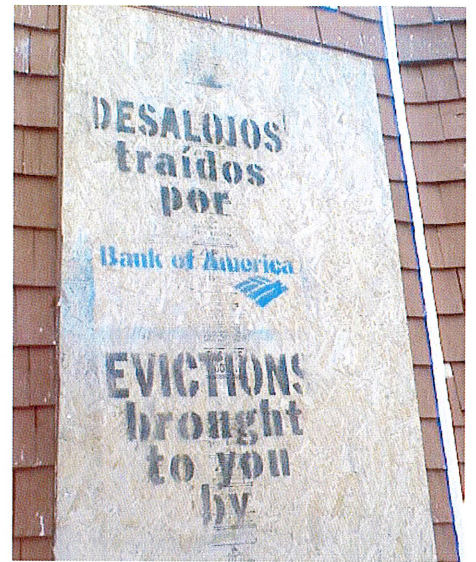
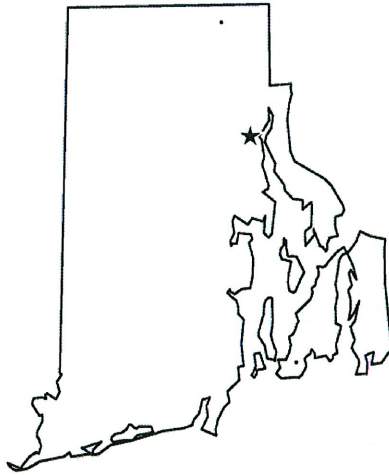
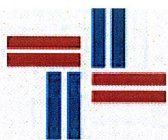


MOVING OUT RHODE ISLAND



AN ANALYSIS OF 2008 FORECLOSURE RELATED EVICTIONS

JUNE 2009



Rhode Island Legal Services

EQUAL JUSTICE UNDER THE LAW



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SUMMARY OF FINDINGS

After acquiring properties through foreclosure, financial institutions empty out the properties they acquire, by demanding that the residents move out or forcing them to move by filing evictions in court. This study involved a review of case files maintained by Rhode Island's four District Courts to determine the number of evictions filed in by financial institutions post foreclosure in the year 2008. There was no way to quantify the number of households that moved out absent the filing of an eviction. Therefore, the findings reported below underestimate the impact that foreclosing financial institutions have had in Rhode Island. Our examination of court records and data on abandoned properties in selected communities reveals:

- In 2008, a total of 2,338 evictions were filed by financial institutions post foreclosure statewide. Using the average household size reported for each city and town in the 2000 Census, it is estimated that a total of 5,887 Rhode Islanders were forced to move in 2008 by foreclosing financial institutions (Table 1).
- Approximately 50% (1,166) of all foreclosure related evictions were filed against Providence residents. Evictions filed against residents of Central Falls, Cranston, Pawtucket, Warwick and Woonsocket comprised 33% (774) of all foreclosure related evictions (Table 2 and Chart 1).
- Evictions filed by three financial institutions comprised 47% of all foreclosure related evictions: Deutsche Bank (460 evictions, 20%), US Bank (382 evictions, 16%) and Wells Fargo Bank (262 evictions, 11%). An additional 28% of all foreclosure evictions were brought by five financial institutions: Bank of America (180 evictions, 8%), HSBC Bank (144 evictions, 6%), Fannie Mae (136 evictions, 6%), Chase Bank (98 evictions, 4%) and Freddie Mac (82 evictions, 4%) (Chart 2).
- Over two thirds (68%) of all foreclosure related evictions involved properties located in census block groups whose minority population was greater than 20% according to 2000 US Census data. About half (51%) of all foreclosure related evictions involved properties located in census block groups whose minority population was greater than 50%. In 2000, minorities comprised 18.1% of Rhode Island's population (Chart 3).
- Latino households comprised 32.1% of all households evicted in 2008 by foreclosing lenders (Table 3). According to the 2007 American Community Survey, Latinos comprised 11.2% of the State's population; and in 2000 Latinos comprised 6.1% of all Rhode Island households.

- The eviction rate, calculated by dividing the number of evictions in a census block group by the number of households in that group (using 2000 Census data), was extremely high on Providence's Southwest side and in Central Falls. Numerous census block groups experienced eviction rates greater than 5%, meaning that at least 1 in 20 households in those block groups were evicted by foreclosing financial institutions. (See Foreclosure Eviction Rate Maps)
- The practice of evicting residents of foreclosed properties has significantly added to the stock of vacant and abandoned properties in at least two Providence neighborhoods: Elmwood (33 abandoned properties) and the West End (30 abandoned properties).
- In Central Falls and Woonsocket, foreclosure related evictions resulted in 49 and 8 properties, respectively, being reported on the respective city's vacant and abandoned property lists. In Central Falls, 49 out of 199 properties on the City's May 2009 Vacant Building List were locations of evictions filed by foreclosing financial institutions in 2008; and in Woonsocket, 8 out of 106 properties on the City's March 2009 Vacant Building List were locations of evictions filed by foreclosing financial institutions in 2008.

STUDY METHODOLOGY

Rhode Island has experienced one of the highest rates of mortgage foreclosures in the nation and had the highest foreclosure rate of all New England states in the 4th Quarter of 2008.¹ The Providence Journal reported 3,479 foreclosures in Rhode Island in 2008, using data compiled by the Warren Group.² However, no data had been collected regarding the impact of foreclosures on renters or the number of persons displaced as a result of foreclosures. This study aimed to answer the following questions:

- How many evictions were filed as a result of the foreclosure crisis?
- How many evictions were filed in each city and town in Rhode Island?
- How many people were displaced as a result of financial institutions evicting the occupants of properties acquired by foreclosures?
- How severe was the displacement of people caused by evictions brought by foreclosing financial institutions?
- Which financial institutions filed the most foreclosure related evictions?
- Were foreclosure related evictions disproportionately affecting specific racial or ethnic groups in Rhode Island?
- Were foreclosure related evictions creating blight or vacant/abandoned housing?

To answer these questions data regarding evictions were collected from the four District Courts in Rhode Island: Providence/Bristol County, Kent County, Newport County and Washington County. The District Court generated a list of “twenty-day” evictions filed in each of the four District Courts. Twenty-day evictions include foreclosure-related evictions as well as evictions brought to terminate a tenancy and evictions brought for non-compliance with a rental agreement. The list consisted of the names of the plaintiff (person/entity filing the eviction), defendant (person(s) whose eviction was sought), case number and the date the case was filed with the court.

From the list of twenty day eviction cases, the foreclosure related evictions were identified based a review of the list by an experienced housing attorney at Rhode Island Legal Services (RILS), who identified those cases based on the plaintiffs’ names, and from information contained in the individual court files. While some plaintiff names were easily identifiable as being brought by a financial institution, other names were identified by Internet searches and by a review of specific court files by the RILS attorney of plaintiff names whose status was uncertain. The RILS attorney and trained student researchers then reviewed each of the court files on the list to confirm that the eviction was “foreclosure related.” To be classified as “foreclosure related” there had to be information in the court file which indicated the property was acquired by the plaintiff as a result of a foreclosure. Typically, this information was found on a document entitled “Notice of Termination of Tenancy By Sufferance,” where the notice stated that the property was acquired as a result of a foreclosure. Once a case was confirmed to be

¹ Federal Reserve Bank of Boston, *Foreclosures in Rhode Island and New England, Table 2 (March 31, 2009)*.

² Providence Journal, *Foreclosures in Rhode Island (2009)*, available at <http://www.projo.com/news/2009/feb/ri-foreclosures-2008.htm>

“foreclosure related,” information on the case was recorded on to a spreadsheet. Initially, the address of the property in question and information about the disposition of the case was recorded for every case. However, the case disposition information became too time consuming to record—and disposition information is not reported in this study.

The spreadsheet containing the names of the parties to the foreclosure related eviction cases, the case numbers and the addresses of the subject properties was forwarded to the Providence Plan. Using ARCMAP software, the Providence Plan prepared a series of maps showing the location of foreclosure related evictions. The Providence Plan also tabulated the number of evictions brought in each city and town in Rhode Island, and tabulated the number of evictions brought by each foreclosing financial institution based on the plaintiffs’ name indicated in the court files.

To determine the relative impact of the number of foreclosure related evictions the Providence Plan took the tabulated results of the number of evictions in each census block group and divided that number by the total number of households in the block group. The resulting figure is called the “Eviction Rate,” and eviction rates were mapped statewide and for the City of Providence, where in some census block groups the eviction rate was between 5% and 9%: meaning between 1 in 20 and 1 in almost 10 households in the census block group were evicted by foreclosing financial institutions.

To determine whether foreclosure related evictions were impacting specific racial and ethnic groups, the Providence Plan’s maps of foreclosure related evictions were overlaid with information from the 2000 Census indicating the percentage of minority population in individual census block groups. Further, to estimate of the number of Latino households being evicted, the Providence Plan used 2006 Providence School Department school enrollment data, where parents were asked upon enrollment to select race and ethnicity of their children. Summarizing student last names and ethnicity choice produced a table showing the percentage of students of each last name who chose Hispanic or Latino for ethnicity. To produce a conservative estimate on the number of Latino households evicted, only last names where 67% or more of responding parents self-identified their children as Hispanic or Latino were designated as such. These last names were compared to the list of defendant names and cases involving Latino households were tabulated, and numbers and percentages of Latinos being evicted in each city and town were calculated.

