parties Wells Fargo vs Colbert

Additional information: _____

Your Name Kristy McClain Date 5/10/12

Thanks for reporting on blight in your neighborhood!

LG

Banks make bad neighbors!

Vacant Property Report

Property Street Address: 8805 S Normandie Ave

Property City: Los Angeles Zip: 90044

Banks can be fined \$1000 per day for neglecting homes they own and letting them become blighted. A home is "blighted" if it has one or more of the following problems:

- Overgrown grass/vegetation
- Garbage, debris, flammable or hazardous material on property
- Abandoned vehicles
- Graffiti
- Open/broken doors or windows, damaged walls, etc. that could allow entry
- Boarded door(s) or window(s) that show vacancy
- Damage to home (broken walls/roof/gutters/mailbox, mold, etc.)
- Pool or hot tub has not been drained, not clean, or not in working order
- Other public nuisance: Wires hanging down on the side of House

Rate from 0-5: 5

("0" shows no signs of blight, "1" has at least 1 problem above, and "5" is uninhabitable and among the worst in the area.)

In the property Vacant?

Yes No

Is the property being Renovated?

Yes No

Photo of Property?

Yes No

Notices (Take close-up pictures)

Is there a notice with contact information for reporting problems? If yes, name & phone # of contacts. Name Eddy Leon Company/Org: U.S. Bank Phone _____

Is there a City "Notice to Comply"? If yes, give notice date, reinspection date, case # and APN #.
Date _____ Reinspection _____ Case# _____ APN# _____

Is there a Notice of Eviction? If yes, give date, case # and names of all parties identified.
Date _____ Case# _____ Parties _____

Additional information: _____

Your Name Michele Reed/Larvic Reed Date 5-12-12

Thanks for reporting in blight in your neighborhood!

Organization: CSLA

Banks make bad neighbors! Vacant Property Report

Property Street Address: 546 W 91st St

Property City: Los Angeles Zip: 90044

Banks can be fined \$1000 per day for neglecting homes they own and letting them become blighted. A home is "blighted" if it has one or more of the following problems:

- Overgrown grass/vegetation
- Garbage, debris, flammable or hazardous material on property
- Abandoned vehicles
- Graffiti
- Open/broken doors or windows, damaged walls, etc. that could allow entry
- Boarded door(s) or window(s) that show vacancy
- Damage to home (broken walls/roof/gutters/mailbox, mold, etc.)
- Pool or hot tub has not been drained, not clean, or not in working order
- Other public nuisance: _____

Rate from 0-5: 3

(*"0" shows no signs of blight, "1" has at least 1 problem above, and "5" is uninhabitable and among the worst in the area.*)

In the property Vacant? Yes No

Is the property being Renovated? Yes No

Photo of Property? Yes No

Notices (Take close-up pictures)

Is there a notice with contact information for reporting problems? If yes, name & phone # of contacts. Name _____ Company/Org: _____ Phone _____

Is there a City "Notice to Comply"? If yes, give notice date, reinspection date, case # and APN #.
Date _____ Reinspection _____ Case# _____ APN# _____

Is there a Notice of Eviction? If yes, give date, case # and names of all parties identified.
Date _____ Case# _____ Parties _____

Additional information: No Notice

Your Name Antonio Solis Date 5/12/12

Thanks for reporting in blight in your neighborhood!

Banks make bad neighbors! Vacant Property Report

Property Street Address: 1347 W 99th St

Property City: Los Angeles Zip: 90044

Banks can be fined \$1000 per day for neglecting homes they own and letting them become blighted. A home is "blighted" if it has one or more of the following problems:

- Overgrown grass/vegetation
- Garbage, debris, flammable or hazardous material on property
- Abandoned vehicles
- Graffiti
- Open/broken doors or windows, damaged walls, etc. that could allow entry
- Boarded door(s) or window(s) that show vacancy
- Damage to home (broken walls/roof/gutters/mailbox, mold, etc.)
- Pool or hot tub has not been drained, not clean, or not in working order
- Other public nuisance: _____

Rate from 0-5: 3

("0" shows no signs of blight, "1" has at least 1 problem above, and "5" is uninhabitable and among the worst in the area.)

In the property Vacant? Yes No

Is the property being Renovated? Yes No

Photo of Property? Yes No

Notices (Take close-up pictures)

Is there a notice with contact information for reporting problems? If yes, name & phone # of contacts. Name ACT Source Company/Org: Pacific Preservation Phone 888-731-7377

Is there a City "Notice to Comply"? If yes, give notice date, reinspection date, case # and APN #.
Date _____ Reinspection _____ Case# _____ APN# _____

Is there a Notice of Eviction? If yes, give date, case # and names of all parties identified.
Date _____ Case# _____ Parties _____

Additional information: Grass needs ATTENTION

Your Name Leonard Camarena Date 5-12-12
ren stairs

Thanks for reporting in blight in your neighborhood!

