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## 882-2024

Ordinance

### Initiate foreclosure action at 11257 NE Sandy Blvd for the collection of delinquent City Liens placed against the property

Referred

The City of Portland ordains:

Section 1. The Council finds:

1. Portland City Code Chapter 5.30 establishes a process for foreclosing delinquent liens on properties. The foreclosure process is generally used as a last resort, after repeated code violation fines and liens have gone unpaid.
2. Portland City Code section 5.30.100 requires the Revenue Division, Office of Budget & Finance to prepare a proposed foreclosure list and submit the list to the City Council for action.
3. In August 2024, Portland Permitting and Development submitted properties it identified as priority Vacant and Distressed Properties to the Office of Budget and Finance, Revenue Division for foreclosure consideration. After review and analysis of the cases, this property qualified to be added to the foreclosure list and is being submitted to Council based on their potential to help solve public health, safety, or welfare objectives, pursuant of City Code 5.30.100. Additional consideration was given to the number of abatements, whether the property owner had multiple delinquencies and the negative impact the property was causing to the neighborhood.
4. The Office of Budget and Finance mailed notices to the property owners and mortgagees, by certified mail with return receipts required, of pending foreclosure action on the property between August 26 and October 3, 2024, as required by Portland City Code section 5.30.050 (D).

NOW, THEREFORE, the Council directs:

- A. The City Council approves Foreclosure List 2024-03, as attached as Exhibit A, and directs the City Treasurer to begin foreclosure

Introduced by

[Mayor Ted Wheeler](#)

City department

[Revenue Division](#)

Contact

**Kevin Foster**

Foreclosure Prevention  
Manager (Coordinator III)

✉ [kevin.foster@portlandoregon.gov](mailto:kevin.foster@portlandoregon.gov)

Include property address in the subject line of emails.

📞 [503-823-5186](tel:503-823-5186)

Monday - Friday 7:30am - 4:30pm

Requested Agenda Type

Regular

Date and Time Information

Requested Council Date  
October 16, 2024

proceedings to sell the following property:

1. 11257 NE Sandy Blvd, Quin Cochran Trust & Bill Cromb Trust, owners of record. Tax no. R647315110.

B. The City Council accepts the Foreclosure Reports, attached as Exhibit B.

Pursuant to Portland City Code Chapter 5.30 and 5.30.210, the owner or any person having an interest in the property, or their legal representative, may redeem the property by paying the redemption price to the City Treasurer at any time within 90 days from the date of the foreclosure sale.

## Exhibits and Attachments

 [Exhibit A](#) 424.52 KB

 [Exhibit B](#) 202.98 KB

## Impact Statement

### Purpose of Proposed Legislation and Background Information

This ordinance begins foreclosure proceedings on this property with delinquent City liens that are eligible for foreclosure under City Code 5.30. The lien was placed against the property by Permitting and Development for code enforcement. The lien is delinquent, and the case is still open and the violation has not been corrected.

This property comes before Council as part of a coordinated effort by the Mayor's Office, Permitting and Development and the Office of Budget and Finance, Revenue Division to actively pursue remedies, including foreclosure, for vacant and distressed properties. The property has been identified as causing significant problems for neighbors and are the subject of multiple and frequent police calls and numerous enforcement activities.

The Foreclosure Prevention Manager in the Revenue Division has reviewed each case to ensure it meets criteria for foreclosure. The Foreclosure Prevention Manager has also reviewed whether any aggravating or mitigating conditions exist within the case history that would prevent the City from moving forward with foreclosure or warrant an adjustment of lien amounts. Each of the properties on this foreclosure list has received notification of pending foreclosure action.

## Financial and Budgetary Impacts

Once the City forecloses on the property, proceeds generated by the sale will recover the cost of conducting the sale, the amount owed on the outstanding liens, and collection and foreclosure costs for the Revenue Division, the City Treasurer, and Permitting and Development.

Based on the number and amount of the lien, as of September 25, 2024, the amount expected to be recovered is \$21,497.96. Actual cost recovery may differ.

