

**Concerned about your mortgage?
There is FREE help available.**

There are several local resources that you can contact if you are experiencing financial difficulties and are unable to pay your mortgage. Take these steps to avoid foreclosure:

- Don't hide or ignore the problem. The key is to be pro-active!
- Contact **your lender** to know what options and alternatives are available to you - to put yourself in the best position to take advantage of them.
- Ask if you qualify for a **workout** option.
- Contact a **housing counselor** to review your situation or call the following agencies:

HUD-approved Housing Counseling Agency

- **Consumer Credit Counseling Services**
17235 N. 75th Ave., Ste. C-125
Glendale, AZ 85308
Phone: 1-888-845-5669
www.moneymanagement.org
- **Community Services of Arizona**
6704 N. 59th Ave.
Glendale, AZ 85301
Phone: 623-435-2255, ext. 100
www.csainc.org/homeownership-assistance
- **Arizona Hotline at 1- 877- 448 -1211**
(dedicated 24 hours, 7 days a week, toll-free help line to reach a local Arizona foreclosure counselor)

Additional resources for homeowners

- **HOPE NOW Hotline at 1-888-995-HOPE (4673)**

(dedicated 24 hours, 7 days a week, toll-free help line to reach a local Arizona foreclosure counselor) www.995hope.org

- **"Lawyers Helping Homeowners"** uses volunteer lawyers to help find lenders who will help homeowners to avoid foreclosure. This initiative is coordinated by the State Bar of Arizona, the Arizona Foundation for Law Related Education and the Arizona Supreme Court. www.azlawhelp.org

- **Attorney General's Office**

File a complaint if you believe you're a victim of consumer fraud, as defined by Arizona law. This includes any deception, false statement, false pretense, false promise or misrepresentation made by a seller or advertiser of merchandise.

www.azag.gov/consumer/complaintformintro.html

- **Arizona Department of Financial Institutions (DFI)**

If you think you are a victim of a foreclosure rescue scam, you should fill out and sign a formal written complaint with the DFI.

www.azdfi.gov

City of Glendale

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Code Compliance Department
5850 W. Glendale Ave. #SB42
Glendale, AZ 85301

Neighborhood Partnership Office
6829 N. 58th Dr. #100
Glendale, AZ 85301

www.glendaleaz.com



City of Glendale

**RESOURCE
GUIDE**

Vacant / Abandoned Property



**Code Compliance Department
623/930-3610**

**Neighborhood Partnership Office
623/930-2868**

Vacant/Abandoned Properties Impact Everyone

The City of Glendale is no different than other communities across the nation in that it is being impacted by the current housing market. As mortgage foreclosures continue to increase, some homeowners are seeking information on financial assistance programs, while others are concerned with the effect of vacant/abandoned homes on their neighborhood and property values.

A vacant or abandoned home can have a negative impact on a neighborhood. The longer the vacancy, the greater the possibility of the property becoming unkempt, attracting criminal activity, and serving as a destabilizing factor on the rest of the neighborhood.

Glendale residents are encouraged to report abandoned/vacant properties, particularly if they become concerned about a safety hazard, property maintenance issue or a suspicious activity occurring on the property. The city has a number of programs and resources to help residents maintain neighborhoods.

Contacts for Neighborhood Concerns

Report Property Maintenance Issues: 623/930-3610

It's important to track vacant/abandoned homes. If you notice an abandoned home or maintenance issue in your neighborhood or suspect after 10 days of no activity that it's vacant, contact the Glendale Code Compliance Department at 623/930-3610.

The city will take steps immediately to eliminate a safety hazard. General nuisance concerns, such as overgrown grass/weeds or trash/debris, will take longer, due to legal requirements. Usually, once the legal owner of record has been identified, a notice of violation and minimum 30-day timeframe must be provided. If general nuisance violations are not corrected, the city may have the violations abated, the property cleaned and file a lien, which will charge the costs back to the property's owner.

Report Suspicious Activity/Crime: 623/930-3000

- Call 9-1-1: To report emergencies or criminal and suspicious activity that is in progress or occurring right now.
- Call the Police Department's non-emergency number at 623/930-3000 for other concerns.
- Call the Police Department's Community Action Teams (CAT) at 623/930-3380, or for assistance with continued problems at the same location. Also, call CAT about Neighborhood Watch, Crime Free Multi-Housing, GAIN, Blanket Trespass Authorizations, Business/Residential Security Surveys, and other crime prevention programs and assistance.

Tips for Neighborhoods: 623/930-2868

You can help to maintain the appearance of your neighborhood or HOA community and to deter crime. The first step is to keep a watchful eye on your neighborhood. If you live in an HOA and see property that may need attention, call your HOA property manager.

Report Graffiti: 623/930-3080

To report graffiti, call the Graffiti Removal Hotline at 623/930-3080. Although the city must be very cautious with removing graffiti on private property, there are some limited instances where it can be removed. This program is operated by the Field Operations Department.

Neighborhood Tool Chest: 623/930-2868

For questions about neighborhood services, call the Neighborhood Partnership Office at 623/930-2868. With the property owners' permission, you may also organize clean ups of vacant and abandoned homes. The city also has a tool lending program available.

City's Website:

For more information on all city departments and services, visit the website at www.glendaleaz.com