Organization: ALTCW

Appendix II: Supplemental Maps & Data

Residential Properties in some stage of foreclosure for the City of Los Angeles in 2011

City	Zip Code	NOD	NTS	REO	Total
Los Angeles	90001	333	408	144	885
Los Angeles	90002	385	414	198	997
Los Angeles	90003	512	633	274	1,419
Los Angeles	90004	172	183	59	414
Los Angeles	90005	124	130	91	345
Los Angeles	90006	197	169	57	423
Los Angeles	90007	125	150	52	327
Los Angeles	90008	255	226	69	550
Los Angeles	90010	21	21	7	49
Los Angeles	90011	501	626	254	1,381
Los Angeles	90012	85	90	59	234
Los Angeles	90013	48	52	52	152
Los Angeles	90014	51	40	29	120
Los Angeles	90015	110	119	56	285
Los Angeles	90016	377	404	149	930
Los Angeles	90017	53	54	26	133
Los Angeles	90018	325	391	130	846
Los Angeles	90019	354	395	124	873
Los Angeles	90020	102	109	54	265
Los Angeles	90021	41	44	13	98
Los Angeles	90023	160	155	68	383
Los Angeles	90024	178	148	70	396
Los Angeles	90025	140	126	35	301
Los Angeles	90026	221	223	72	516
Los Angeles	90027	121	113	33	267
Los Angeles	90028	62	44	13	119
Los Angeles	90029	96	102	29	227
Los Angeles	90031	142	153	65	360
Los Angeles	90032	275	285	123	683
Los Angeles	90033	127	161	68	356
Los Angeles	90034	129	106	50	285
Los Angeles	90035	126	113	27	266
Los Angeles	90036	99	91	22	212

City	Zip Code	NOD	NTS	REO	Total
Los Angeles	90037	409	460	168	1,037
Los Angeles	90038	57	64	23	144
Los Angeles	90039	150	143	52	345
Los Angeles	90041	135	115	45	295
Los Angeles	90042	342	324	143	809
Los Angeles	90043	507	471	178	1,156
Los Angeles	90044	700	791	343	1,834
Los Angeles	90045	192	160	55	407
Los Angeles	90046	193	177	80	450
Los Angeles	90047	564	563	222	1,349
Los Angeles	90048	109	86	23	218
Los Angeles	90049	151	123	41	315
Los Angeles	90056	89	79	18	186
Los Angeles	90057	51	59	44	154
Los Angeles	90058	27	31	9	67
Los Angeles	90059	359	360	190	909
Los Angeles	90061	214	218	104	536
Los Angeles	90062	291	306	133	730
Los Angeles	90063	295	316	118	729
Los Angeles	90064	95	85	23	203
Los Angeles	90065	282	271	109	662
Los Angeles	90066	157	147	38	342
Los Angeles	90067	34	58	20	112
Los Angeles	90068	186	173	69	428
West Hollywood	90069	213	198	80	491
Los Angeles	90071	0	3	2	5
Los Angeles	90077	62	67	19	148
Los Angeles	90089	0	1	0	1
Los Angeles	90094	68	55	26	149
Los Angeles	90095	0	0	0	0
Beverly Hills	90210	124	110	30	264
Beverly Hills	90211	41	36	10	87
Beverly Hills	90212	33	80	14	127
Culver City	90230	198	170	75	443
Culver City	90232	54	40	37	131
El Segundo	90245	50	36	15	101
Gardena	90247	309	255	123	687
Gardena	90248	62	50	31	143
Pacific Palisades	90272	86	64	19	169

Source: Aggregate numbers as recorded in 2011 by Realty Trac, a real estate database service. Based on our experience using Realty Trac data, we believe that the actual number of foreclosures and potential foreclosures in these districts is higher than the chart indicates.