To determine whether foreclosure related evictions were contributing to blight or abandoned/vacant properties lists of vacant and abandoned properties were obtained from the cities of Central Falls and Woonsocket. These lists were compared to the list of properties subject to foreclosure related evictions in those two communities. The maps produced by the Providence Plan show the location of properties where foreclosure related evictions occurred in 2008, and whether the property presently appears on the appropriate vacant/abandoned property list. Similarly, using abandoned/vacant information previously collected on four Providence neighborhoods by the Providence Plan, maps were produced showing the location of all vacant/abandoned properties in the Elmwood, Olneyville, West End and Upper/Lower South Providence neighborhoods, with the properties on the foreclosure-related eviction list color coded separately.

FORECLOSURE RELATED EVICTION DATA

TABLES

TABLE 1
2008 Evictions By Municipality with Estimated Number of Persons Evicted

City/Town	# Evictions	Average Household Size	Est. # persons evicted
Barrington	6	2.73	16
Bristol	1	2.45	2
Burrillville	27	2.75	74
Central Falls	155	2.74	425
Charlestown	3	2.46	7
Coventry	35	2.63	92
Cranston	141	2.41	340
Cumberland	20	2.59	52
East Greenwich	8	2.58	21
East Providence	36	2.33	84
Exeter	2	2.77	6
Foster	5	2.77	14
Gloucester	4	2.80	11
Hopkinton	2	2.64	5
Jamestown	0	2.38	0
Johnston	48	2.47	119
Lincoln	16	2.51	40
Little Compton	1	2.44	2
Middletown	2	2.43	5
Narragansett	2	2.38	5
New Shoreham	1	2.13	2
Newport	2	2.11	4
North Kingstown	8	2.57	21
North Providence	50	2.23	111
North Smithfield	3	2.61	8
Pawtucket	250	2.41	602
Portsmouth	2	2.53	5
Providence	1166	2.56	2990
Richmond	7	2.84	20
Scituate	5	2.72	14
Smithfield	11	2.47	27
South Kingstown	12	2.56	31
Tiverton	3	2.51	8
Warren	8	2.36	19
Warwick	124	2.39	296
West Greenwich	4	2.90	12
West Warwick	48	2.35	113
Westerly	11	2.40	26
Woonsocket	104	2.37	247
Unknown*	5	2.47	12
TOTAL	2338		5887

Source: Eviction court records gathered by RI Legal Services, 2000 Census SF1.

*Number of persons estimated using statewide average household size = 2.47

TABLE 2
2008 Evictions by Municipality Compared to 2008 Foreclosures by Municipality
Ranked by Number of Evictions (Highest to Lowest)

City/Town	# Evictions	% TOTAL	# Foreclosures	% TOTAL	Eviction / Foreclosure Ratio
Providence	1166	49.87%	1447	41.59%	0.8058
Pawtucket	250	10.69%	384	11.04%	0.6510
Central Falls	155	6.63%	125	3.59%	1.2400
Cranston	141	6.03%	293	8.42%	0.4812
Warwick	124	5.30%	184	5.29%	0.6739
Woonsocket	104	4.45%	115	3.31%	0.9043
North Providence	50	2.14%	76	2.18%	0.6579
Johnston	48	2.05%	88	2.53%	0.5455
West Warwick	48	2.05%	76	2.18%	0.6316
East Providence	36	1.54%	81	2.33%	0.4444
Coventry	35	1.50%	77	2.21%	0.4545
Burrillville	27	1.15%	44	1.26%	0.6136
Cumberland	20	0.86%	60	1.72%	0.3333
Lincoln	16	0.68%	19	0.55%	0.8421
South Kingstown	12	0.51%	31	0.89%	0.3871
Smithfield	11	0.47%	34	0.98%	0.3235
Westerly	11	0.47%	31	0.89%	0.3548
East Greenwich	8	0.34%	5	0.14%	1.6000
North Kingstown	8	0.34%	41	1.18%	0.1951
Warren	8	0.34%	13	0.37%	0.6154
Richmond	7	0.30%	19	0.55%	0.3684
Barrington	6	0.26%	9	0.26%	0.6667
Unknown*	5	0.21%	0	0.00%	n/a
Foster	5	0.21%	5	0.14%	1.0000
Scituate	5	0.21%	9	0.26%	0.5556
Gloucester	4	0.17%	16	0.46%	0.2500
West Greenwich	4	0.17%	11	0.32%	0.3636
Charlestown	3	0.13%	19	0.55%	0.1579
North Smithfield	3	0.13%	12	0.34%	0.2500
Tiverton	3	0.13%	24	0.69%	0.1250
Exeter	2	0.09%	16	0.46%	0.1250
Hopkinton	2	0.09%	17	0.49%	0.1176
Middletown	2	0.09%	11	0.32%	0.1818
Narragansett	2	0.09%	10	0.29%	0.2000
Newport	2	0.09%	30	0.86%	0.0667
Portsmouth	2	0.09%	21	0.60%	0.0952
Bristol	1	0.04%	18	0.52%	0.0556
Little Compton	1	0.04%	3	0.09%	0.3333
New Shoreham	1	0.04%	0	0.00%	n/a
Jamestown	0	0.00%	5	0.14%	0.0000
TOTAL	2338	100.00%	3479	100.00%	0.6720

*location could not be determined--file may have been missing or cases appealed had address information removed from file.

Source: Eviction court records gathered by RI Legal Services, Warren Group data reported by Providence Journal

TABLE 3
2008 Evictions by Municipality with Estimated Hispanic/Latino

Municipality	# Evictions	# Hispanic or Latino Evictions	%	Total % Hispanic or Latino Households in Municipality
Barrington	6	2	33.3%	0.6%
Bristol	1	1	100.0%	0.9%
Burrillville	27	1	3.7%	0.5%
Central Falls	155	58	37.4%	38.6%
Charlestown	3	0	0.0%	0.5%
Coventry	35	2	5.7%	0.7%
Cranston	141	38	27.0%	2.5%
Cumberland	20	6	30.0%	1.5%
East Greenwich	8	1	12.5%	0.6%
East Providence	36	5	13.9%	1.2%
Exeter	2	0	0.0%	0.9%
Foster	5	0	0.0%	0.2%
Gloucester	4	1	25.0%	0.3%
Hopkinton	2	0	0.0%	0.8%
Jamestown	0	0	0.0%	0.5%
Johnston	48	8	16.7%	1.1%
Lincoln	16	4	25.0%	1.1%
Little Compton	1	0	0.0%	0.7%
Middletown	2	0	0.0%	2.3%
Narragansett	2	0	0.0%	0.8%
New Shoreham	1	0	0.0%	0.4%
Newport	2	0	0.0%	3.4%
North Kingstown	8	0	0.0%	1.2%
North Providence	50	13	26.0%	2.7%
North Smithfield	3	0	0.0%	0.3%
Pawtucket	250	51	20.4%	10.2%
Portsmouth	2	0	0.0%	1.0%
Providence	1166	537	46.1%	23.1%
Richmond	7	0	0.0%	0.6%
Scituate	5	0	0.0%	0.4%
Smithfield	11	1	9.1%	0.4%
South Kingstown	12	0	0.0%	0.9%
Tiverton	3	1	33.3%	0.3%
Warren	8	0	0.0%	0.7%
Warwick	124	3	2.4%	1.0%
West Greenwich	4	0	0.0%	0.5%
West Warwick	48	7	14.6%	2.1%
Westerly	11	0	0.0%	0.9%
Woonsocket	104	10	9.6%	6.4%
Unknown	5	0	0.0%	0.0%
Total	2338	750	32.1%	6.1%

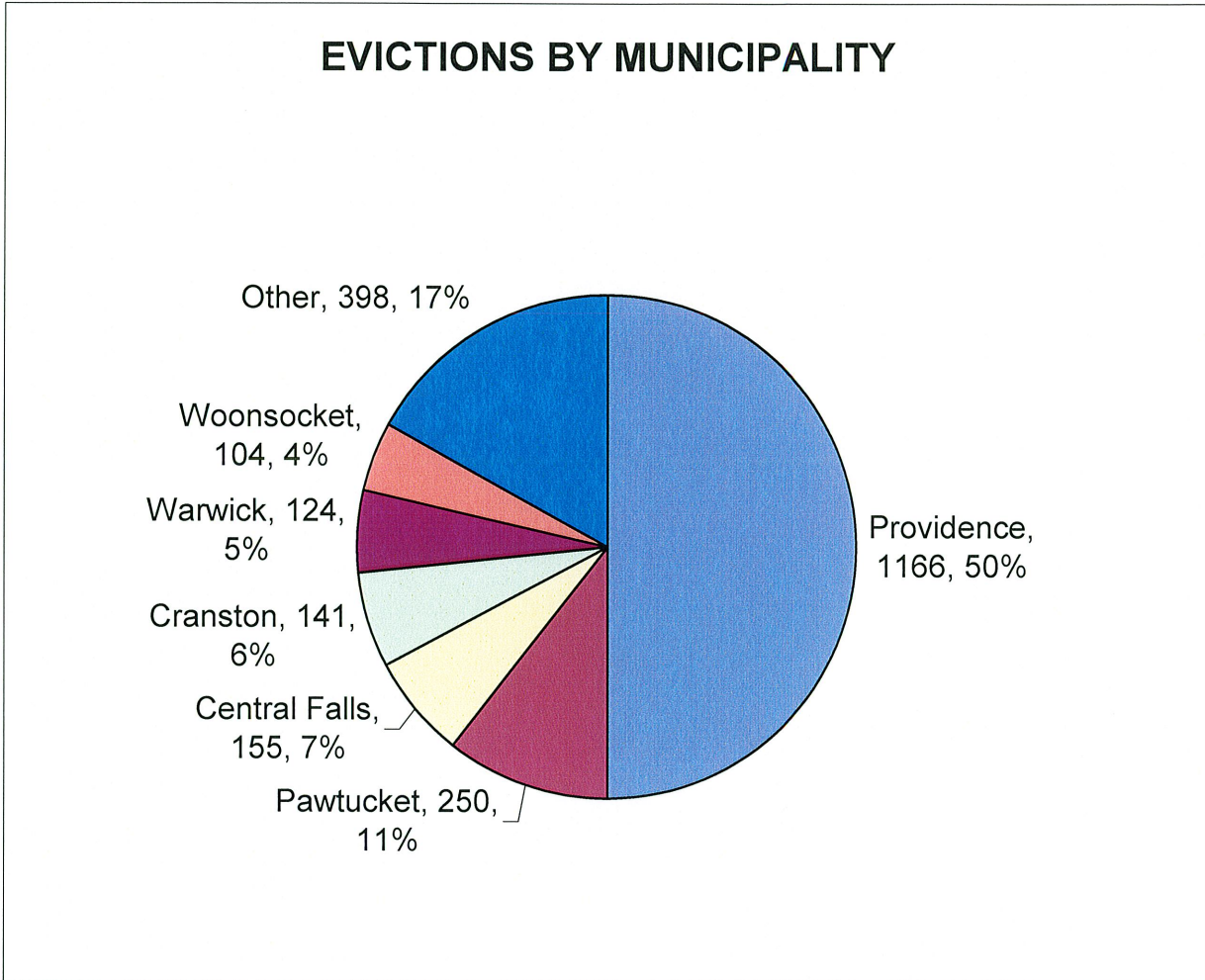
Source: Eviction court records gathered by RI Legal Services, Providence School Department enrollment records (see methodology document), 2000 Census SF1.

