Foreclosure List 2023-01 September 13, 2023



City of Portland Assessments, Liens, Collections and Foreclosure Program

- Property Assessments
- Liens eligible for Foreclosure
 - 60 days delinquent for non-bonded
 - One year delinquent for bonded liens
 - Code Violations
 - Nuisances
 - Foreclosure
 - Used as a last resort when corrections have not been made to the property and when fees have not been paid

The City's Foreclosure Efforts

Bureau of Development Services (BDS): recommends priority properties to the Revenue Division for foreclosure and some are selected from the Extremely Distressed Properties Enforcement **(EDPE)** Program

City Attorney: identifies barriers to foreclosure and advises on legal matters

Revenue Division: reviews delinquent accounts, BDS recommendation foreclosure property reports, and City Attorney recommendations and determines which properties to submit to Council for foreclosure consideration

City Treasurer: conducts the foreclosure sale

Property Expectations

- Minimum Standard
- Bureau of Development Services Compliance Division
 - Property Complaints
 - Incentive to correct violations
 - Referral to Revenue Division for Assessment

City Foreclosure Program Vacant and Distressed Properties with Delinquent Liens

- Focused effort to resolve vacant and distressed properties
- Minimize the adverse effects caused by these properties in the community
- Bring these properties into productive use
- Used as a last resort

Characteristics of Vacant and Distressed Properties

- No contact from property owners
- No efforts to make corrections
- Community complaints and code violations often increase in number
- The City's programs or payment plans do not motivate the property owner
- Attractive for unlawful occupants
- A property with uncorrected violations may get worse over time

Opportunities to Correct Violations/Delinquencies

- Lien Reduction Review Program
- Waivers (BDS)
- Catch Up Payment Plan Agreement
- Amnesty Program (BDS)
- Hardship Payment Plan Agreement
- Delinquency Outreach

Results of the Foreclosure Process since June of 2016

- Foreclosure activity has motivated resolution for many property owners
- 25 properties brought to Council for consideration
 - \$1.55M recoveries
- The last Foreclosure Sale was held on October 17, 2022

Properties Recommended for City Foreclosure

- 5 properties
- 27 liens
- \$608,537.92 owed as of August 31, 2023
- Four properties are in the Extremely Distressed Properties Enforcement (EDPE) Program
- One has chronic offender liens
- 1 property approved on a prior Council Foreclosure List 2020-01
 - 3 liens
 - \$107,630.90 owed as of August 31, 2023



Properties Recommended for City Foreclosure Characteristic Snapshot

Property Characteristics – Use, Delinquency Period and 2020 Census Race and Ethnicity Data

Property Id	Site Address	Property Use	Days Late of Oldest Lien as of August 31, 2023	Census 2020: Race and Ethnicity in Oregon by Dot Density by Address *
R261715	9124 NE PRESCOTT ST	MISC IMPROVEMENTS	8 Years , 6 Months and 29 Days	Vacant
R243146	111 NE KILLINGSWORTH ST	RESIDENTIAL IMPROVED	5 Months and 5 Days	Vacant
R108556	6417 SE 84TH AVE	RESIDENTIAL IMPROVED	11 Years , 7 Months and 13 Days	Vacant
R335566	6402 SE 103RD AVE	9-20 UNIT MULTI-FAMILY	1 Year and 12 Days	Vacant
R193399	2826 SE 87TH AVE	RESIDENTIAL IMPROVED	25 Years , 4 Months and 26 Days	Vacant
R104983	5080 SE COOPER ST *	RESIDENTIAL IMPROVED	22 Years , 10 Months and 6 Days	White, not Hispanic or Latino

 * Population Research Center – Portland State University Census Data for Oregon, Mapping Race & Ethnicity with dot Density This data is for resident; not ownership

*Approved on a prior Council Foreclosure List 2020-01; Ordinance 190190

9124 NE Prescott St

- Five liens assessed against this property
- Delinquency ranges from 2015 2023
- Total amount owed on liens: \$118,964.53 (As of August 31, 2023)
- Ownership: Gerald & Vicki Decker
- 7 police calls made to this property from 2012 2023. 222 calls were made within 200 feet of this property.
- **EDPE** Program case since 2018
- Property taxes are three years past due





111 NE Killingsworth St

- Two liens against the property
- Delinquent since April 2023
- Total amount owed: \$9,436.20 (as of August 31, 2023)
- Ownership: Killingsworth Rodney LLC
- 9 police calls made to this property between 8/21/2022 – 7/24/2023. 11 police calls were made within 200 feet of this property
- Two fires in the last two years at the property
- Property Taxes are one year past due





6417 SE 84th Ave

- Four liens against the property
- Delinquency range 2012 2022
- Total amount owed: \$169,635.75 (as of August 31, 2023)
- Ownership: Michaele A. Jarvis
- Property vacated under Code Hearing Order (CHO)
- 47 police calls made to this property between 2012 – 2023. 154 police calls were made within 200 feet of this property.
- **EDPE** Program Case



6402 SE 103rd Ave

- Seven liens against the property
- Delinquency range 2022 2023
- Total amount owed: \$159,016.09 (as of August 31, 2023)
- Ownership: 103rd Multiplex LLC
- Noncompliant septic system
- Septic system currently drains into the Johnson Creek
- 21 police calls made to this property between 2018 – 2023. 39 police calls were made within 200 feet of this property.
- EDPE Program Case



2826 SE 87th Ave

- Nine liens against the property
- Delinquency range 1998 2023
- Total amount owed: \$151,485.35 (as of August 31, 2023)
- Ownership: Kelly Freed
- 20 police calls made to this property between 2018 – 2023. 39 police calls were made within 200 feet of this property.
- EDPE Program case
- Two fires happened to this property



5080 SE Cooper St.

- Three liens placed against the property
- Property was previously approved for foreclosure but did not sell
- Delinquency ranges from 2001-2023
- Total amount owed on liens: \$107,630.90 (as of August 31, 2023)
- Ownership: Jeffrey S Craig
- 34 police calls for service between 2012 2023 within 200 ft of the property. 1 of the calls were directly related to the property
- Property vacant (2014 and 2016 utilities stopped; water and electricity respectively)
- Fire, health, life and safety violations





Next Steps in the City's Foreclosure Process

Council votes on whether to move forward with the Ordinance Approved Council Ordinance authorizes the City Treasurer to conduct the Foreclosure Sale

Property owner may pay amount owed up to the sale date