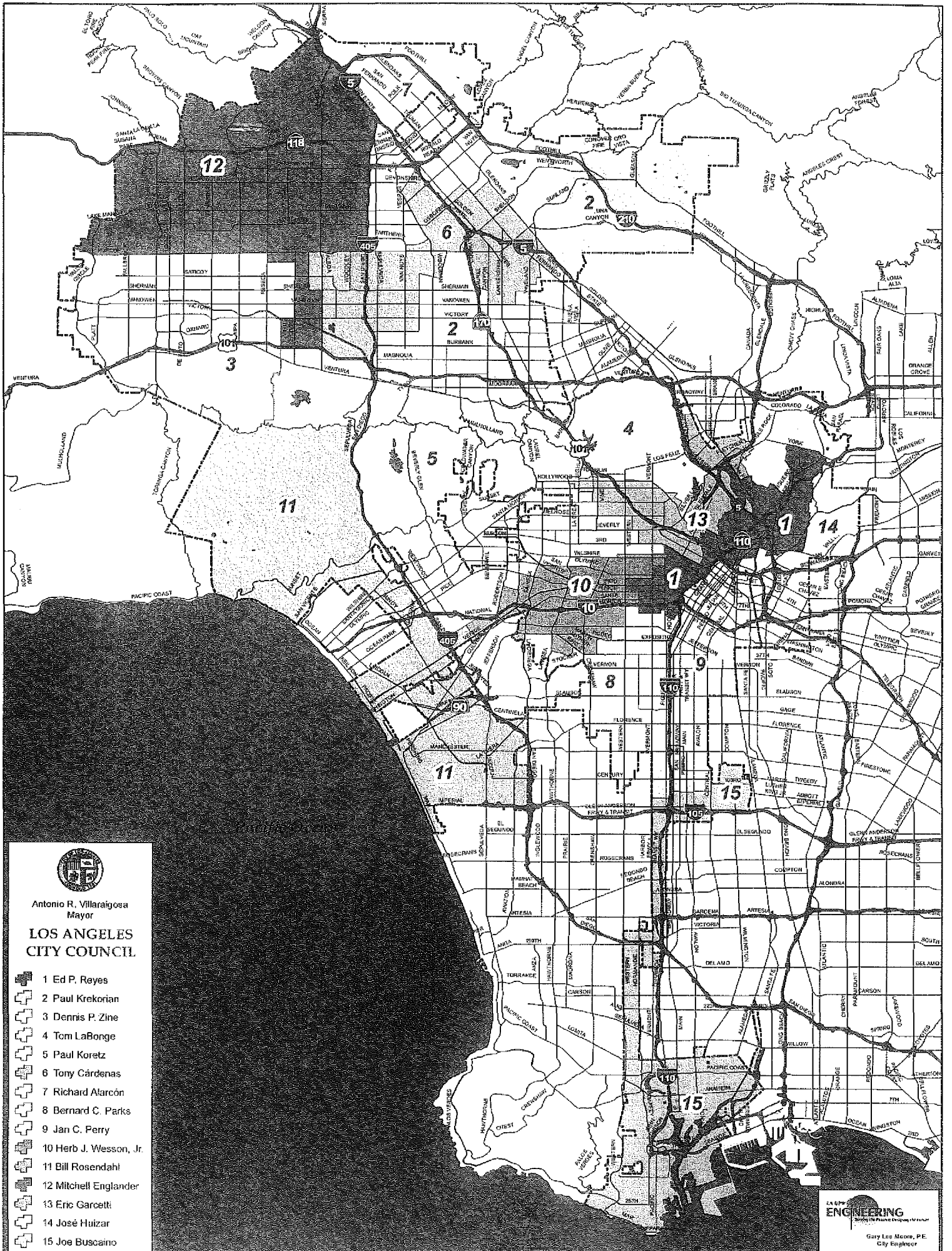
Zip codes current as of September 26, 2007. Some zip codes are partially outside of the City of Los Angeles.

City	Zip Code	NOD	NTS	REO	Total
Topanga	90290	61	61	19	141
Venice	90291	120	105	21	246
Marina Del Rey	90292	126	150	56	332
Playa Del Rey	90293	96	74	37	207
Inglewood	90302	251	239	123	613
Santa Monica	90402	38	35	8	81
Torrance	90501	169	163	59	391
Torrance	90502	190	196	114	500
Harbor City	90710	179	147	82	408
Lomita	90717	107	82	31	220
San Pedro	90731	332	307	119	758
San Pedro	90732	156	112	69	337
Long Beach	90810	253	252	122	627
Sunland	91040	196	187	78	461
Tujunga	91042	261	247	90	598
La Crescenta	91214	210	181	50	441
Canoga Park	91303	117	126	48	291
Canoga Park	91304	316	294	136	746
Winnetka	91306	412	390	200	1,002
West Hills	91307	255	209	60	524
Chatsworth	91311	329	327	123	779
Encino	91316	278	272	110	660
Northridge	91324	185	179	67	431
Northridge	91325	224	227	75	526
Northridge	91326	276	262	88	626
Northridge	91330	0	0	0	0
Pacoima	91331	654	663	304	1,621
Reseda	91335	563	517	234	1,314
San Fernando	91340	219	222	93	534
North Hills	91343	401	405	162	968
Granada Hills	91344	443	414	139	996
Mission Hills	91345	157	168	79	404
Sun Valley	91352	281	271	156	708
Tarzana	91356	273	309	105	687
Woodland Hills	91364	263	257	103	623
Woodland Hills	91367	397	381	122	900
Van Nuys	91401	200	190	69	459
Panorama City	91402	373	398	210	981
Sherman Oaks	91403	134	145	62	341

