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AGENDA REPORT

TO: HENRY L. GARDNER
INTERIM CITY ADMINISTRATOR

FROM: Michele Byrd

SUBJECT: Quarterly Report on Foreclosure Issues

DATE: November 21, 2014

City Administrator
Approval

Date 12-3-14

COUNCIL DISTRICT: City-wide

RECOMMENDATION

Staff recommends that the Committee accept this:

**Quarterly Tracking Report on Housing Foreclosure and Outcome Data
from Related City Programs.**

BACKGROUND

This report responds to the standing request of the Community and Economic Development Committee for a quarterly report tracking housing foreclosure data and outcomes from City of Oakland programs designed to help address problems caused by foreclosures.

ANALYSIS

I. RESIDENTIAL FORECLOSURE DATA & TRENDS

National information on foreclosure issues shows the following trends in many urban communities, with recovering local economies, have continued this past quarter:

1. Continued significant decline in foreclosure activities.¹
2. Sale prices are up and availability of houses for sale is beginning to increase in tight markets.²

¹ Foreclosure Forecast for 2014: Anticipated Impact on Housing Market, March 23, 2014, www.loanlove.com.

² Bloomberg News, Home Sellers Return for Spring Market as Buyers Get Relief, February 7, 2014.

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3. The prior increase in short sales³ has now declined in Oakland, which appears to be primarily due to completion activities from the National Mortgage Settlement Agreement.
4. A slow-down of investors purchasing foreclosed properties in hot housing markets like Oakland's.⁴

National Trends & News

Regarding the National Mortgage Settlement Agreement (NMSA) negotiated with five (5) major banks: Ally, Bank of America, Citibank, JP Morgan Chase, and Wells Fargo, according to the latest Monitor's report, while there is still much work to be done, the majority of findings "suggest that the Settlement is working to hold the servicers accountable to the servicing reforms they agreed to in the NMS." The Monitor continues to assess servicer performance, and is now using an improved set of metrics designed to ensure that servicers better treat customers.⁵

Servicing agencies that have purchased mortgage loan servicing rights from major lenders, such as Ocwen Financial Services, are also facing significant complaints regarding violations of servicing requirements and standards.⁶

In a major policy reversal, the new director of the Federal Housing Finance Agency (FHFA) which oversees Fannie Mae and Freddie Mac, Mel Watts, recently announced that FHFA will now permit the sale of foreclosed properties to qualified agencies at *market value* to benefit the prior homeowner.⁷ This policy change ostensibly allows for principal reduction to be utilized as a home preservation strategy and will be extremely significant to local and national efforts.

Oakland Data

A. Foreclosure Activities Continue to Decline

In the third quarter of 2014, average monthly Notice of Default (NOD) filings were down 16% from the previous quarter, falling at a similar rate. This is a 38% drop from the previous year and down to levels that preceded the foreclosure crisis that began in 2006.

³ New York Times, Despite Aid, Borrowers Still Face Foreclosure, 2/21/13.

⁴ USA Today, As Prices Rise, Rental Home Investors Seek New Markets, January 22, 2013

⁵ Office of Mortgage Settlement Oversight, Summary of Compliance: A Report from the Monitor of the National Mortgage Settlement Agreement, May 14, 2014

⁶ Los Angeles Times, Glitches, Complaints Plague Ocwen, Other Major Servicers, 9/17/14.

⁷ <http://www.housingwire.com/articles/32170-fhfa-changes-fannie-and-freddie-reo-sales-policy>

Oakland NOD Filings

Period	Qtr	Avg/Mo
2012 Q1	609	203
Q2	613	204
Q3	494	165
Q4	410	137
2013 Q1	224	75
Q2	305	102
Q3	215	72
Q4	211	70
2014 Q1	193	64
Q2	161	54
Q3	134	45
Change in Avg since last Qtr:		-16%
Year-Over-Year: Q2 2013 - Q2 2014		-38%

More information, including foreclosure activities by specific major lenders is available at *Attachment A*.

Decreasing Short Sale⁸ Activities in Oakland

Short sale activity is down 59% from this time last year, falling only slightly from last quarter's significant decline. Demand is strong and property values are up. Fewer distressed homeowners are underwater and this quarter has had the fewest average monthly short sale transactions of any period since 2012. Short sales preceded by a Notice of Default filing in the previous six months made up only 7% of all short sales, compared to 11% last quarter and 25% in the first quarter of 2014.

