

FOX CITIES

FORECLOSURE

4 - 1 - 1

Is your
Neighborhood
affected by

Foreclosures?

During the nation's economic challenges, increasing numbers of homes are in the lengthy and often complicated foreclosure process, creating residential areas dotted with abandoned properties. Foreclosures cut across multiple socioeconomic boundaries, and have been seen in some of the most affluent neighborhoods.

From January through December 2011, some 1,384 separate foreclosure actions happened in Outagamie County. During the same period, 146 foreclosure filings occurred in Calumet County

and Winnebago County recorded 1,408. *Source: RealtyTrac.com*

How much can you do to take care of an abandoned property? Who should you call? Where do financial institutions draw the line on their responsibilities?

Know your options and the risks. Knowledge is crucial. The Community Foundation for the Fox Valley Region and United Way Fox Cities brought together a community task force to study and gather this information to help anyone concerned about home foreclosures in the Fox Cities.

Warning Signs: How to Identify a Possible Abandoned Property

Even if you haven't met everyone in your neighborhood, it's still not difficult to tell when a property has been foreclosed on or been abandoned. Here are a few warning signals you might spot.

- Lawn in need of mowing for more than three weeks.
- Weeds growing high in the yard.

- Sidewalk or driveway in need of snow removal.
- No signs of activity — no lights on, no one leaving or returning, no visitors.
- Overgrown garden or flower beds.
- No garbage set out for pickup.
- Stray animals hiding under porches or other protected areas.

- "Strangers" in neighborhood at odd times.
- Excessive noise, or excessive night-time activity at property.
- Possible criminal activity.

Be attentive to changes in things you normally see and hear. Contact your municipality with any concerns you may have.

Taking Action: One Step at a Time

Reach Out: Meet your neighbors. You might not know who used to live in that empty house a few doors away, but someone else might, and they may know the status of the property. Ask questions.

- Was there a change in the family's situation?
- Is the house for sale? Has it been sold?
- Is it a foreclosure?
- Has anyone been caring for the yard or exterior of the house?

Share your knowledge.

Get the Facts: The ownership status of the property has an impact on your options as a neighbor to keep the lawn maintained, pick up leaves or repair damaged property.

Your municipality or the financial institution with an interest in the property can help. Call your municipality (numbers on next page) to see what they know, and discover your rights, responsibilities and risks.

Get involved.

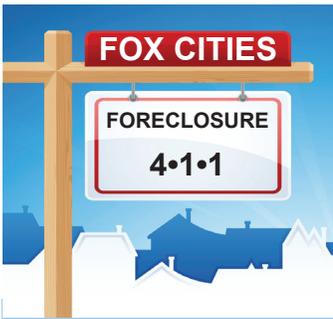
Work Together: One thing the Fox Cities does really well is collaborate for a good cause. Neighborhood safety and security is one of those causes.

If you're involved in a PTA or other school organization, a Neighborhood Watch, a church, scouting group or area business group, you can pool resources among the members to keep your neighborhood in good shape.

Partner with your neighbors.

Foreclosure 4-1-1 is a collaborative project of:





Why is this important?

A home foreclosure in your neighborhood has potential to create depressed property values of nearby properties, and may serve as a breeding ground for criminal activity. Keeping those properties looking good can be seen as a form of “neighborhood stabilization” — discouraging further decline and maintaining neighborhood quality. You can help, if you’re willing to put in some time and effort. Take time to become informed, to learn what you can do and how to stay safe.

ABOUT THIS DOCUMENT

This document is not intended as legal advice. Any risk inherent in maintaining lawns or moving snow at neighboring properties resides with the person doing those tasks.

This document is intended as a general outline for residents in neighborhoods that include foreclosed or abandoned properties. Neither United Way Fox Cities, Community Foundation for the Fox Valley Region, Inc., nor any other agency, entity or individual compiling or sharing this information assumes any legal liability or responsibility for the consequences of any actions taken on the basis of information provided.

The “Be” List: Suggestions for Making a Difference

Be prepared for extra effort. Maintaining the yard of a neighboring home is helpful to all property owners in your area, but it also can be considerable work, and carries risk. A residential sidewalk is a public area, so you’re free to remove snow there. You have no obligation to remove snow from a driveway or walkway on the property. Understand the risks, the effort and the potential rewards.

Be a good neighbor. Get to know the people and properties in your neighborhood, and be prepared to share what you know. Use facts, not hearsay. You’re all in this together, so understand that knowledge — without giving away private identification information — is a great tool in keeping your neighborhood strong.

Be patient. While financial institutions have a stake in the future of foreclosed properties, they are often overwhelmed with the sheer number of locations that need maintenance. This is especially true of national financial institutions, which have bought thousands of home mortgages on the secondary market. You might have to make multiple calls to get any information about properties in your neighborhood, and you might become frustrated by a firm’s stance about the property in question.

Be informed. Many Fox Cities municipalities have received calls from homeowners about nearby properties that are suddenly empty, with weeds growing wild, or with snow deepening on the sidewalk. Empower yourself to call your municipality with questions or observations.

Each municipality has its own protocols for these situations. You should call to make sure of the policies in your community.

CLICK:

City of Appleton: www.appleton.org
City of Kaukauna: www.cityofkaukauna.com
City of Menasha: www.cityofmenasha-wi.gov
City of Neenah: www.ci.neenah.wi.us
Town of Buchanan: www.townofbuchanan.org
Town of Freedom: www.townoffreedom.org
Town of Grand Chute: www.grandchute.net
Town of Harrison: www.townofharrison.org
Town of Menasha: www.town-menasha.com
Town of Neenah: www.townofneenah.com
Village of Combined Locks: www.combinedlocks.org
Village of Little Chute: www.littlechutewi.org
Village of Kimberly: www.vokimberly.org

CALL:

City of Appleton: 920-832-6173
City of Kaukauna: 920-766-6300
City of Menasha: 920-967-3600
City of Neenah: 920-886-6100
Town of Buchanan: 920-734-8599
Town of Freedom: 920-788-4548
Town of Grand Chute: 920-832-1573
Town of Harrison: 920-989-1062
Town of Menasha: 920-720-7100
Town of Neenah: 920-725-0916
Village of Combined Locks: 920-788-7740
Village of Little Chute: 920-788-7380
Village of Kimberly: 920-788-7500

Be Connected: Foreclosure Resources



If you know someone in the foreclosure process who needs help, tell them to dial 2-1-1, an easy-to-remember phone number with call specialists who can connect your neighbors to essential services. United Way 2-1-1 is free, confidential and available 24 hours a day, seven days a week, offering a range of local information and referral services. Samples of 2-1-1 referrals that can be relevant to foreclo-

sure include mortgage delinquency and default counseling, financial counseling, debt management, affordable housing and rental assistance.

If you have Internet access (also available at public libraries), you can find a world of information on avoiding foreclosures, the status of properties and dealing with foreclosed properties in your neighborhood.

Find This Online

This document is available on local Fox Cities municipal websites as well as these:

United Way Fox Cities
www.unitedwayfoxcities.org

Community Foundation for the Fox Valley Region www.cffoxvalley.org

The Post-Crescent
www.postcrescent.com/section/foreclosure411

Call 2-1-1 with your thoughts on neighborhood involvement issues as they pertain to foreclosed properties.