City	Zip Code	NOD	NTS	REO	Total
Van Nuys	91404	0	0	0	0
Van Nuys	91405	237	244	87	568
Van Nuys	91406	361	330	136	827
Van Nuys	91411	133	103	39	275
Sherman Oaks	91423	178	186	65	429
Encino	91436	93	99	17	209
Burbank	91504	174	144	46	364
Burbank	91505	184	140	52	376
North Hollywood	91601	182	195	77	454
North Hollywood	91602	135	128	66	329
Studio City	91604	187	176	70	433
North Hollywood	91605	326	318	124	768
North Hollywood	91606	219	223	90	532
Valley Village	91607	146	127	47	320
Universal City	91608	0	0	0	0
TOTAL		24986	24800	10040	59826
















Source: Aggregate numbers as recorded in 2011 by Realty Trac, a real estate database service. Based on our experience using Realty Trac data, we believe that the actual number of foreclosures and potential foreclosures in these districts is higher than the chart indicates.

Zip codes current as of September 26, 2007. Some zip codes are partially outside of the City of Los Angeles.



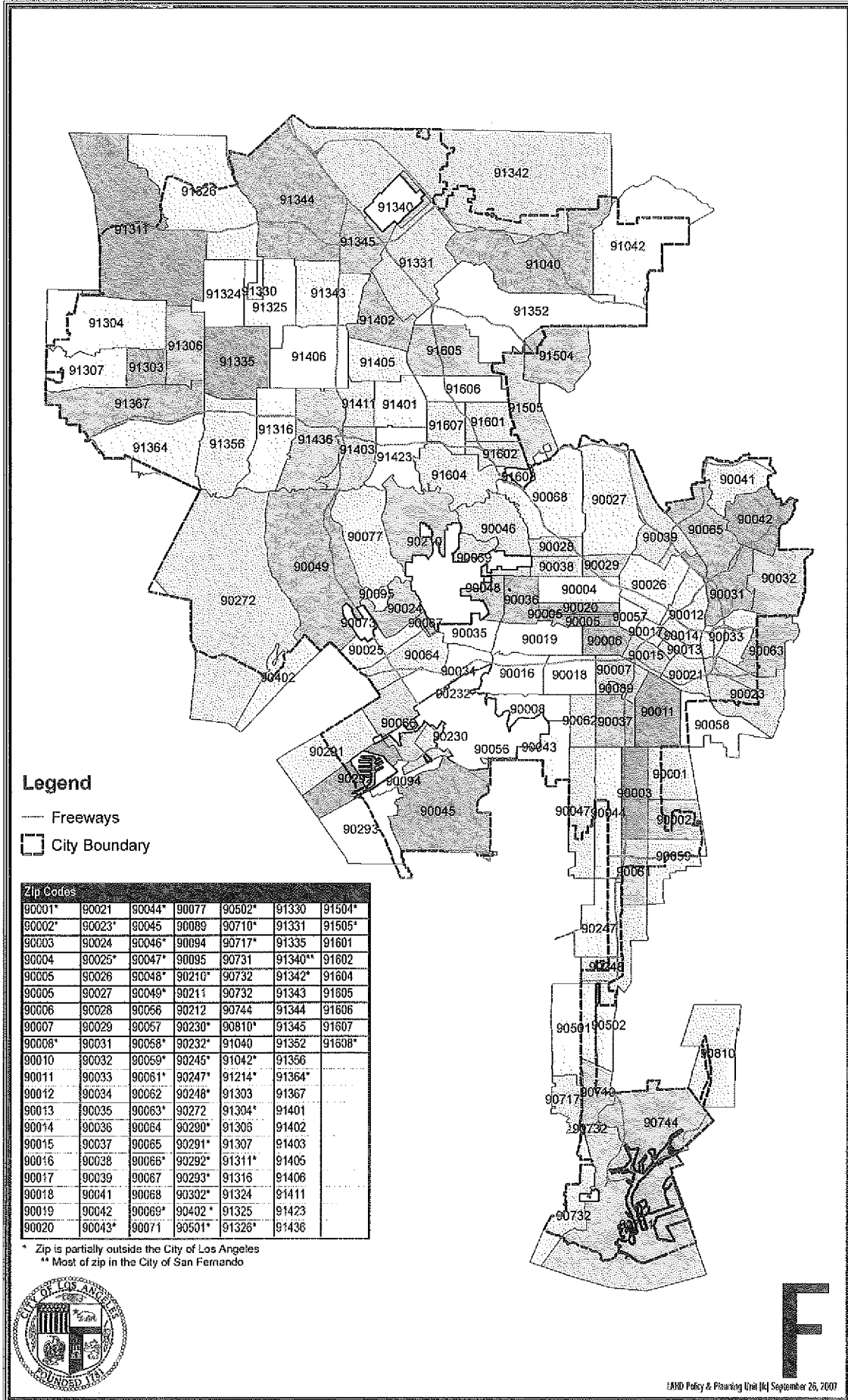
Antonio R. Villaraigosa
Mayor

**LOS ANGELES
CITY COUNCIL**

-  1 Ed P. Reyes
-  2 Paul Krekorian
-  3 Dennis P. Zine
-  4 Tom LaBonge
-  5 Paul Koretz
-  6 Tony Cárdenas
-  7 Richard Alarcón
-  8 Bernard C. Parks
-  9 Jan C. Perry
-  10 Herb J. Wesson, Jr.
-  11 Bill Rosendahl
-  12 Mitchell Englander
-  13 Eric Garcetti
-  14 José Huizar
-  15 Joe Buscaino

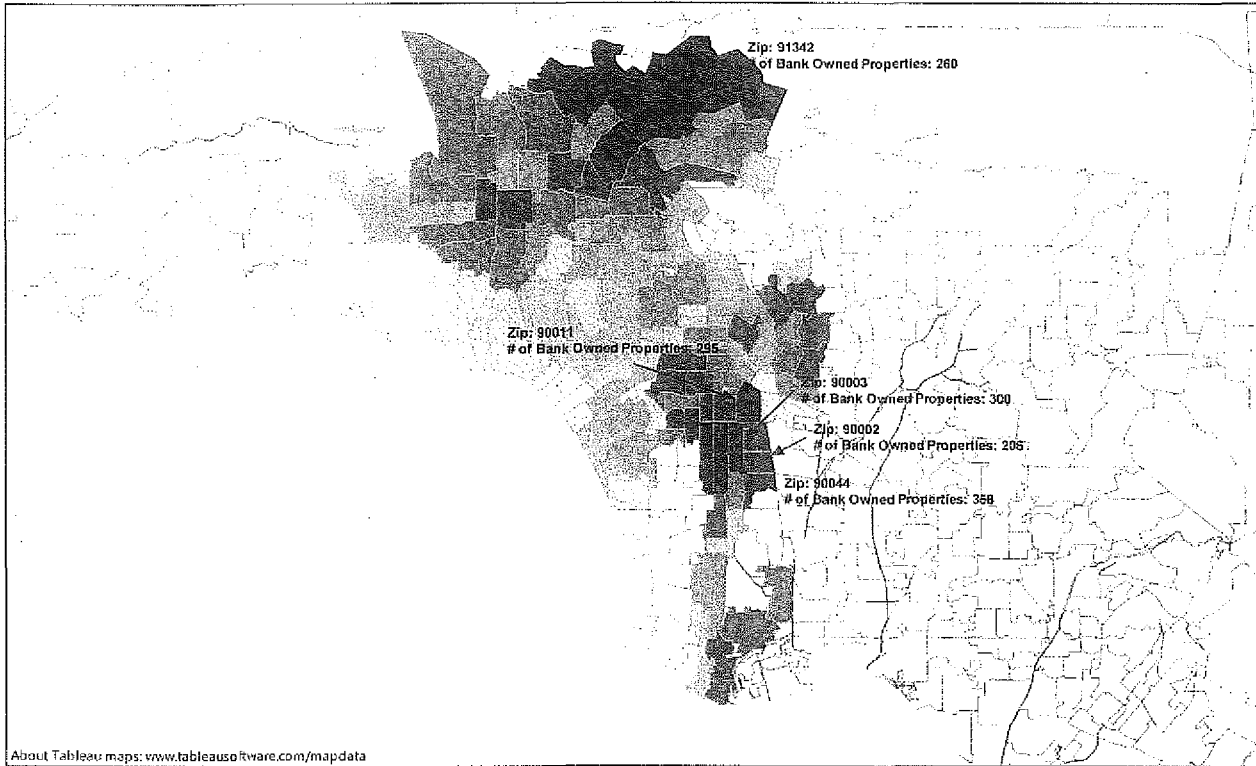
**LA EPP
ENGINEERING**
Gary Lee Moore, P.E.
City Engineer