Oakland Short Sale Trends

Period	w/NOD in last 180 days		All	
	Qtr	Avg/Mo	Qtr	Avg/Mo
2012 Q1	95	31.7	235	78
Q2	120	40.0	301	100

⁸ Short sales occur when a property is sold and the lender agrees to accept less money than is actually owed. In a short sale, the homeowner does not receive any proceeds from the sale.

Period	w/NOD in last 180 days		All	
	Qtr	Avg/Mo	Qtr	Avg/Mo
2013 Q3	159	53.0	342	114
2013 Q4	116	38.7	341	114
2013 Q1	73	24.3	231	77
2013 Q2	54	18.0	260	87
2013 Q3	17	5.7	96	32
2013 Q4	24	8.0	162	54
2014 Q1	25	8.3	117	39
2014 Q2	11	3.7	84	28
2014 Q3	7	2.3	81	27
Change from last Qtr:		-36%		-7%
Change from last year:		-59%		-16%

Trustee auctions declined even more sharply this quarter than the drop last quarter, down 46%. Investors purchased half of all properties that went to auction, a slightly greater share than the peak at the beginning of the year, and up 12 percentage points from the 3rd quarter of 2013.

Auction Outcomes

Period	All Auctions		Auction to REO%
	Qtr	Avg/Mo	
2012 Q1	405	135	71%
2012 Q2	278	93	62%
2012 Q3	266	89	57%
2012 Q4	231	77	60%
TOTAL 2012	1180	98	63%
2013 Q1	161	54	55%
2013 Q2	151	50	26%
2013 Q3	103	34	38%
2013 Q4	105	35	40%
TOTAL 2013	520	43	40%
2014 Q1	89	30	57%
2014 Q2	71	24	31%
2014 Q3	38	13	50%

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B. Housing Market Prices Continue to Increase With Sharp Increase in Sales of Non-Distressed Properties

Overall property sales are down 7% from last quarter and 21% from the previous year. This is primarily due to the continuing decline of distressed property transactions, which are down to only 92 per month on average. Regular market sales continue to increase from last quarter however, up 34% and approaching the peaks for the previous year.

Oakland Sales Trends

Period	Reg. Market Sales		Non-Market/ Distressed Sales		All Sales	
	Qtr	Avg/Mo	Qtr	Avg/Mo	Qtr	Avg/Mo
2012 Q1	280	93	685	228	965	322
Q2	514	171	861	287	1375	458
Q3	554	185	748	249	1302	434
Q4	668	223	688	229	1356	452
2013 Q1	556	185	533	178	1089	363
Q2	885	295	518	173	1403	468
Q3	879	293	494	165	1373	458
Q4	793	264	541	180	1334	445
2014 Q1	605	202	567	189	1172	391
Q2	746	249	422	141	1168	389
Q3	813	271	277	92	1090	363
Change from last Qtr:		34%		-51%		-7%
Change from last year:		-8%		-47%		-22%
Share of activity from distressed sales this quarter						25%
Share of activity from distressed sales last year						36%

Oakland's housing market continues to grow, bolstered by an influx of international capital that makes our city one of the nation's fastest-moving housing markets.⁹ A recent report featuring Leslie Appleton-Young, chief economist for the California Association of Realtors, reported that homes in Oakland only stay on the market for an average of 14 days, with many homes attracting multiple offers and resulting in inflated sales prices.¹⁰ According to Zillow Real Estate Research, Oakland's median home sales price for October was \$487,700, which is a 8.8% increase from the

⁹ http://money.cnn.com/2014/07/23/real_estate/chinese-home-buyers/

¹⁰ http://money.cnn.com/gallery/real_estate/2013/03/14/sellers-markets/

highest monthly median sales price in 2013 (\$448,250) and a 28.25% increase from the highest monthly median sales price in 2012 (\$380,250). The lowest monthly median sales price recorded thus far for 2014 (\$380,350 in February) is still higher than the highest monthly median sales price in 2012 (\$380,250).¹¹

The estimated rent for all homes in Oakland for October 2014 (\$2,331) is 9.7% higher than last quarter (\$2,124) and 21% higher than the same month last year (\$1,918).¹²

C. Oakland's Housing Prices Continue to Impact Long-time Residents

Oakland's escalating housing prices continue to challenge lower income residents in their search for new housing opportunities. For example, from August 1 to October 31, 2014, out of the 4,135 Oakland residents who came to the City's Housing Assistance Center, 1,630 residents (39.4%) came in search of long-term affordable housing placement. City staff found new housing for 5.9% of these residents and placed 62.7% on waiting lists.¹³