Analysis by The Providence Plan

FORECLOSURE RELATED EVICTION DATA

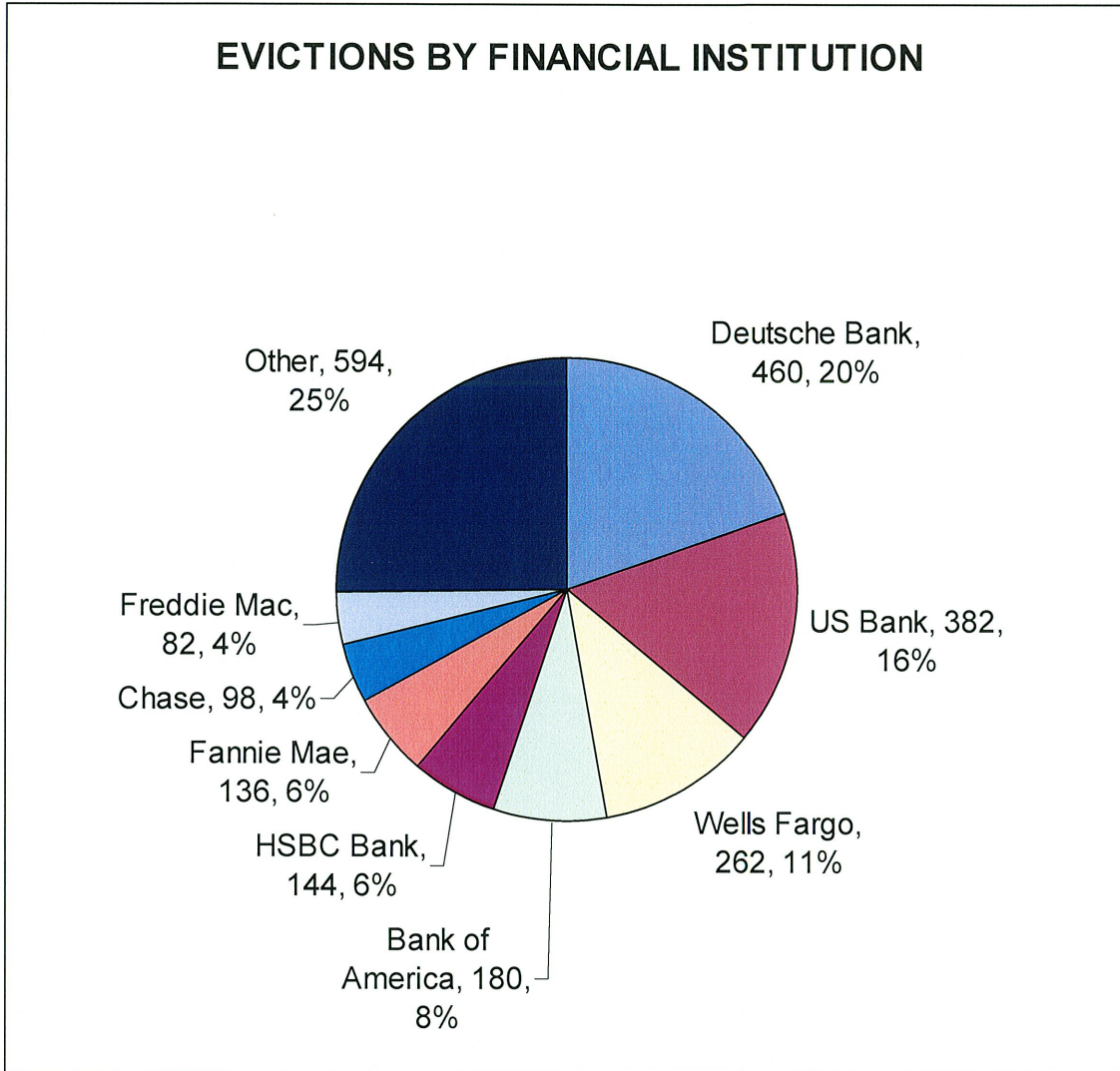
CHARTS

CHART 1



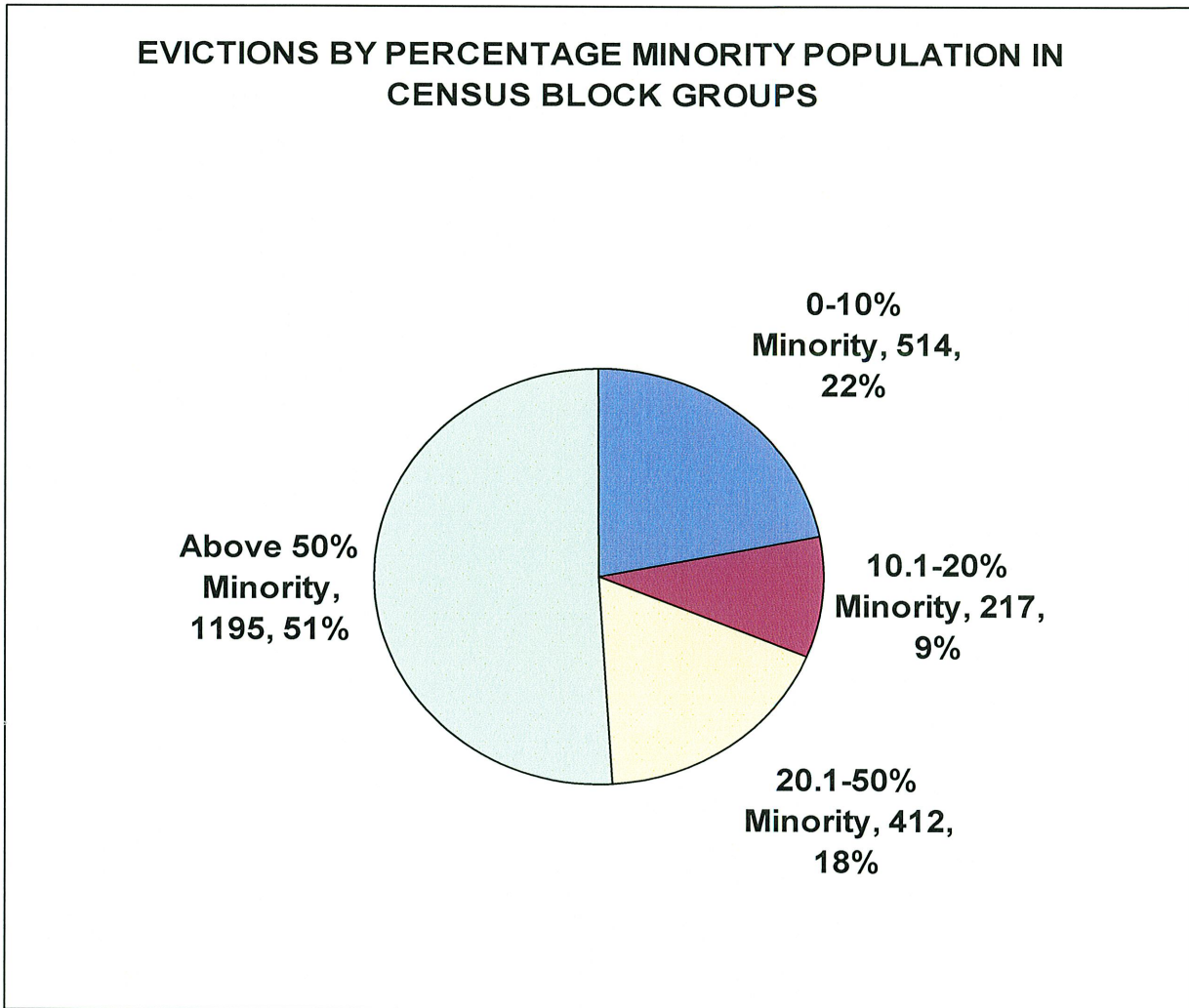
TOTAL EVICTIONS = 2,338

CHART 2



TOTAL EVICTIONS = 2,338