Zip Codes Within the City of Los Angeles



F

Bank Owned

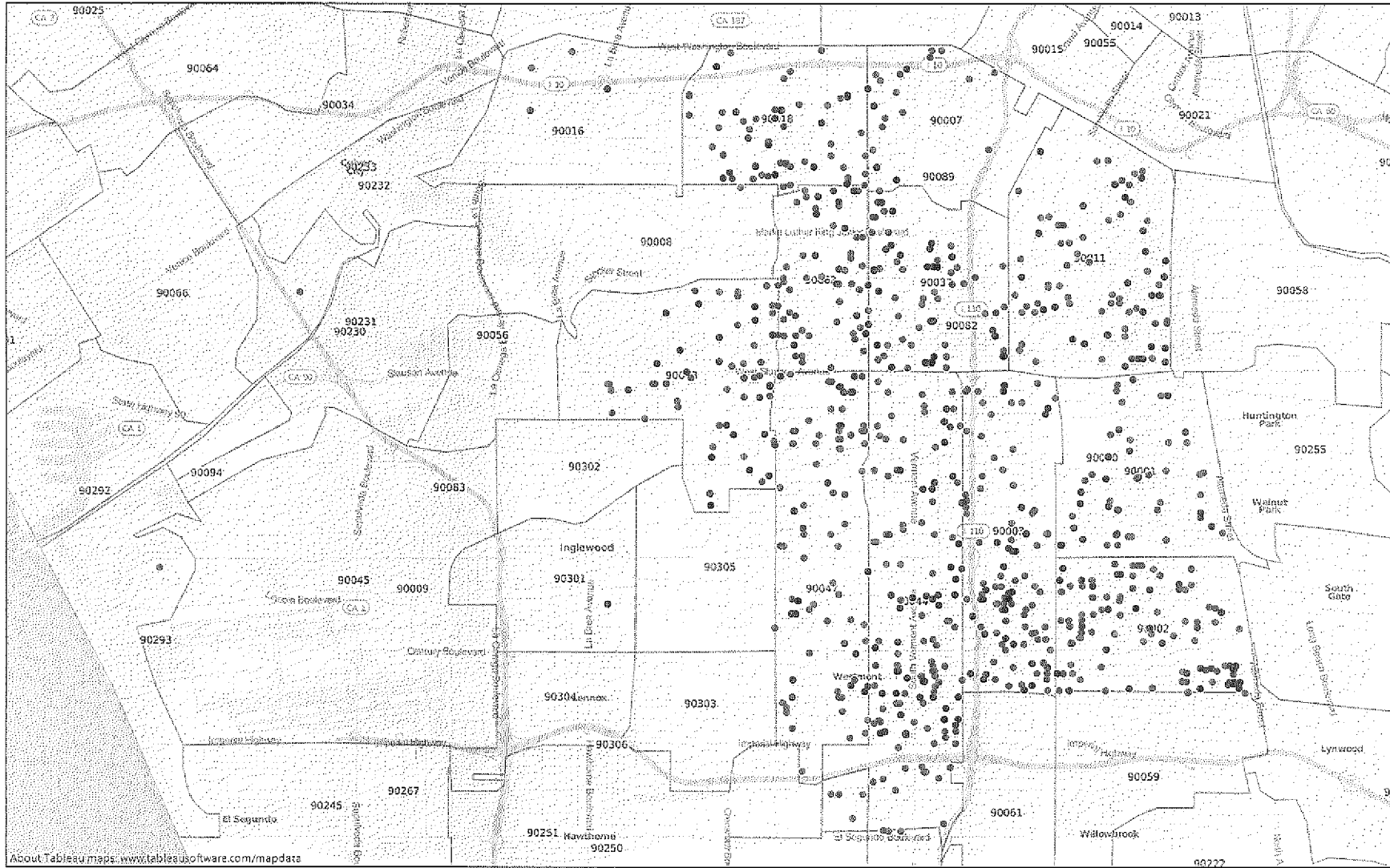


Count of Situs Zip
1 358

About Tableau maps: www.tableausoftware.com/mapdata

Map based on Longitude (generated) and Latitude (generated). Color shows count of Situs Zip. Details are shown for Situs Zip. The data is filtered on Property Type and Record Type Description. The Property Type filter keeps 12 members. The Record Type Description filter keeps Bank-Owned. The view is filtered on Situs Zip, which has multiple members selected.

6/1/2012 Blight Report



Blight Description
● Severely Blighted
● Somewhat Blighted

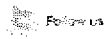
Map based on Longitude and Latitude. Color shows details about BlightDescription. The view is filtered on Blight Description, which keeps Severely Blighted and Somewhat Blighted.

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Blighted-home tour show why 'banks make bad neighbors'

May 24, 2012



The severely blighted home, at the top, is owned by Guild Mortgage Co., based in San Diego, and owes the city \$100,000 in fines. It sits directly next door to the well-maintained home below. At bottom, right, Councilwoman Jan Perry speaks in front of a blighted property in her district. (OW Weekly photo by [unreadable])

Juliana D. Norwood | OW Staff Writer

Crime and health hazards

As the foreclosure crisis in Los Angeles continues, a group of residents and members of Service Employees International Union (SEIU Local 721), the Alliance of Californians for Community Empowerment (ACCE) and Good Jobs L.A. led a tour of blighted bank-owned foreclosed properties and asked the city to begin assessing the banks with fines under the Foreclosure Registry Ordinance.