II. FORECLOSURE PREVENTION & MITIGATION PROGRAM STATUS

On October 16, 2012, Council approved funds for new and expanded activities to prevent and mitigate foreclosures, including the following:

- Direct outreach to homeowners with a NOD and tenants living in NOD properties.
- Hotline services for tenants and homeowners in distress to connect to appropriate services.
- Housing counseling and legal services.
- City escalation team to work with Bank escalation teams.
- ROOT loan fund program to preserve homeownership for qualified distressed families.
- Reporting of violations of National Mortgage Settlement Agreement or the new State Homeowner Bill of Rights Act to the State Monitor or Attorney General's office.

In the first year of the foreclosure prevention and mitigation initiative outreach workers made over 4,000 attempts and ultimately reached nearly 800 homeowners and tenants occupying NOD and REO homes to provide information about available resources; over 350 homeowners received housing counseling or legal services to prevent or mitigate foreclosure; and over 200 tenants in properties affected by default and foreclosure received tenant counseling or legal

¹⁰ <http://www.zillow.com/research/data/>

¹² <http://www.zillow.com/research/data/>

¹³ For the remaining 31.4% of residents who sought long-term housing placement assistance, given staffing resource constraints, City staff was able to only provide referrals to potential housing providers. City Housing Assistance Center staff assisted an additional 2,500 Oakland residents from August 1 to October 31, 2014 with other housing needs, such as transitional and emergency housing, rental assistance, homebuyer assistance, habitability complaints, residential lending, utility subsidies, and the Rent Adjustment Program.

services. These efforts kept over 90 homeowner households and over 50 tenant households in their homes, and provided alternative housing solutions for 23 other families.

Beginning January 2014 through October, outreach efforts have occurred to over 30,000 households, reaching over 3,500 families. Starting in April, outreach workers began door-to-door outreach in Oakland neighborhoods that have been impacted by the foreclosure crisis and escalating housing costs to inform homeowners and tenants about housing rights and resources, in addition to foreclosure-related assistance. Also through October, 2014, over 205 homeowners have accessed legal services, including 22 that have successfully obtained loan modifications. For more details about performance outcomes, see *Attachment B*.

Jobs for Oakland Residents

In addition to staff currently employed with the funded organizations, the outreach organizations employed eight employees to conduct street outreach on a part-time basis, all of whom are Oakland residents.

National Learning Community

There is continuing interest from other communities regarding the City's foreclosure prevention and mitigation plan and housing equity strategies and staff has provided information and/or assistance to the following community this quarter: Los Angeles, California, as well as presented Oakland's programs at convenings organized by the National Fair Housing Alliance and National Housing Conference.

Addressing Critical Gaps—New Home Preservation and Anti-Displacement Efforts

As discussed in prior reports, staff has been working with the National Fair Housing Alliance (NFHA) and local organizations to address the new challenges that Oakland homeowners and renters currently face. The following is an update of the new resources and efforts.

Homeownership Preservation Loan Fund: The Unity Council administers a fund that provides grants up to \$50,000 per household for families who need gap funds as part of a home preservation strategy. The Fund began early in 2014 and has helped 6 Oakland households in distress keep their homes with 28 other families having gone through the application process.

Tenant Anti-Displacement—The Pay It Forward Fund: Catholic Charities has agreed to administer the new \$250,000 dedicated to provide rental housing assistance grants of up to \$5,000 per household for tenant families being pushed out of their rental housing. Since grant-making began in April, 2014, Catholic Charities has issued 47 grants.

Community Buying Program—Transforming Abandoned Properties into New Affordable Housing with Minimal Public Subsidy: Hello Housing, the City's selected nonprofit administrator, working with City staff, has secured priority buying commitments from Fannie Mae, Wells Fargo, and the National Community Stabilization Trust. To date, Hello Housing has completed the purchase of one property, with another 21 pending negotiations with sellers, as well as 34 purchase transactions pending. Coordinated efforts between Hello Housing and City Code Enforcement staff continue to prioritize disposition strategies for properties with code enforcement problems.