CHART 3



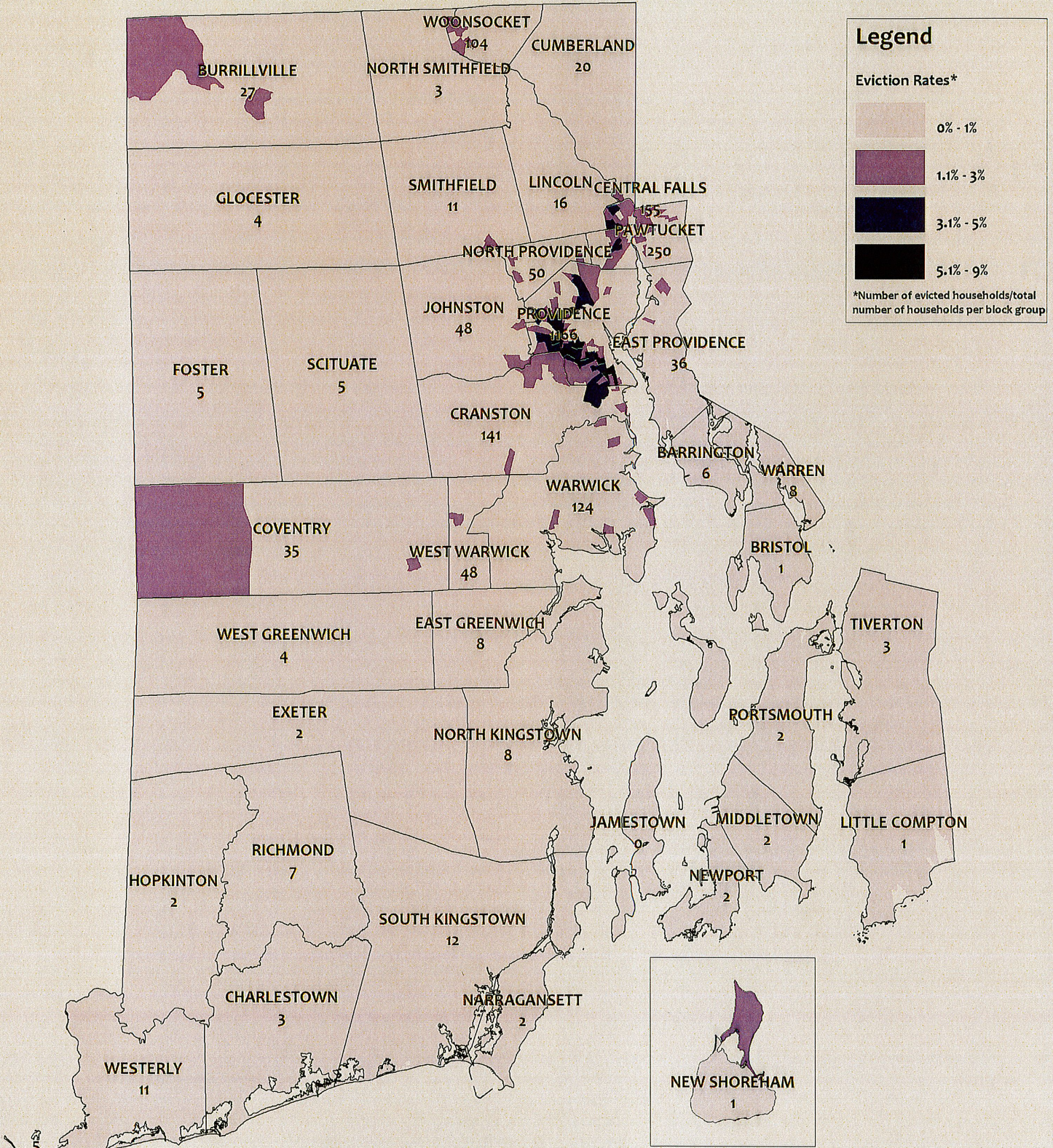
TOTAL EVICTIONS = 2,338

MAPS OF
FORECLOSURE
RELATED EVICTION
RATES

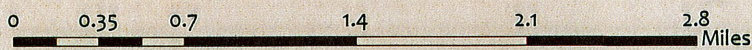
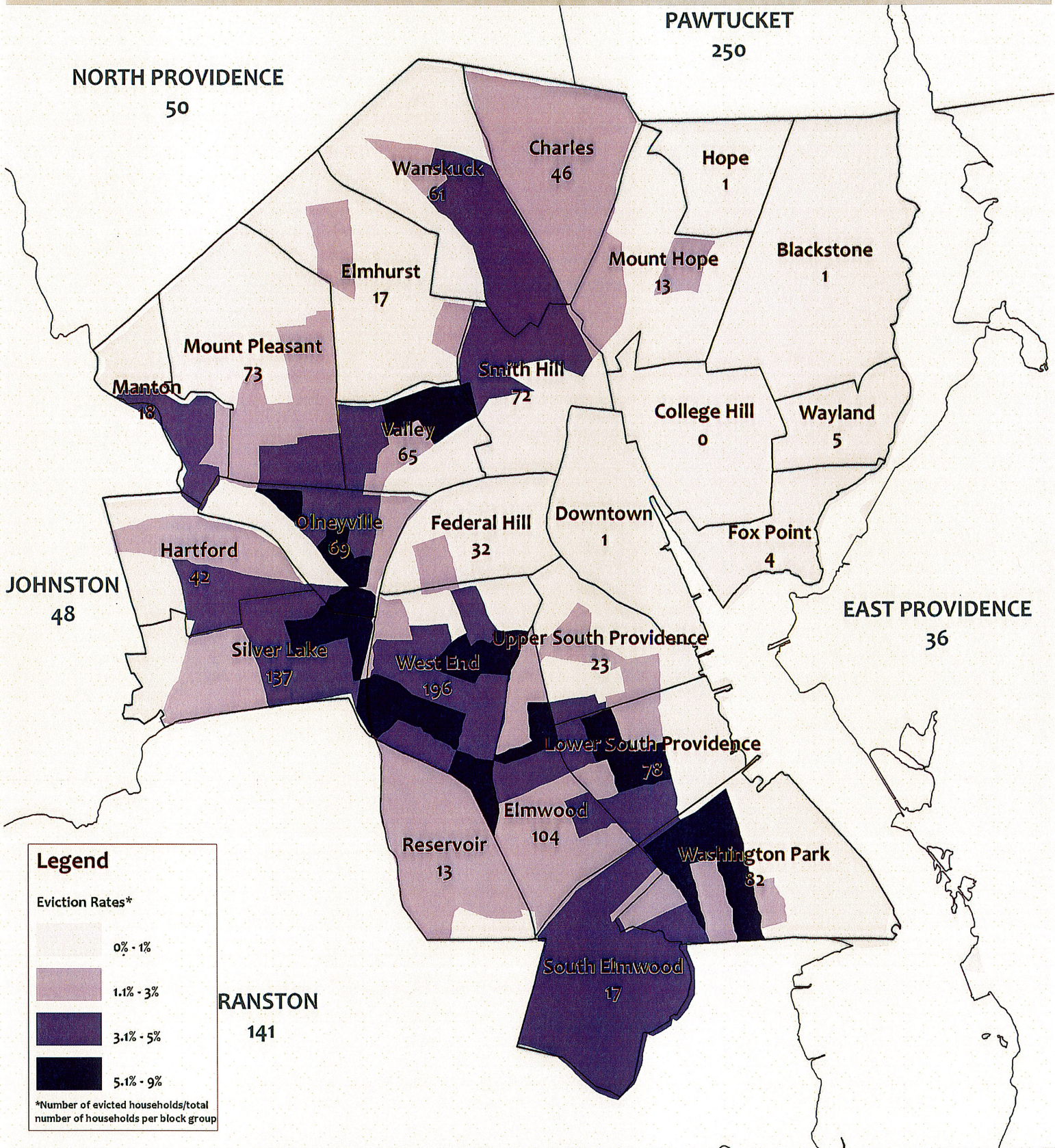
STATEWIDE