"These banks are devastating our communities, and the city and the taxpayers are covering the cost," said ACCE member and South L.A. neighborhood activist Angelina Jimenez. "They caused the problem—it's time to make them pay for it."

Tour participants saw homes in severe post-foreclosure neglect and heard of the compounded negative impact the properties have had on surrounding neighborhoods—break-ins, trash and health hazards, lost property values, and an increase in area crime.

Leaders of the tour read off the names of the banks that own each property and asked that the city fine the maximum authorized amount for each bank's failure to maintain the properties from the date they became blighted. Major offenders were Bank of New York Mellon Corp., Deutsche Bank, U.S. Bank, and Fannie Mae, which is a government entity.

Participants were provided data on the success of similar ordinances in the cities of Oakland, Richmond, Riverside and

San Jose, where millions of dollars in fines have been collected, paying for other city services as well as additional inspectors to enforce the policies.

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The following numbers can be contacted for drug and alcohol assistance.

- Alcoholics Anonymous (323) 936-4343
- Cocaine Anonymous (310) 216-4444
- Narcotics Anonymous (323) 933-5395

LA Treatment Facilities

AV Treatment Facilities

City of Los Angeles

In May 2010, Los Angeles passed the Foreclosure Registry Ordinance, which was designed to protect neighborhoods from foreclosure blight. The ordinance requires banks to register properties that they have foreclosed on, or once they begin the foreclosure process by issuing a Notice of Default (NOD). The ordinance imposes fines of up to \$1,000 per day (\$100,000 per year cap) on banks that fail to maintain those properties.

Two years later, however, no banks have been fined for violating the ordinance, even though the city is riddled with blighted homes. Other cities with a stronger enforcement process have seen much better results from the ordinance. Riverside, for example, in its first year enforcing the ordinance, issued \$7 million in fines and collected \$3 million in fees, amounting to approximately \$2,700 in fines for every foreclosed property in the city.

As of May 10, 2012, 18,852 properties in Los Angeles are in some stage of foreclosure. If Riverside, with one-twelfth the population and one-seventh of the foreclosures imposed \$7 million in fines, considering all other things equal Los Angeles, if as effective in policing and fining, might be expected to issue \$49 million in fines in its first year, according to research from ACCE.

The group has come up with a list of ways to expand enforcement revenues under the existing Los Angeles Foreclosure Registry Ordinance including:

- Dedicate code inspection staff to do vacant property inspections.
- Improve communication by creating a direct link between code enforcement officers and senior bank officials who can better resolve violations and fines.
- Implement a proactive inspection program by focusing on all properties owned by a particular bank trustee at the same time.
- Focus inspections on properties that do not submit required monthly inspection reports.
- Work with the L.A. County Assessor's office to improve the timeliness of reports to the city and other municipalities when banks begin the foreclosure process by issuing a Notice of Default (NOD)

Representatives from the mayor's office and representatives for council members Jose Huizar (District 14), Paul Krekorian (District 2), Tony Cardenas (District 6), and Eric Garcetti (District 13) participated in the blight tour to get informed and show their support. Grace Harper, chief of the Code Enforcement Bureau, also participated. "It is important that we bond together to fix this problem and improve communities," she said. "We all have busy lives and lots of things that come across our desks, but we don't always see what you all see. We understand that funding is not coming in the way we need it to, but living next to some of these properties must be devastating. There has to be a way for us to do more."

Councilwoman Jan Perry of the 9th District represented herself. In a press conference in front of the blighted property 824 W. 56th St., Perry said: "It's utterly disrespectful the way that banks have abandoned these properties. Many of these homes are so rundown and even have black mold, the worst kind a property can have. It's apparent that this was once a nice home and a family probably had a good life here," she continued. "We are going to stay on top of this issue and one block at a time we are going to turn these neighborhoods in the opposite direction."

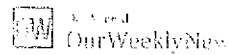
Following Perry's remarks members of ACCE led the crowd in a chant, "Hey, big banks, you can't hide, we can see your greedy side!" which was followed by cheers and applause.

All the properties visited were in completely unlivable condition, but that didn't stop them from having inhabitants. Squatters had taken over a number of properties, which are now overrun with gang and drug activity. Many nearby residents admit being fearful of the squatters and upset at the eyesores these properties create on otherwise attractive blocks. "It brings down our property value," one resident said angrily.

"We are hoping that by pushing these banks they are either going to clean up or pay up. Hopefully, this ordinance once strengthened and enforced, will be a disincentive for banks to foreclose on these properties because there are already so many in such bad condition," said Peter Kuhns, one of the lead organizers of the tour.

Members of the community who come across blighted homes should call 311 to report them, and the Los Angeles Police Department to report illegal activity.

For more information, contact Peter Kuhns at (213) 272-1141.



