



## Kriss Worthington

Councilmember, City of Berkeley, District 7  
 2180 Milvia Street, 5<sup>th</sup> Floor, Berkeley, CA 94704  
 PHONE 510-981-7170 FAX 510-981-7177 kworthington@ci.berkeley.ca.us

### ACTION CALENDAR

July 24, 2012

*(Continued from July 17, 2012)*

To: Honorable Mayor and Members of the City Council  
 From: Councilmember Kriss Worthington  
 Subject: Requesting Alameda County Recorder of Deeds help stopping foreclosures

### RECOMMENDATION

Send a letter to the Alameda County Recorder of Deeds and Sheriff in regards to a local action plan about stopping foreclosures.

### BACKGROUND

Foreclosures have hit the country and the state of California. Alameda County and the City of Berkeley have unfortunately encountered numerous foreclosures. Some government agencies around the country have found ways to assist people facing unfair foreclosures. Our office has been helping individual people deal with their problems.

The following quotes are from Stopping Foreclosures by National Commonwealth Group:

“Counties can stop foreclosures from decimating their communities. Spurred by citizen action groups, they can take action at the local level.”

“Under our proposed solution, the county would not seize the title to the real property from the homeowner but rather the contract rights held by the mortgage holder (like a bank).”

### FINANCIAL IMPLICATIONS

None.

### CONTACT PERSON

Councilmember Kriss Worthington 510-981-7170

### Attachments:

1. Letter to Patrick O’Connell Alameda County Recorder/Clerk’s Office
2. Letter to Gregory J. Ahem Alameda County Sheriff

Berkeley City Council  
2180 Milvia Street, Berkeley, CA 94704

Alameda County Recorder/Clerk's Office  
1106 Madison Street, Suite 101  
Oakland CA 94607

Dear Patrick O'Connell,

The City Council of the City of Berkeley is interested in meeting with you to discuss various options that different jurisdictions around the country have found to facilitate delaying or stopping foreclosures.

The economic crisis has impacted many individuals. To make matters worse, foreclosures have become an ongoing trend that is hurting the Berkeley community. Not only are individuals losing homes, but also communities are suffering economically, physically, and socially by increased crime rates, lower property values caused by a smaller tax base, and deteriorating abandoned properties. We propose that Alameda County help homeowners who are facing this crisis by exploring opportunities that could mitigate, if not stop, foreclosures all together.

To mitigate foreclosures, proof of every required document must be completed and all required legal notice be provided to homeowners. Because there has been confusion and lack of documentation in past foreclosure agreements around the country, we request that the Alameda County sheriff hold off on the eviction procedure until the mortgage company files comprehensive evidence of ownership to reduce future fraud, and that each and every document has been examined to be sure that the homeowner is receiving maximum legal protection.

Furthermore, some county jurisdictions have used forms of eminent domain to take over the mortgage to enable homeowners to stay in their own homes. We would like to convene to look at what legal options can be adopted by Alameda County to minimize the devastating consequences of foreclosures.

Feel free to contact us through phone or email. We look forward to discussing these proposed options with you.

Sincerely,  
Berkeley City Council

Cc: Supervisor Keith Carson

Berkeley City Council  
2180 Milvia Street, Berkeley, CA 94704

Alameda County Sheriff Office  
1401 Lakeside Drive, 12th Floor  
Oakland, CA 94612-4305

Dear Sheriff Gregory J. Ahem,

The City Council of the City of Berkeley is interested in meeting with you to discuss various options that different jurisdictions around the country have found to facilitate delaying or stopping foreclosures.

The economic crisis has impacted many individuals. To make matters worse, foreclosures have become an ongoing trend that is hurting the Berkeley community. Not only are individuals losing homes, but also communities are suffering economically, physically, and socially by increased crime rates, lower property values caused by a smaller tax base, and deteriorating abandoned properties. We propose that Alameda County help homeowners who are facing this crisis by exploring opportunities that could mitigate, if not stop, foreclosures all together.

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