Bigger Scale Prevention Efforts

Like other communities around the nation hard hit by the foreclosure crisis, the City of Oakland has been attempting to develop bigger scale prevention solutions beyond the labor-intensive individual by individual homeownership preservation strategies. As discussed in prior reports, the City has been working with national, state, and local groups on the development of a possible distressed mortgage notes sale program. As experienced by prior efforts,¹⁴ there are significant challenges to the effectiveness of such programs, including the following:

- The willingness or current ability of lenders to sell distressed mortgage notes that are disaggregated by locality rather than bundled into larger geographies.
- The relatively low numbers of homeowners in distress who could sustain new mortgage payments even with a re-setting of mortgage to market value and some subsidy assistance from the new Oakland Homeownership Preservation fund.
- Effective alternative disposition strategies for the families who cannot sustain homeownership and for properties which are vacant.
- The financial viability and sustainability of operating the programs.

Staff has been conducting due diligence regarding a possible pilot program and has received commitments from National Community Capital (NCC) to conduct a pilot program in Oakland. Based upon research conducted, NCC has produced the best outcomes nationally of purchasing distressed mortgage notes and successfully modifying mortgages.

New Prevention Programming Funding Allocations

Utilizing the Foreclosed Properties FY13-15 budget surplus of \$450,000, under the Council authority provided,¹⁵ we are proposing to fund the following prevention and housing programs:

¹⁴ For example, staff conducted due diligence on the efforts of the Mortgage Resolution Fund, a national partnership to assist homeowners in Illinois and Ohio through the purchase of mortgage notes.

<http://mortgageresolutionfund.org/>

¹⁵ Ordinance No.13139 C.M.S., 11/13/12.

Organization	Program Activity	Amount & Time Period
Housing Economic Rights Advocates (HERA)	Foreclosure prevention & anti-predatory lending legal services for 150 Oakland households.	\$150,000 for 1 year
Causa Justa::Just Cause, Martin Luther King Jr. Center, OCCUR	Door to door outreach for foreclosure prevention and other housing services for over 4,000 Oakland households.	\$125,000 for 1 year
Hello Housing	Community Buying program—transform abandoned properties into long-term affordable housing. Funds to include development of new program design to transform 1,000 vacant lots into long-term affordable housing.	\$75,000 for 1 year
City of Oakland Building Bureau	Inspection services for pilot proactive rental inspection program to address housing habitability problems on International Blvd Corridor.	\$25,000
City of Oakland Housing & Community Development	Staff support in development of housing equity policies, including foreclosure prevention, new affordable housing & housing habitability strategies.	\$60,000
To be determined	New technology for client service data and reporting.	Up to \$15,000

III. FORECLOSED PROPERTIES PROGRAM STATUS

The following is a quarterly and year-to-date summary of performance outcomes from the City's Foreclosed and Defaulted Properties Registration, Inspection, and Maintenance Programs. Specific information, including performance by major lenders is provided in *Attachment A*.

FDRP Program Revenue Time Period	Total Registrations	Registration Fees Count	Registration Fees Totals	Penalties Total	All Revenue Collected
	Q4 to date: 10/1/14 - 11/25/14	158	26	\$14,768	\$165,485
Q3: 7/1/14 - 9/30/14	181	51	\$ 28,968	\$ 49,485	\$78,453
FY 13-14: 7/1/13 - 6/30/14	1211	378	\$214,704	\$1,256,312	\$ 1,471,016

The number of active blight cases has fluctuated this quarter. Abandoned properties in default and long-term REOs with hostile occupants remain the most difficult types of cases. Coordinated

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cleanups by the servicers' vendors with the support of the Oakland Police Department continue to be a valuable abatement tool, but recurring violations following failure to maintain are a challenge to staff time and neighborhood stability. Staff continues to aggressively pursue lenders for blight and registration violations, as well as reporting the monthly inspections that are required by OMC 8.54.

This quarter 12 properties were inspected to follow up with new complaints: three were addressed timely, four resulted in blight penalty assessments, and five cases are pending. Two of the properties assessed blight penalties had previously been assessed fines for blighted conditions. Proactive inspections of 100 properties were conducted in late July and only 2 found to have violations that were the responsibility of the lender. Both cases were abated timely.

Compliance efforts this quarter were focused on bringing the registry current with regard to status and inspections as well as payment of past due fees. As with last quarter, this is reflected in the spike in "newly registered" properties because fees are required in order for a property to have registered status. Deregistration requirements were also enforced and the active registry is now down to 928 properties, 120 of which are bank owned. A significant number of penalty assessments for non-compliant registrations are now in the collection stage.