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Foreclosures and resulting blight infest once-safe neighborhoods

Foreclosed homes invite drugs and crime. But the city of L.A. and lenders aren't dealing effectively with the problem.

May 29, 2012 | Hector Tobar

William Perez has been waiting a long time to tell someone all the sad and crazy things he's seen.

Perez runs a crew that crisscrosses Los Angeles and the Antelope Valley doing the dirty but essential job of cleaning up homes that have been foreclosed and then trashed by humans and neglect.

"The good news about this place," he told me as we stood inside one such property on Wilmington Avenue in Watts, "is that there's no fleas."

No fleas, but plenty of trash, and an odor most foul. The people living there had been evicted six weeks earlier. They left behind mattresses, clothes and boxes of cereal. Some days later, thieves broke in, punched holes in the ceiling and stole about \$100 worth of copper plumbing.

Cascading water then soaked everything the family had left behind. Drug users, pimps and assorted other criminals also made use of the vacant property. "My understanding is that there was a girl that was raped here," said Perez, a subcontractor hired by a company that maintains bank-owned properties.

This is what happens too often when a foreclosed home passes to the ownership of huge, distant banks — in this case, the Bank of New York Mellon. There are tens of thousands of such properties in Southern California.

"I've gone to houses where people are literally setting fire to the house when I get there," Perez told me. "The saddest thing is seeing the messages people leave on the walls." In the Wilmington Avenue home, we found pictures of family gatherings — and the sickening detritus left by people abusing their bodies with methamphetamines.

All the filth I saw opened my eyes: to the devastation caused by people addicted to drugs, by banks addicted to profit, and by a city government too weak and ineffective to protect its poorer residents.

Perez told me the main reason foreclosed homes fall into disrepair is that there are simply too many for his crews to maintain. And the reason there are so many, we all know, is that during the last boom lenders doled out home loans like candy to people who could n't afford them.

If it were fixed up, the 1,200-square-foot house on Wilmington Avenue might now fetch \$140,000. But in 2007, it sold for \$281,500.

"At the top of the market," said Jesse Alvarez, a broker who manages the property for the loan servicer, Bank of America. Unable to pay the mortgage, the owners were evicted April 5.

Apparently, it doesn't take long for word to spread in a neighborhood that a property is open for criminal activity. Right away, neighbors on Wilmington Avenue said, they noticed new people entering it.

"You see prostitutes coming and going," said Maria Algutria, a retiree and foster mom who owns a home two doors down.

Like an open sore, a vacant home can become the source of an infection. That's why the city of Los Angeles passed an ordinance in 2010 that fines banks \$1,000 for each day their foreclosed properties are "blighted."

In theory, the vandalized home I saw on Wilmington Avenue should have filled up the city coffers with about \$40,000 in such fines. But, surprise, surprise: The city never collects them.

"Under that ordinance, our people would be required to go out once a day to see the property," said David Lara, a spokesman for the city's Department of Building and Safety, whose inspectors are tasked with enforcing the law. "We don't have the level of resources to do that."

Call me naive, but I still find it shocking to hear a government official, in the United States, admit that a recently enacted law isn't enforced. Why did the City Council pass it in the first place? For show? Is it governing that's going on over in City Hall, or just theater?

I'd like to call it a farce, but it's really a tragedy to the good people in South L.A. They deserve, at the very least, a city government that enforces a law designed to protect their families and their property values.

The Alliance of Californians for Community Empowerment and Good Jobs L.A. recently conducted a survey of 400 bank-owned properties in South L.A. and found that about half were in a state of blight and half of those in "severe" blight.

Last week, they took me on a quick tour of three such homes, including the one on Wilmington Avenue. At each, we were greeted by outraged owners of neighboring properties.

"I told my kids, you can't walk past this place," said Julian Coria, 52, and the father of two young children, as we stood outside a home on West 56th Street. "They used to ride their bikes on this street. Now I won't let them."

When I arrived at the third foreclosed property, a little bungalow on South New Hampshire Avenue, Good Jobs L.A.'s Melissa Chadburn told me she had just spotted a woman in her 20s inside. The woman was wearing jeans, a red wig and an otherworldly smile.

"She was having a good day," Chadburn said, with mordant irony. "Every day is a dream for her." Stepping inside, I was greeted by a scent of decay and human waste so powerful that I gagged and took a step back. Then, at my feet, I saw a backpack with homework pages spilling out: a lesson in English grammar.

The neighbors spoke of seeing adolescent girls as young as 12 enter the vacant home during the day.

"When we started looking for these houses, I expected to find blight, to find squatters," Chadburn told me. "But I didn't expect to see these kinds of stories."

Outside, in the backyard, all was pleasant. Trumpet-shaped lavender flowers grew from a trellis. You could almost feel the loving hands of the family that once lived there.

hector.tobar@latimes.com