



PHOTO BY KEN HAWKINS

Foreclosed, vacant and boarded up, this house on North Buffalo Street is one of hundreds in post-foreclosure limbo across the city, housing advocates say.

Neighborhoods grapple with remnants of the foreclosure crisis: empty homes

BY AMANDA WALDROUPE
STAFF WRITER

The house at 1310 N. Buffalo St. has been vacant and boarded up for four years. It's last owner died in 2008. The house was left to the man's family, but he had become estranged from them. Not wanting anything to do with him, even in death, they didn't want to keep the house.

Perhaps they could have sold it. But their deceased family member had taken out a large loan on the house for renovations, one so large that the house was worth less than the loan amount after the recession caused property values to decline.

They decided to walk away from the house, sending it into foreclosure.

"Nobody blames them," says Chris Duffy, president of the Arbor Lodge neighborhood association, where the house is located. "They simply wanted to let it go and have nothing to do with it."

Left vacant, the utilities were shut off. The house was boarded up, but squatters moved in. "It became quite a hub for drug trafficking and illegal activities," says Duffy, who lives a few doors down — closer to the house than she likes.

The police served a warrant on the squatters, who left the house. Housing inspectors from the city's Bureau of Developmental Services cleaned the outside of the house. "Trash had been dumped all around it," Duffy says. "There was drug paraphernalia. Part of the fence had been stolen. Part of a wheelchair ramp had been carted away. It was a mess."

A couple living in a house next door moved out. Squatters eventually moved back into the house, and Duffy says the house was listed on Craigslist as a "free place to crash."

"They will even describe how to access the place, which window to crawl in through, or what door is not securely boarded up," Duffy says.

Finally, in late 2010, Mark Wells, North Portland's crime prevention coordinator with the Office of Neighborhood Involvement, scoured Multnomah County's property records for almost three hours and discovered that the house was owned by Bank of America.

Wells was told by an attorney in Texas that Bank of America would auction the house. It never did. Wells tried to get a good neighbor agreement in place, which would have allowed the police to enter the property if crimes were being committed, and allowed the city to take care of the property and stop it from deteriorating any further.

Wells said the attorney stopped returning his calls and e-mails. An agreement was never put in place. In late 2011, the city's Bureau of Development Services boarded the house up again. Duffy says there haven't been any more squatters.

The house on Buffalo Street is one of hundreds of empty foreclosed homes throughout Portland, many of which are in the North and Northeast sections of the city. They are a silent witness to Oregon's foreclosure crisis, but the effect they continue to have on neighborhoods is palpable.

"They are the worse thing that could happen to a neighborhood, to bring it downhill," says Duffy.

It's difficult to know how many empty homes are in Portland, says Angus Maguire, spokesperson for We Are Oregon, an advocacy organization backed by the local SEIU. Late last year, We Are Oregon

held a civil action in which it placed "Bank Blight" signs on the lawns of empty, foreclosed homes. Volunteers visited almost 500 homes.

To locate the properties, We Are Oregon bought a list from RealtyTrac, which lists foreclosed properties for sale. The RealtyTrac lists, Maguire says, "are snapshots in time."

"The information changes really quickly," he says. "It rapidly loses value as a source of information. It's super frustrating."

The majority of foreclosed, empty homes are bank-owned properties, says Angela Martin, executive director of Economic Fairness Oregon, an advocacy organization working on behalf homeowners experiencing foreclosure. "There is no local owner. There is no family attached to it. There is no one who bought it and is going to rent it," Martin says.

There are two scenarios in which a home in the foreclosure process becomes empty. The first is when homeowners are evicted because of foreclosure. "In this situation, the bank clearly becomes the owner of the property and knows it," Maguire says.

The second is when residents going through the foreclosure process "self-evict," or move out before they are legally required to do so.

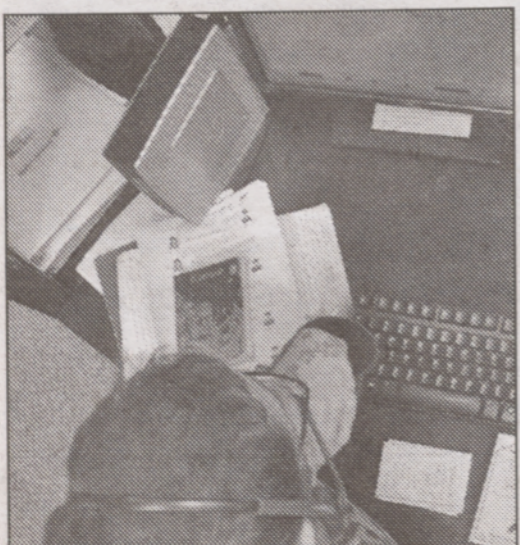
In cases where the property owner is evicted by the bank, the bank, "knows it has responsibility for upkeep of the property. Whether it follows through on that responsibility varies," Maguire says.

"It's not a given that every bank-owned property is going to become blighted," Martin says.

But the experience of Maguire, Martin, and people living near these empty homes, such as

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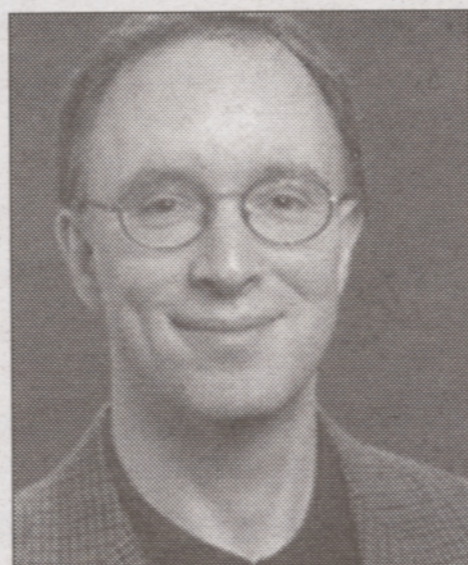
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Holding the line

A day in the life of the 211info call center

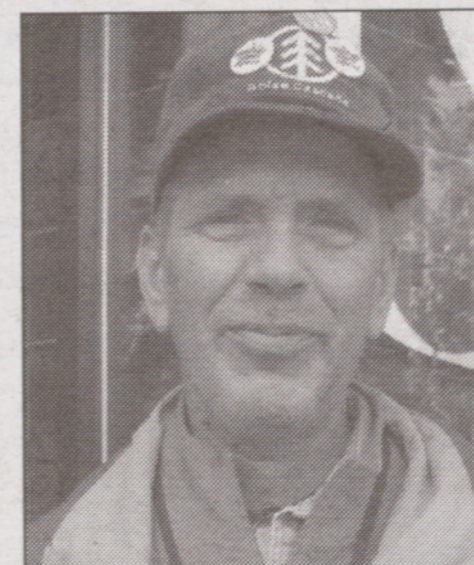
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Collect Calls

Journalist and author Fred Williams on his work as a debt collector

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Jim Dienes builds relationships with every sale

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