There is not a budgetary impact.

## Economic and Real Estate Development Impacts

N/A

## Community Impacts and Community Involvement

This property is located in the Parkrose Neighborhood business community. The property is prone to squatters and people camping on site. There are still disabled vehicles parked on the lot. The property is putting other businesses at risk because of the criminal activity this property attracts. The property has generated several complaints from community members.

## 100% Renewable Goal

N/A

## Document History

Item 857 Regular Agenda in [October 9-10, 2024 Council Agenda](https://www.portland.gov/council/agenda/2024/10/9) (<https://www.portland.gov/council/agenda/2024/10/9>)

City Council

Passed to second reading

Passed to second reading October 16, 2024 at 9:30 a.m.

Item 882 Regular Agenda in [October 16, 2024 Council Agenda](https://www.portland.gov/council/agenda/2024/10/16) (<https://www.portland.gov/council/agenda/2024/10/16>)

City Council

Referred to Commissioner of Finance and Administration

REPORT TO COUNCIL  
Foreclosure List 2024 - 03

EXHIBIT A

September 25, 2024

Property Owner	Tax Roll Description	Property Address	Lien Acct	Amount Owed	Tax Acct	Assessment Date	Delinquency Date	Property Type	Lien Type	No. Liens
1 Quin Cochran Trust & Bill Cromb Trus	PARKROSE & RPLT,	11257 SE Sandy Blvd	175772	\$21,497.96	R647315110	10/1/2023	11/1/2023	WHSE General/Misc	Code Enforcement	1
			<b>TOTAL</b>	<b>\$21,497.96</b>						
TOTAL AMOUNT OWED AS OF Sep \$21,497.96										
NUMBER OF PROPERTIES 1										
TOTAL NUMBER OF LIENS 1										



# CITY OF PORTLAND

## BUDGET & FINANCE

Michael Jordan, City Administrator (CA)  
Jonas Biery, Deputy CA Budget & Finance  
Thomas W. Lannom, Revenue Division Director

Liens Section - Revenue Division  
Walk in: 111 SW Columbia Street, Suite 600  
Portland, Oregon 97201-5840

Email: [Liens@PortlandOregon.gov](mailto:Liens@PortlandOregon.gov)  
(503) 823-4090

Mail: PO Box 8834  
Portland OR 97207-8834

## Foreclosure Recommendation Report

The Office of Budget & Finance recommends foreclosure on **11257 NE Sandy Blvd** for delinquent City Liens. The lien accounts meet delinquency requirements for foreclosure and no mitigating factors were discovered that would prevent foreclosure or indicate that an adjustment of the lien amount is in order.

### *Summary Information*

**Site Address:** 11257 NE Sandy Blvd  
**Recorded Property Owner:** Quin Cochran Trust & Bill Cromb Trust  
**Property ID:** R235642  
**Lien Account Numbers:** 175772  
**Type of Liens:** Code Enforcement  
**Use of Property:** WG- WHSE General/Misc  
**Amount of Delinquent Liens:** \$21,497.96  
**Payoff Amount Recommended:** \$21,497.96

### *General Information*

This property is included on the list of “Distressed Vacant Properties” provided by Portland Permitting & Development and identified as priority for foreclosure. Portland Permitting & Development and in some instances the Portland Police Bureau have expressed concerns that these properties are nuisances to the neighborhoods where they are located. In many instances, the Police Bureau is called to disturbances at these properties frequently. Neighbors complain that many of these properties are inhabited by unlawful occupants and there are commonly drug activities taking place, which jeopardizes the public health, safety, and welfare of the neighborhood.

Many of these properties are investment properties owned by financial institutions or absent owners who have no vested interest in the neighborhood effects such distressed properties have on the community. They are demonstrated hazards and magnets for crime. For these reasons, the Office of Budget & Finance recommendation is for these distressed and egregious properties are concise and generally maintain the amount owed as is with no recommended reduction in lien amount, except in cases where mitigating circumstances point toward improved property owner compliance with a reduced lien amount.