PROVIDENCE

Rhode Island Foreclosure Related Eviction Rates 2008



Rhode Island Foreclosure Related Eviction Rates 2008

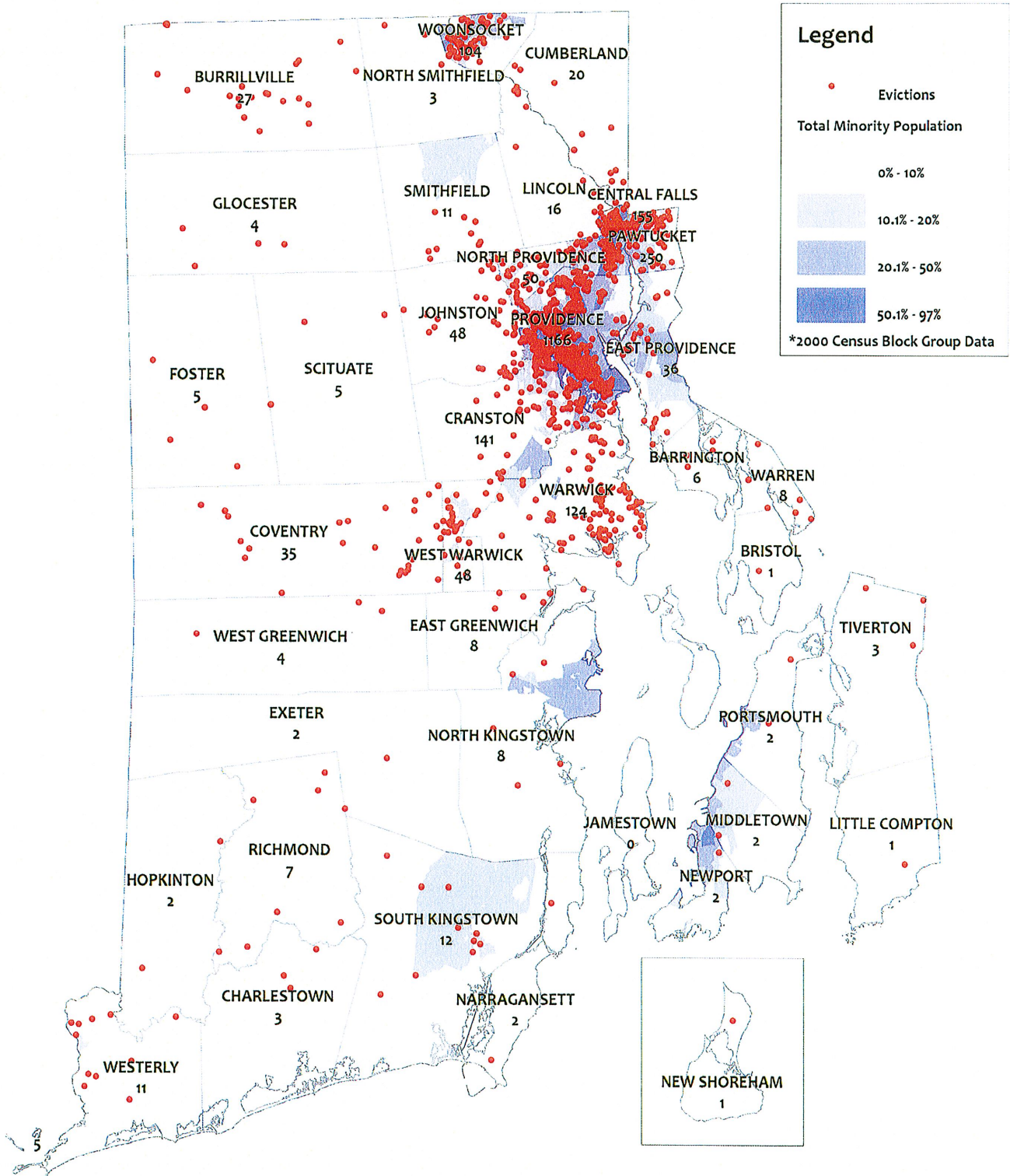


MAPS OF LOCATIONS
OF FORECLOSURE
RELATED EVICTIONS

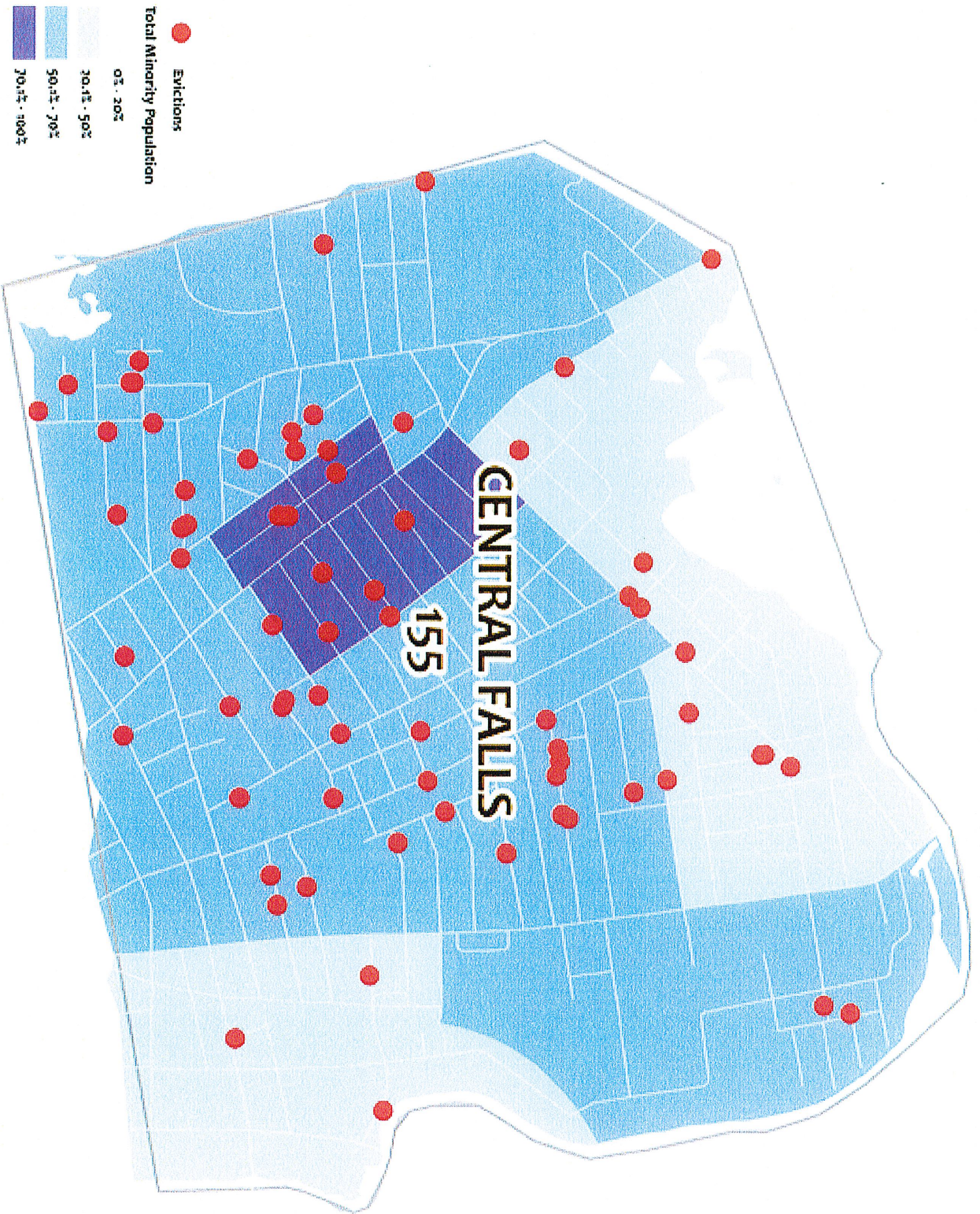
STATEWIDE

SELECTED CITIES AND
TOWNS

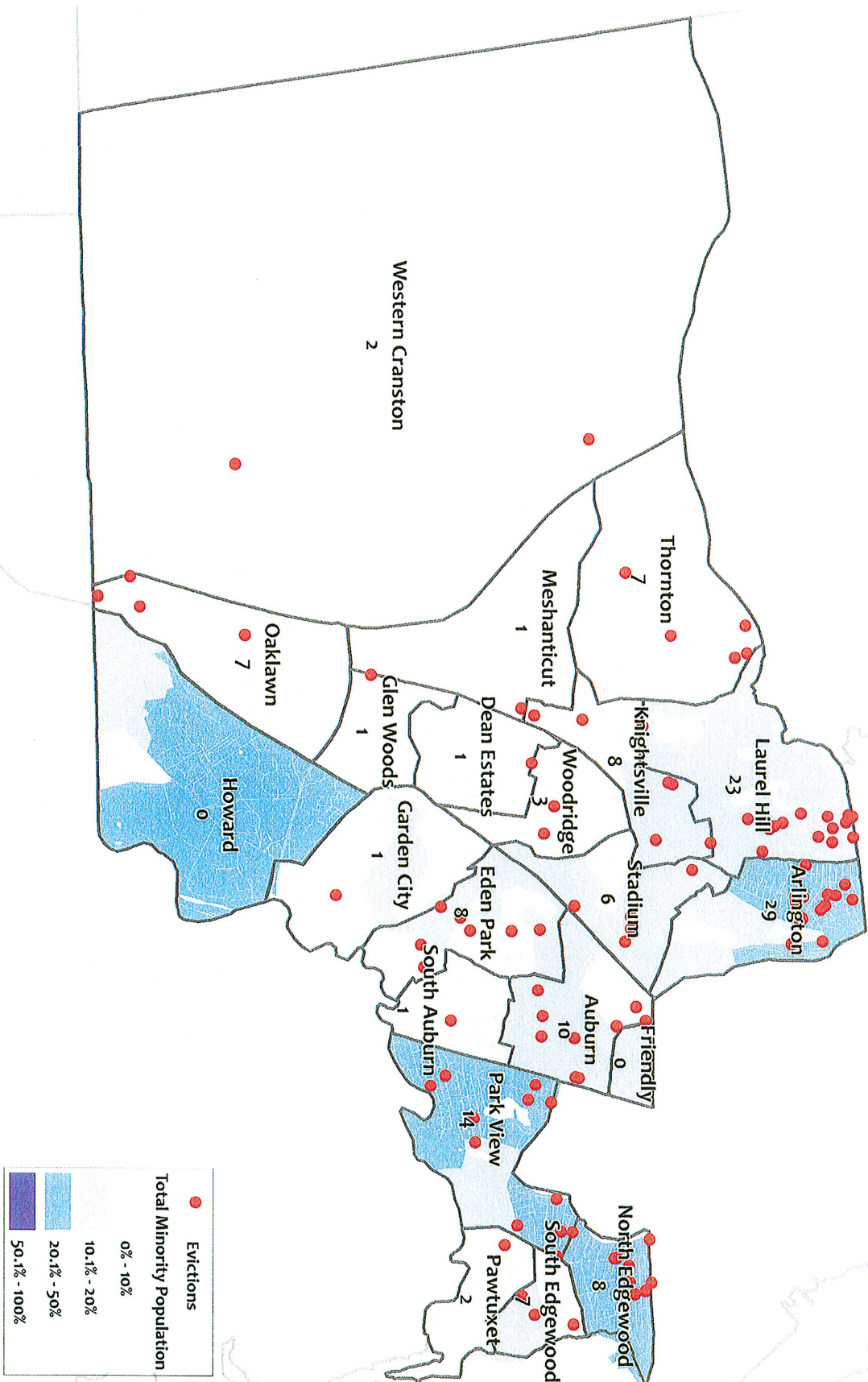
Rhode Island Total Foreclosure Related Evictions 2008