IV. STATUS OF INVESTOR OWNED FORECLOSED AND DEFAULTED PROPERTIES PROGRAM

In November 2012, the City Council passed an ordinance requiring the registration, inspection, and maintenance of formerly foreclosed or defaulted properties purchased by investors. The new program, including a new online registration portal, launched in early August 2013. Registration notices were issued to 120 properties between August 2013 and May 2014 with the following outcomes:

Registrations:

- 155 notices have been issued for registration
- 117 properties have been completely registered.
- 45 penalties have been assessed for failure to register: 9 were rescinded following appeals or exemption reviews.
- 52 registrations are pending following a notice of registration.
- 28 properties were determined exempt due to existing permit activity

Inspections and Abatement

- 58 cases have been closed: 10 with no violations and 48 with timely abatement.
- 48 cases have abatement in progress.
- 12 inspections are pending.

IORP Program Revenue Time Period	Registration Fees		Penalties	All Revenue
	Count	Total	Total	
Q3: 7/1/14 - 9/30/14	32	\$ 18,176	\$ 30,834	\$ 49,010
Program To Date (8/13 -11/14)	117	\$ 66,456	\$ 75,834	\$142,290

V. DEVELOPMENT OF PROACTIVE PROGRAMS AND POLICY RECOMMENDATIONS

As provided in past reports, staff has been working with community partners and national experts to develop new strategies and identify new resources and/or policies to address the City’s current housing challenges in the aftermath of the foreclosure crisis. The City has asked Urban Strategies Council and Policy Link, funded by NFHA, to work with us to develop a long-term housing plan, the Oakland Housing Equity Roadmap, to identify possible new policy, program, or revenue strategies to address the following:

1. Production of new affordable housing units.
2. Preservation of existing affordable subsidized and non-subsidized housing stock.
3. Improving habitability conditions of existing housing.
4. Transforming abandoned properties into new housing opportunities, especially long-term affordable housing.
5. Development of viable incentives and other strategies for private real estate community participation.

Staff has or will be meeting with different stakeholder groups, including the following: ACCE, County Public Health Department, CJJC, East Bay Rental Housing Association, Jobs and Housing Coalition, OCO, Oakland Realtors Association, East Bay Housing Organization, and others.

The Roadmap information has been integrated into the City’s Housing Element and has been serving as the Action Plan component for the Housing Element. Given the recent change in City Administration and in order for the Roadmap to reflect the new Administration’s position, the Roadmap will be presented to Council in early 2015.

SUSTAINABLE OPPORTUNITIES

Economic: Oakland’s foreclosure crisis has had devastating economic impact to residents, neighborhoods, economic development efforts, and City revenues. Blighted foreclosed or defaulted properties have resulted in significant expenditures of limited City resources including Code Enforcement, Police, Fire, and City Attorney. The City’s proactive strategies will foster Oakland’s economic goals.

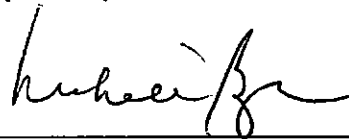
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Environment: Vacant or unmaintained foreclosed or defaulted properties have impacted the City's physical environment, as well as the health of residents. The City's proactive strategies will foster Oakland's environmental goals.

Social Equity: The foreclosure crisis has disproportionately impacted lower income residents who reside in flatland neighborhoods. The crisis has also significantly contributed to the current affordable housing crisis. The City's proactive strategies will foster social equity goals.

For questions regarding this report, please contact Margaretta Lin at 510-238-6314.

Respectfully submitted,



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**Attachment A: Foreclosure Data
& Properties Status**

**Attachment B: Foreclosure
Prevention Performance
Outcomes**

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ATTACHMENT A. Foreclosure Data and Programs