### *Lien Details*

Liens No.	Assessment Date	Lien Type	Balance
175772	10/1/2023	Code Enforcement	\$21,497.96
Total amount due as of September 25, 2024			\$21,497.96

Please note the balance will be recalculated on the sale date.

***Property Summary***

This property was formerly used as an Auto Dealership and Auto Repair Shop. This large lot is now a magnet for unlawful occupants and criminal activity. There have been RVs parked at the site with people living in them. The lot has several abandoned cars parked all over the lot. There is a carport structure on the site that is being constructed without the proper building permits. It was observed that cars were being dismantled on the lot. The owner went into an agreement in December 2023 and requested six months to clear the lot. The agreed upon date was July 1, 2024, we also told the property owner we could look at a reduction in the fees once the case is closed.

***Police Involvement***

Between November 19, 2023, and September 9, 2024 there was 25 calls for service at this address. The majority of the calls are for disorder and crime. Outside of the listed address there were 4 calls made within 200 feet of this property.

***Evaluation Criteria***

City Code 5.3.060 states that “the Revenue Division may evaluate individual delinquent open liens to develop recommendations on revising the payment amount of the lien and the payment terms.

Criteria (City Code 5.30.060)	Yes	No	Unknown
Property owner has committed prior City Code violations or has a delinquent account	✓		
Property owner has taken steps to correct violation or resolve any delinquency		✓	
Property owner’s financial condition allows to resolve the problem			✓
Violation of high gravity and magnitude	✓		
Violation was intentional or negligent caused by the property owner	✓		
Violation was repeated or continuous	✓		
High degree of difficulty to correct the violation or delinquency	✓		
Economic or financial benefit accrued to property owner as a result of the violation			✓
Property owner is cooperative and making an effort to correct the violation		✓	
Cost to the City to investigate and correct the violation	✓		
Any other relevant factor	✓		

***Communication between the Owner and the Liens Team***

I have spoken with the owner a few times. The owner asked for more time to clear the lot. We are unable to provide any more time, due to the default of the prior agreement and problems the property is causing in the community. There are two required Notice of Foreclosure letters that have to be mailed to the property owner and parties with interest in the property. These letters were sent between 8/26/2024 - 9/30/2024.

# Foreclosure List

## October 9, 2024



**Revenue Division**

# Foreclosure Results

October 17, 2022 - September 30, 2024	Amounts
Sale Proceeds	\$531,946.00
Delinquent Payoffs for Sale Removal	\$597,576.56
Funds Collected	\$1,129,522.56

Ordinance Approval List	Approval Date	Number of Properties considered	Number of Properties presented to Council	Number of Properties approved by Council	Paid before Foreclosure Sale	Number of Properties Sold	Remaining Properties available for sale	Sales Proceeds
2023-01	10/4/23	9	8	5	2	0	3	
2024-01	2/14/24	10	6	6	4	1	1	\$200,000.00
2024-02	6/12/24	9	5	5	4	1	0	\$ 65,077.50
Totals		28	19	16	10	2	4	\$265,077.50