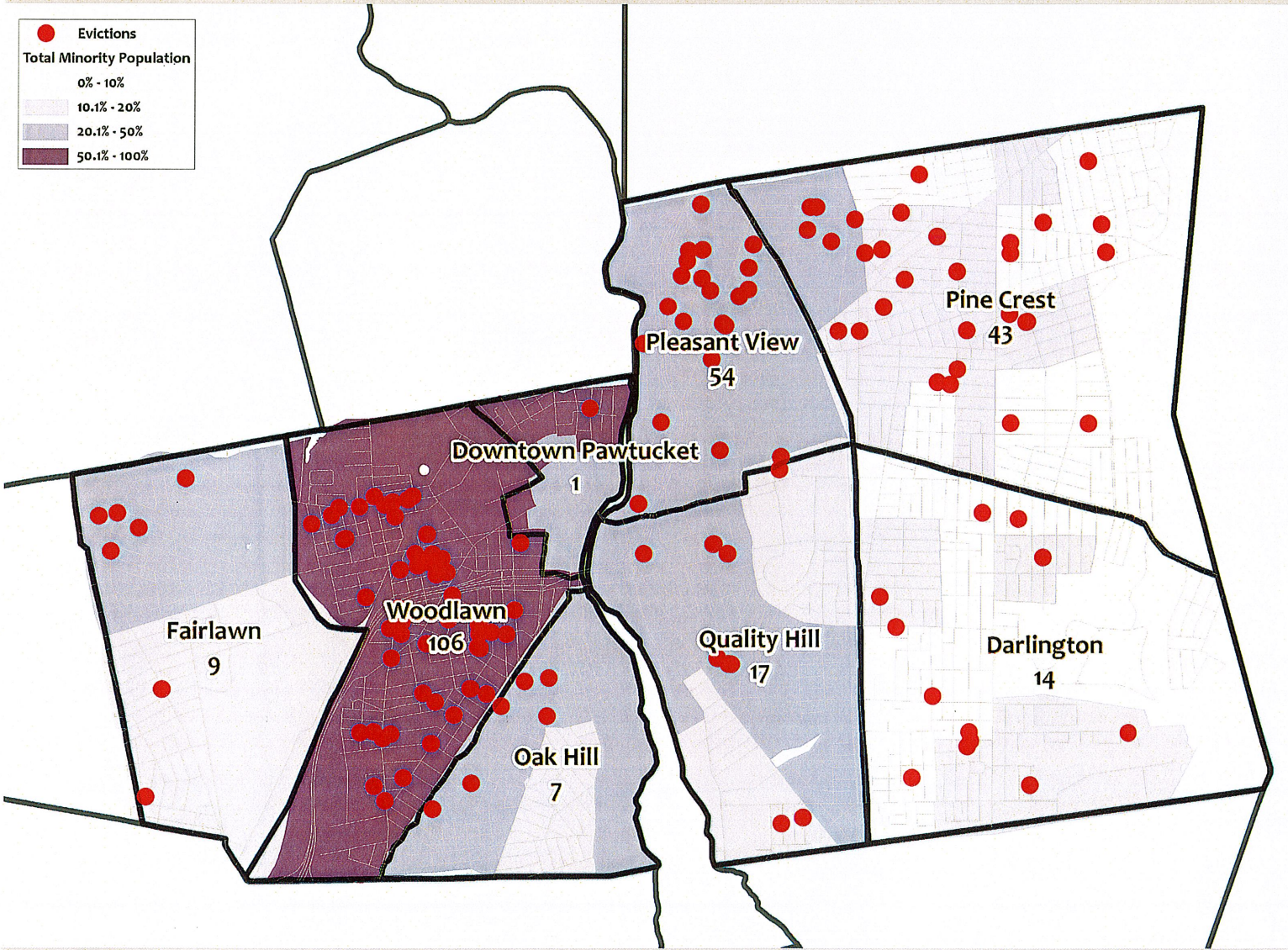
Central Falls Total Foreclosure Related Evictions 2008



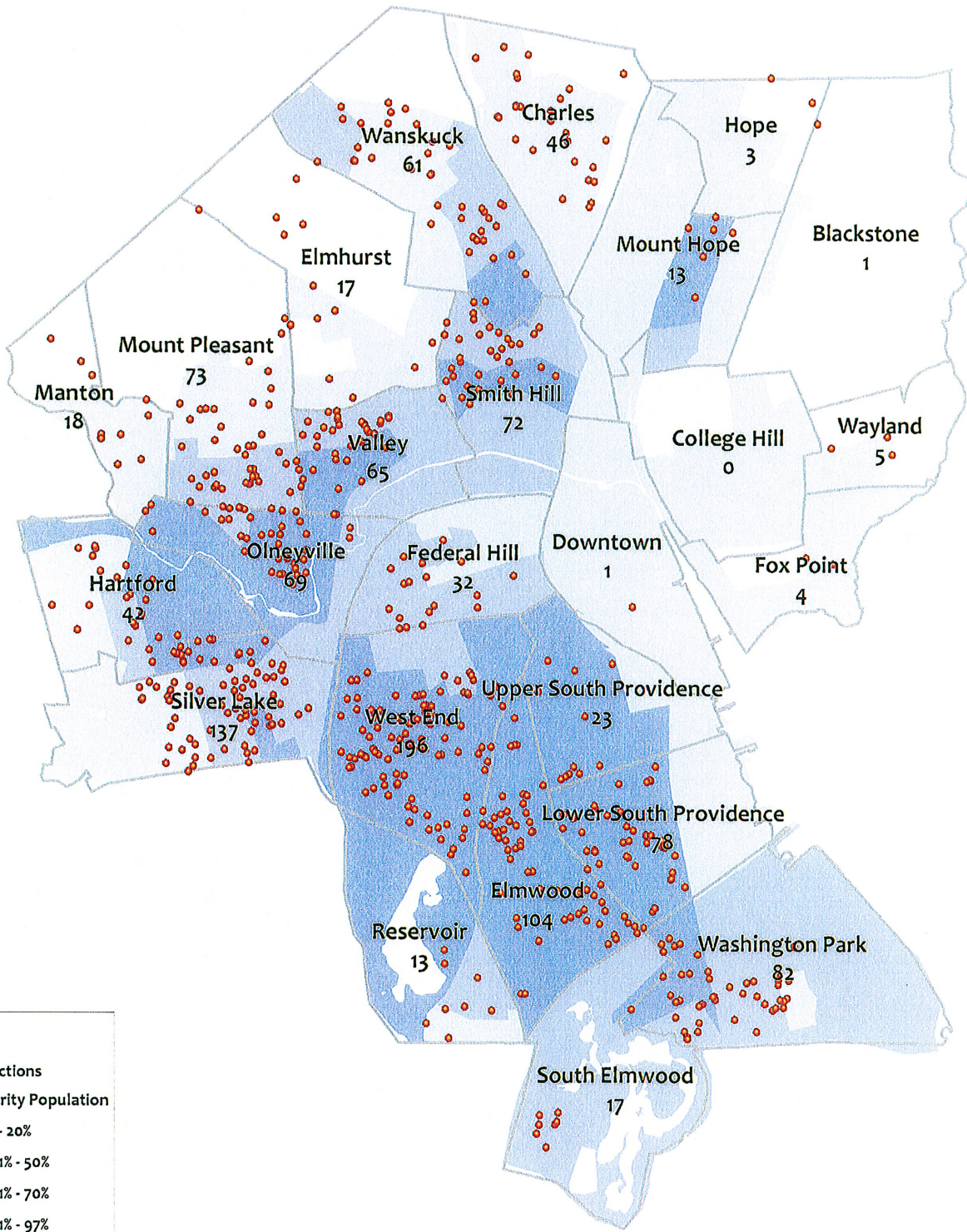
Cranston Total Foreclosure Related Evictions 2008



