

## **Combating Mortgage Fraud and Home Foreclosures**

### **Issue Description:**

As recent news reports have indicated and justice and community representatives have reported, the number of vacant and abandoned properties in communities across the U.S. has increased, and mortgage fraud and foreclosures are reported to play a key role in the issue. Vacant and abandoned properties often become unsightly, diminish the property values of surrounding homes and communities, and invite criminal activity into these communities. Mitigating the effects of these problems, reducing the frequency of these occurrences, and restoring these properties to productive use can play a significant role in reducing and preventing neighborhood crime.

### **Recommended Tactics/Strategies for Addressing the Issue:**

BJA recently convened a two day focus group to review successful problem solving strategies for combating the ill effects resulting from vacant and abandoned properties. Successful strategies are comprehensive in nature and are information based. Many strategies focused on rehabilitating and reusing vacant properties, monitoring and policing properties not reused, and holding property owners accountable where possible. Participants stressed the need for multi-agency, multi-disciplinary collaboration when trying to prevent and combat mortgage fraud and foreclosure related crime issues.

Strategies to address mortgage fraud rely on engaging state and local service providers and criminal justice actors in various disciplines. Receiving training on how to recognize mortgage fraud and the effects it has on the community; the criminal activities related to mortgage fraud and vacant properties is an imperative first step to successfully combating the problem. In addition, specialized legal and prosecutorial efforts are need to address mortgage fraud.

### **Available Resources:**

BJA hosts a webpage dedicated to the issues of mortgage fraud and foreclosures. This website can be found at [http://www.ojp.usdoj.gov/BJA/topics/mortgage\\_fraud.html](http://www.ojp.usdoj.gov/BJA/topics/mortgage_fraud.html)

In addition, the COPS office has information on related subjects which can be found at <http://www.cops.usdoj.gov/Default.asp?Item=2095>

[Geography and Public Safety Volume 1, Issue 3, September 2008](#) **Abstract:** Issue III of Geography and Public Safety examines how the nationwide home foreclosure crisis has affected crime, police practice, and public policy. Articles show that geographic information systems can assess how foreclosures influence crime trends and improve city cleanup of graffiti and blight. Additionally, the issue describes the tenets of the broken windows policing theory, and how this theory explains why police and public planners must react quickly, before crime has a chance to escalate.

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