# Properties Recommended for City Foreclosure

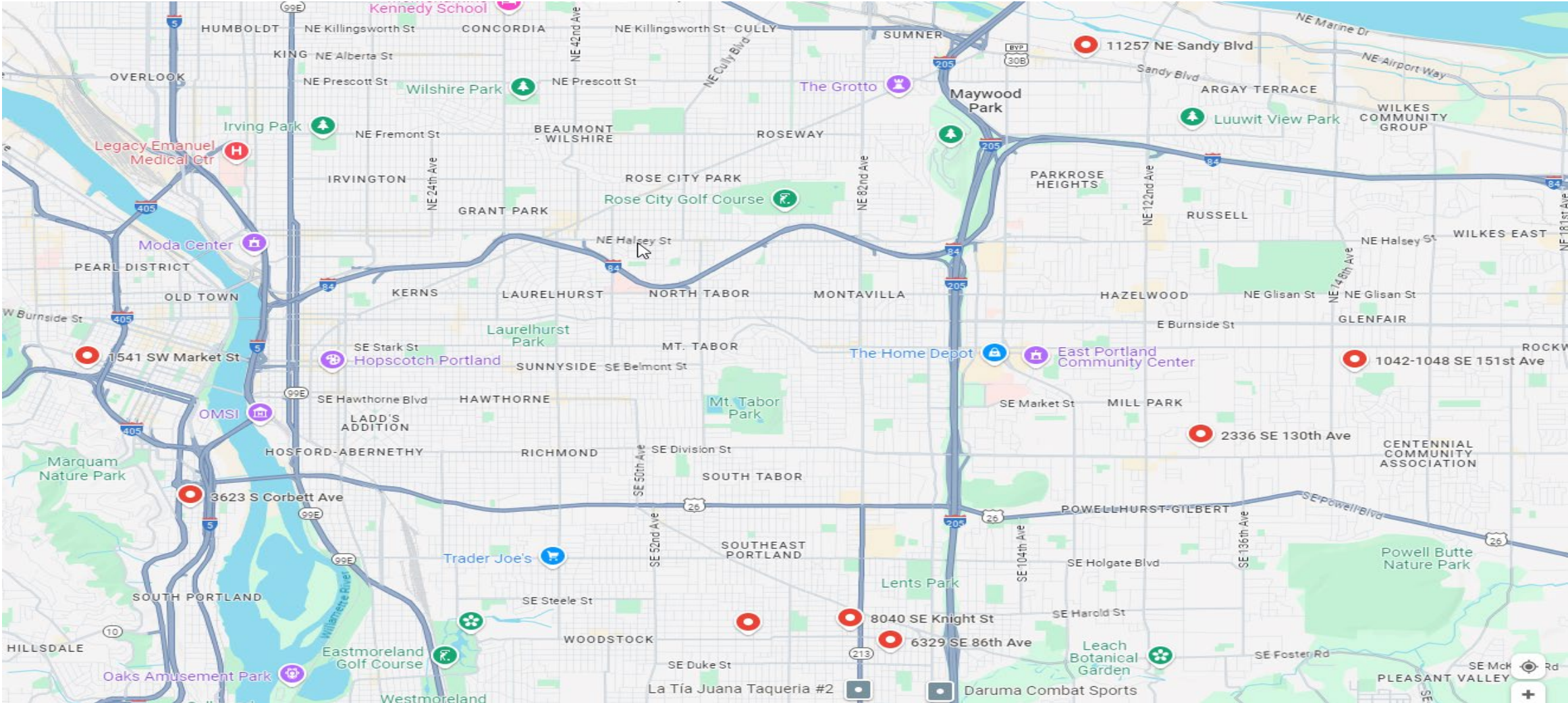
8 Properties

29 Liens

Code Enforcement and/or Nuisance Liens

\$606,348.52 combined amount owed

# Properties Recommended for City Foreclosure – Geographical Area Map



# Opportunities for Owners to Avoid, Reduce and Pay Liens

- Waivers (PP&D)
- Lien Reduction Review Program (PP&D)
- Catch Up Payment Plan Agreement
- Hardship Payment Plan Agreement
- Agreement for resolution

# 6627 SE Woodstock Blvd

- Eight liens against the property
- Delinquent since 2004
- Total amount owed: \$52,130.62 (As of September 25, 2024 )
- Owner: Chi Ming NG & Yan Cheong NG
- Open to entry/squatter activity
- Recent fire at property caused by unlawful occupants
- 16 police calls to this property since 2012



# 1541 SW Market St

- Two liens against the property
- Delinquent since 2023
- Total amount owed: \$7,755.82 (As of September 25, 2024 )
- Owner: Market Street Holdings LLC
- Former medical office
- Open to entry
- There has been 6 fires at the property caused by unlawful occupants
- 4 police calls to this property since January 2024



# 2336 SE 130<sup>th</sup> Ave

- One lien against the property
- Delinquent since 2023
- Total amount owed: \$8,601.93 (As of September 25, 2024 )
- Owner: Flagstar Bank
- Squatter activity / Unauthorized entry
- Deck is deteriorating and now a safety hazard
- 6 police calls to this property since 2023