Pawtucket Total Foreclosure Related Evictions 2008



Providence Total Foreclosure Related Evictions 2008

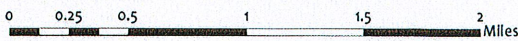


Legend

Evictions

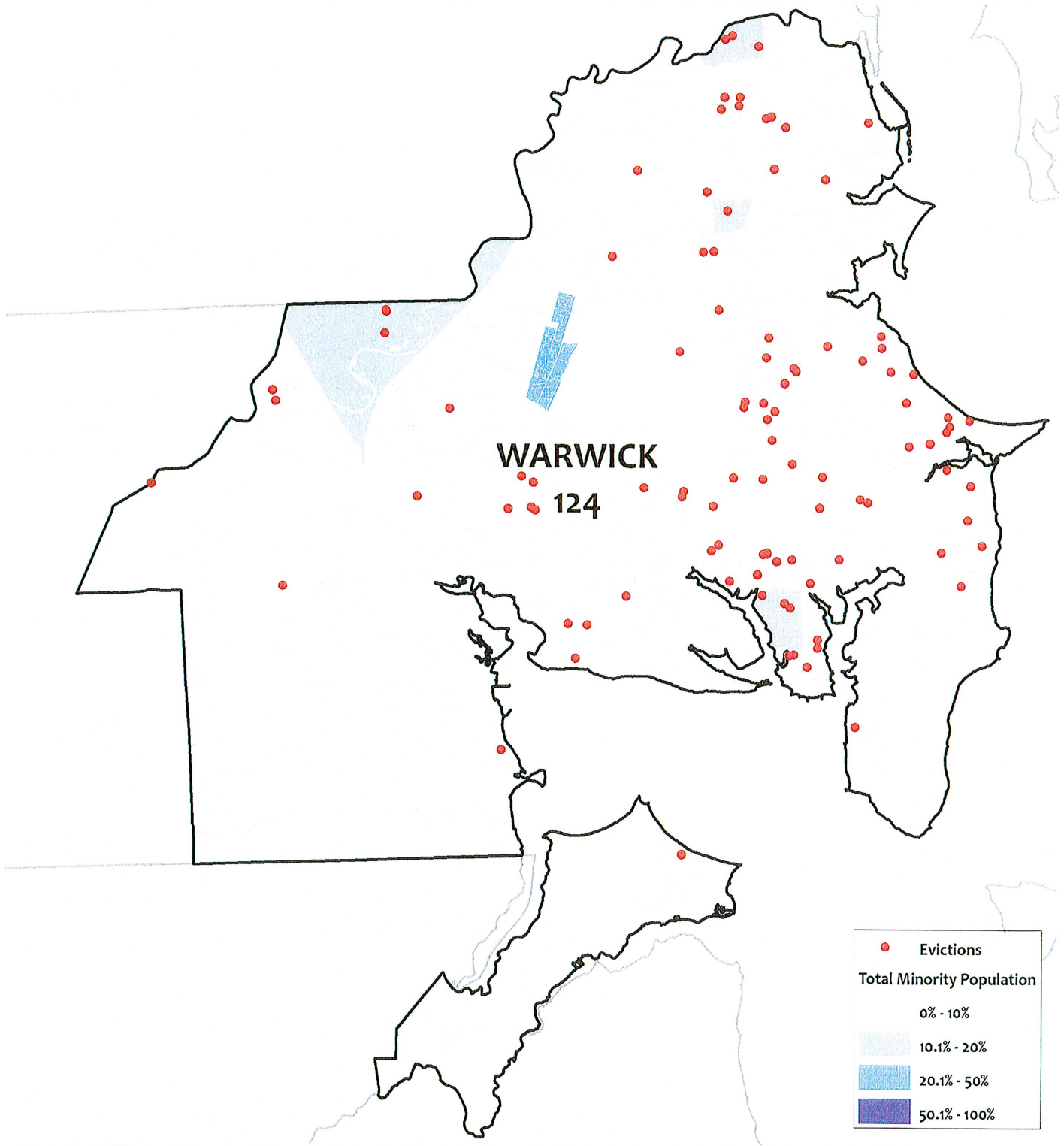
Total Minority Population

- 0% - 20%
- 20.1% - 50%
- 50.1% - 70%
- 70.1% - 97%



RI State Plane Feet, NAD83
Data Sources:
US Census, RIGIS

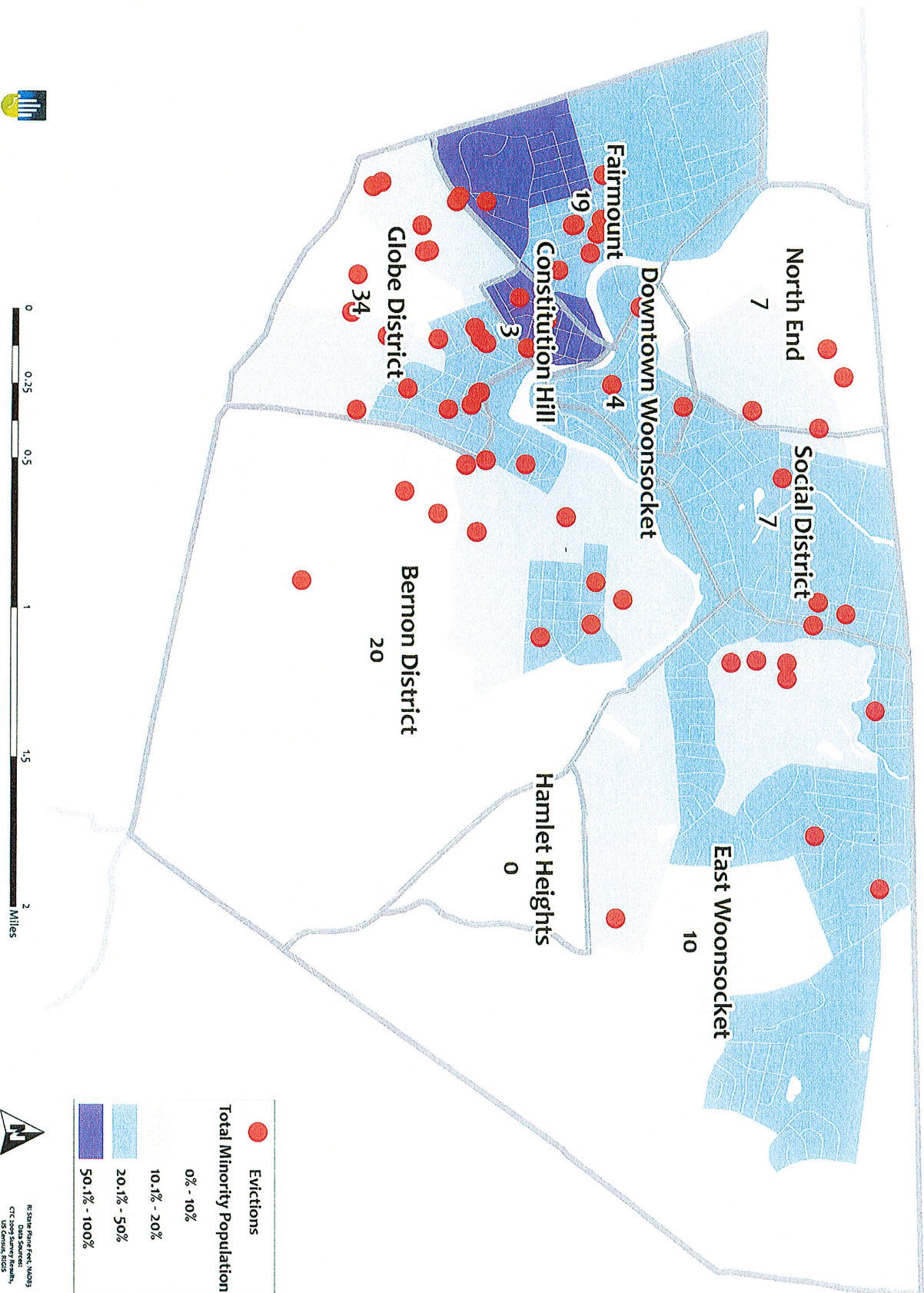
Warwick Total Foreclosure Related Evictions 2008



WARWICK
124

● Evictions
Total Minority Population
 0% - 10%
 10.1% - 20%
 20.1% - 50%
 50.1% - 100%

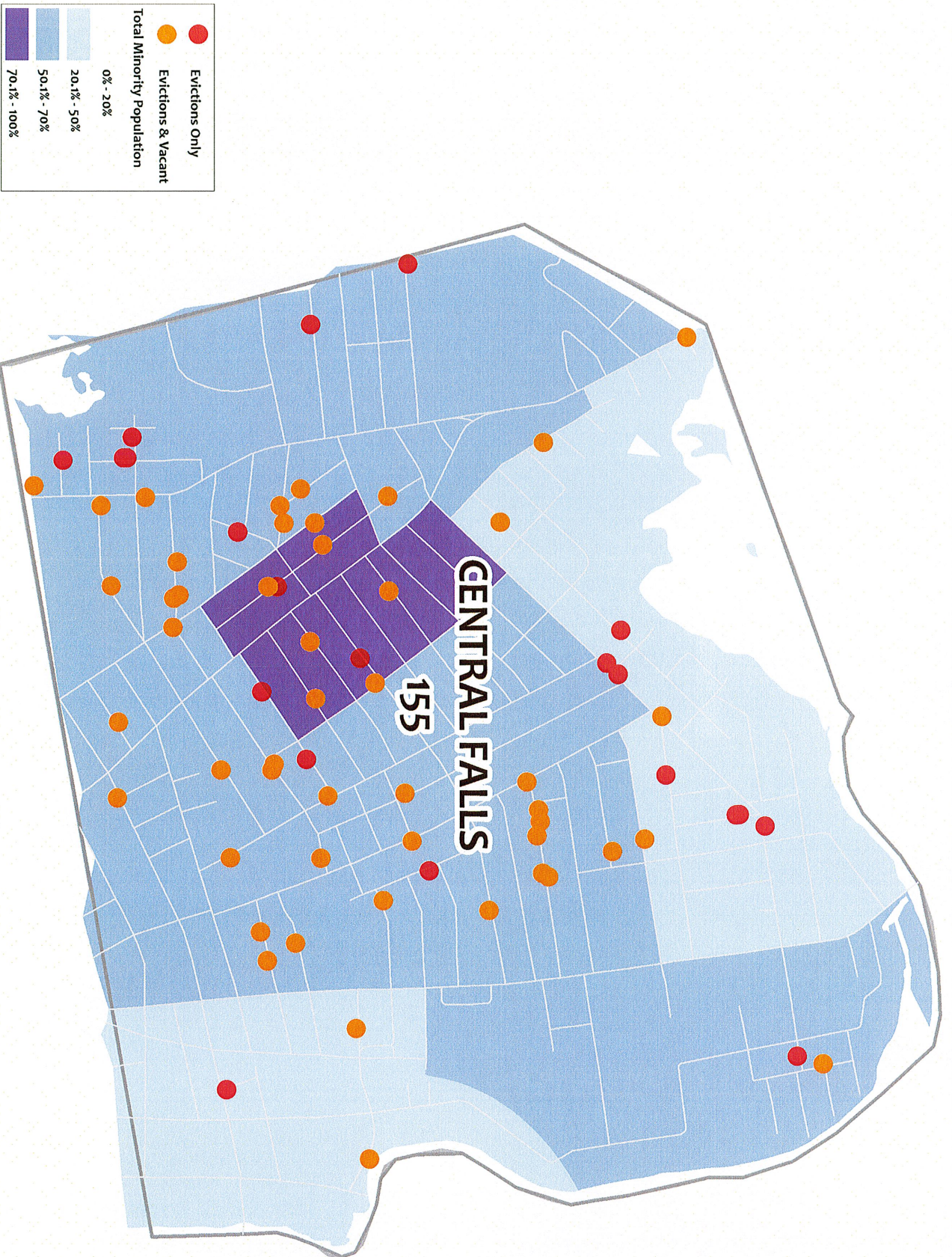
Woonsocket Total Foreclosure Related Evictions 2008