Time Period	Bank*	Foreclosure Events			New Registrations						Active Registrations			Inspections				Abatement			
		NOD/REO Filings			New Notice of Default			New Foreclosed / REO			NOD	REO	TOTAL	Inspected Properties		Complaints		Total Violations	Pending	Timely	Penalties
		NOD	Trustee Sale	REO	Total New NOD	Occupied	Vacant	Total New REO	Occupied	Vacant				Inspected	Violations	Inspected	Violations				
Qtr 3 2014: July - Sept 2014																					
Major Lenders	BofA	10	1	2	11	11	0	1	1	0	59	3	62	7	0	1	1	1	0	1	0
	Chase	6	4	3	9	9	0	1	1	0	105	3	108	15	2	1	1	3	2	0	1
	Fannie Mae	2	8	3	2	0	2	38	18	20	3	30	33	0	0	2	2	0	0	1	1
	Freddie Mac	0	2	0	0	0	0	1	1	0	1	6	7	0	0	0	0	0	0	0	0
	US Bank	11	1	1	0	0	0	0	0	0	5	0	5	0	0	0	0	0	0	0	0
	Wells	27	4	2	36	36	0	4	1	3	190	17	207	43	0	1	1	1	0	0	1
		0																		0	
Other Lenders	Ocwen	6	2	0	4	4	0	0	0	0	46	4	50	13	0	1	0	1	0	0	1
	Nationstar	15	1	1	31	28	3	2	1	1	92	1	93	3	0	0	0	0	0	0	0
	Bank of NY	8	4	2	0	0	0	0	0	0	2	0	2	0	0	0	0	0	0	0	0
	Deutsche Bk	6	0	0	0	0	0	0	0	0	12	0	12	0	0	0	0	0	0	0	0
	One West	4	0	0	9	8	1	0	0	0	6	2	8	0	0	0	0	0	0	0	0
	SP Servicing	1	0	0	4	4	0	2	2	0	60	13	73	12	0	0	0	0	0	0	0
	Others	38	11	5	38	32	6	3	1	2	237	41	278	6	0	5	5	5	2	3	0
Total	134	38	19	144	132	12	52	26	26	808	120	928	99	2	10	10	13	4	5	4	

Notes on Methodology

*There are often multiple entities involved in the loan for a defaulted or foreclosed property, including the lender or investor/note holder and the servicer that manages the loan payments. Properties are assigned to the primary responsible party based on a combination of information pulled from public records and details provided in the registry.

** These penalties were assessed for violations at properties with previous recent blight penalty assessments

Attachment B: Foreclosure Prevention Service Outcomes, Jan-October 2014

Status	Outreach (OCCUR and MLK)	Homeowner Inquiries (City Housing Assistance Center)	Homeowner Legal Services (HERA)	Tenant Services (EBCLC, Centro Legal de la Raza, & CJC July-Sept)	Tenant Foreclosure Counseling (CJC, Jan-Sept)	Tenant Foreclosure Legal Services (Centro Legal & EBCLC, Jan-Nov)	Tenant Rescue Loan Fund (CCEB, Apr-Jul)	Homeowner Rescue Fund (Unity Council, Feb-Jun)	Community Buying Program (Hello Housing, May-Jul)
HHs Reached or Served	30,152 attempts 3,514 reached	65	205	546 Tenant's Rights Counseling Clients (CJC) 1,080 Limited-scope Legal Services (EBCLC & Centro Legal de la Raza)	Total 12	Total 4 3 EBCLC 1 Centro	Total grants to date: 47	Number of applications. 34	Current properties in pipeline 65
Outcomes	<ul style="list-style-type: none"> • 1,236 referred to CJC's Tenant Rights Hotline • 1,412 referred to the Housing Assistance Center • 1,702 Housing surveys completed 	<ul style="list-style-type: none"> • 65 referred to HERA 	<ul style="list-style-type: none"> • 22 loan mod completed • 5 other help keeping home • 43 loan modifications or help to save home pending • 119 brief legal service or counseling • 9 referred to City escalation or Homeowner Rescue Fund • 22 post-foreclosure sale 	<p>Types of cases</p> <ul style="list-style-type: none"> • Eviction-related • Habitability-related (e.g mold) • Harassment • Rent increases • Foreclosure-related • Detail on full service foreclosure cases (a subset of this universe) in the next two columns 	<ul style="list-style-type: none"> • 9 Pending • 2 Referred to Legal Services • 1 Sent to City of Oakland for escalation action 	<p><u>EBCLC</u></p> <ul style="list-style-type: none"> • 1 Pending • 2 Negotiated settlement (cash for keys) <p><u>Centro</u></p> <ul style="list-style-type: none"> • 1 Stopped foreclosure 	<ul style="list-style-type: none"> • 10 applications pending 	<ul style="list-style-type: none"> • 6 loans completed • 18 applications under review • 2 applications declined • 2 applications withdrawn 	<ul style="list-style-type: none"> • 34 purchase transactions pending • 21 negotiations with seller pending • 1 property completed • 12 rejected offers