# 1042-1048 SE 151<sup>st</sup> Ave

- Five liens against the property
- Delinquent since 2014
- Total amount owed: \$160,363.07 (As of September 25, 2024 )
- Owner: Deutsche Bank National Trust
- Roof damage from fire in 2018
- Abandoned vehicles on property
- Squatters living in a parked RV
- 134 police calls to this property since 2014



# 11257 NE Sandy Blvd

- One lien against the property
- Delinquent since 2023
- Total amount owed: \$21,497.96 (As of September 25, 2024 )
- Owner: Quin Cochran Trust & Bill Cromb Trust
- Abandoned vehicles
- Squatters on site
- 25 police calls to this property since 2023





# 3623 S Corbett Ave

- Seven liens against the property
- Delinquent since 1999
- Total amount owed: \$190,859.05 (As of September 25, 2024 )
- Owner: Judy Anderson
- Property in disrepair
- Multiple payment plan defaults
- Entrance to property is obstructed
- 1 police call to this property since 2012



# 8040 SE Knight St

- One lien against the property
- Delinquent since 2022
- Total amount owed: \$18,789.80 (As of September 25, 2024 )
- Owner: 8042 SE Knight St LLC
- Open foundation
- Investor ran out of funding for project
- Permits expired
- 14 police calls to this property since 2022

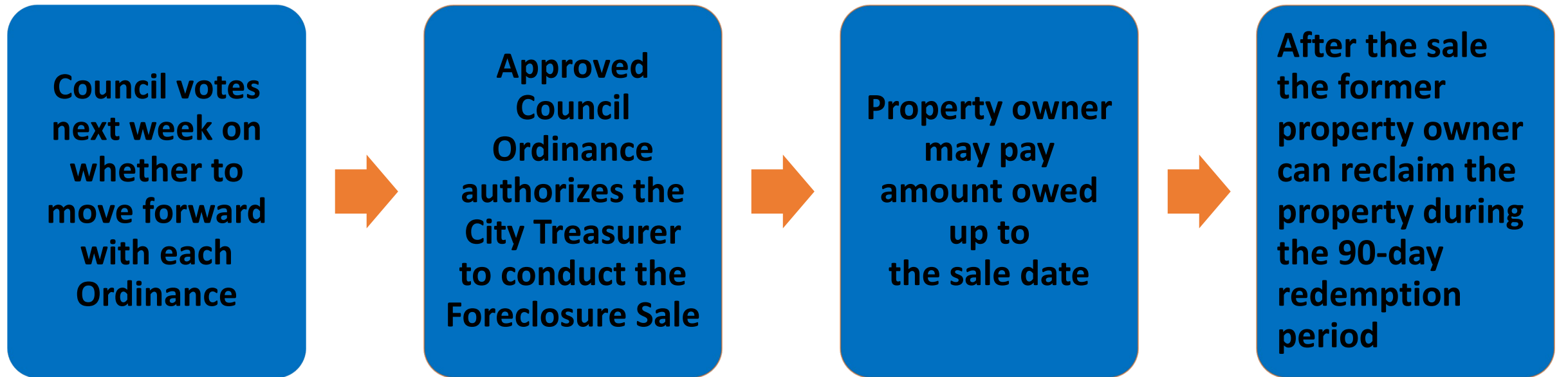


# 6329 SE 86<sup>th</sup> Ave

- Four liens against the property
- Delinquent since 2014
- Total amount owed: \$146,350.27 (As of September 25, 2024 )
- Owner: John K & Vera E McDonald Trust
- Occupied RV parked in back of home
- Property owner did not comply with agreement to correct violations, in January
- 8 police calls to this property since 2014



# Next Steps in the City's Foreclosure Process



Portland City Council Meeting  
Wednesday, October 9, 2024 - 9:30 a.m.  
Verbal Testimony

Agenda Item	Name
1 857	Michael Harris