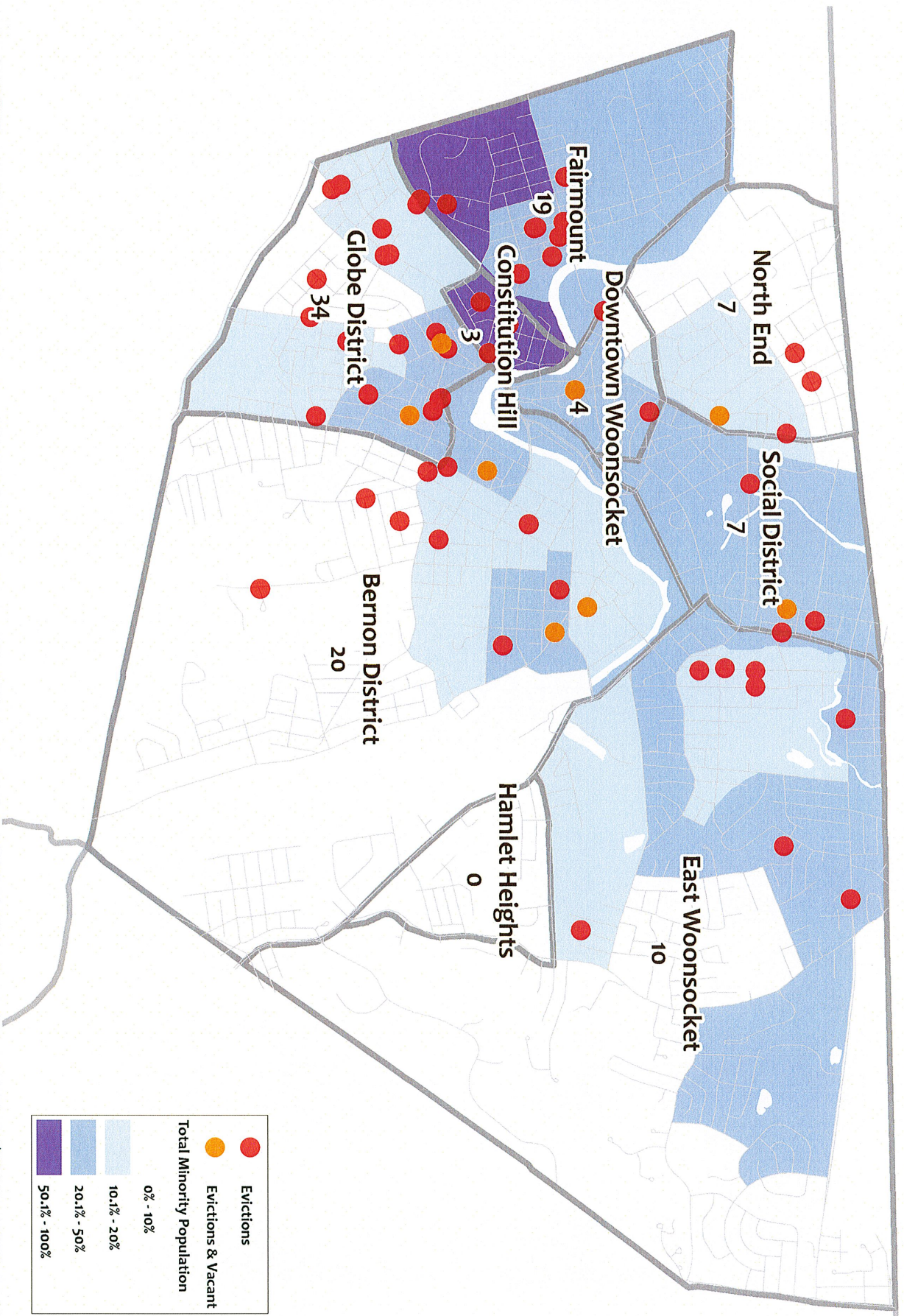
MAPS OF FORECLOSURE RELATED EVICTIONS AND ABANDONED PROPERTIES

- CENTRAL FALLS
- WOONSOCKET
- SELECTED
PROVIDENCE
NEIGHBORHOODS

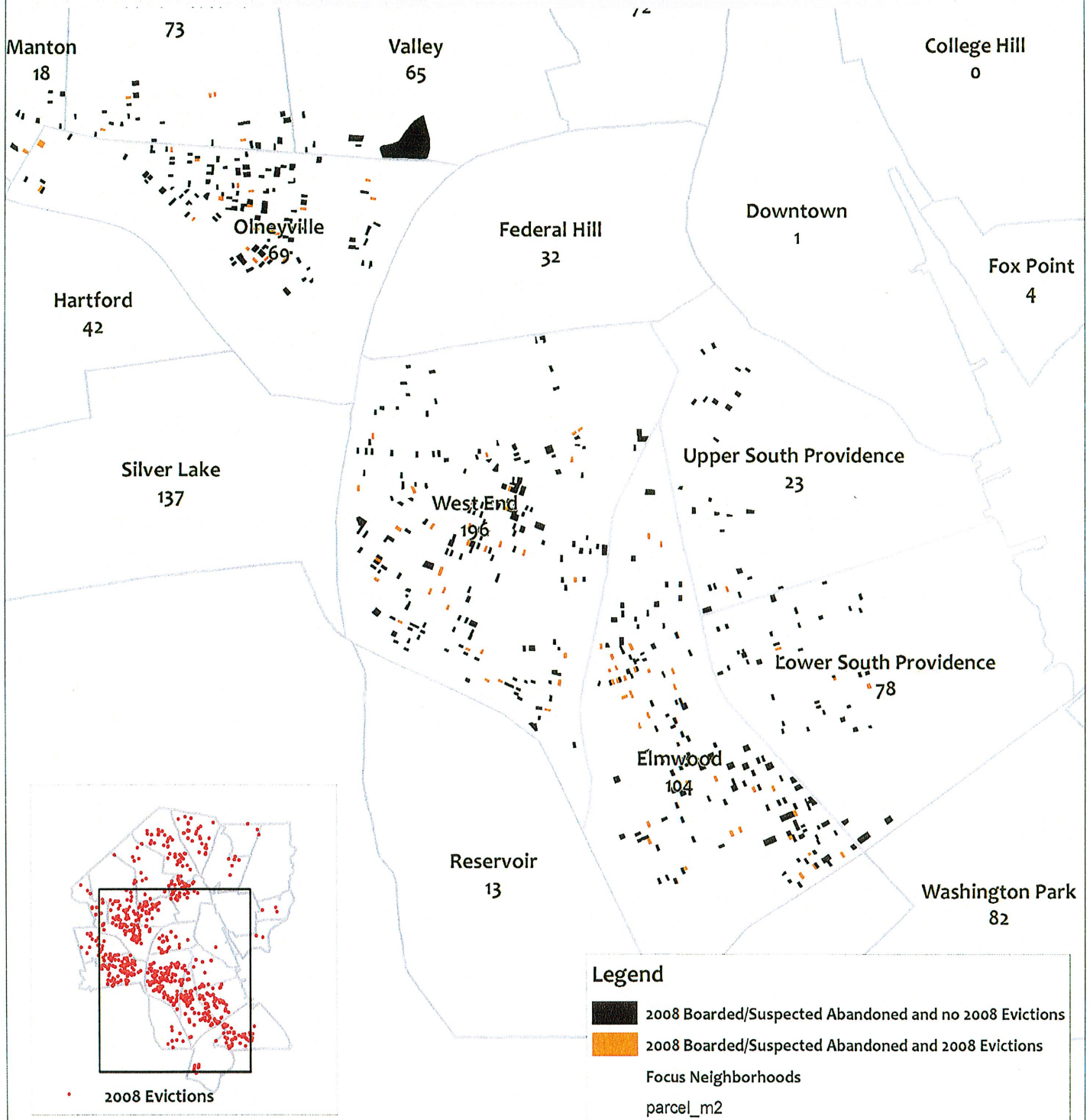
Central Falls Foreclosure Related Evictions & Vacant Properties 2008



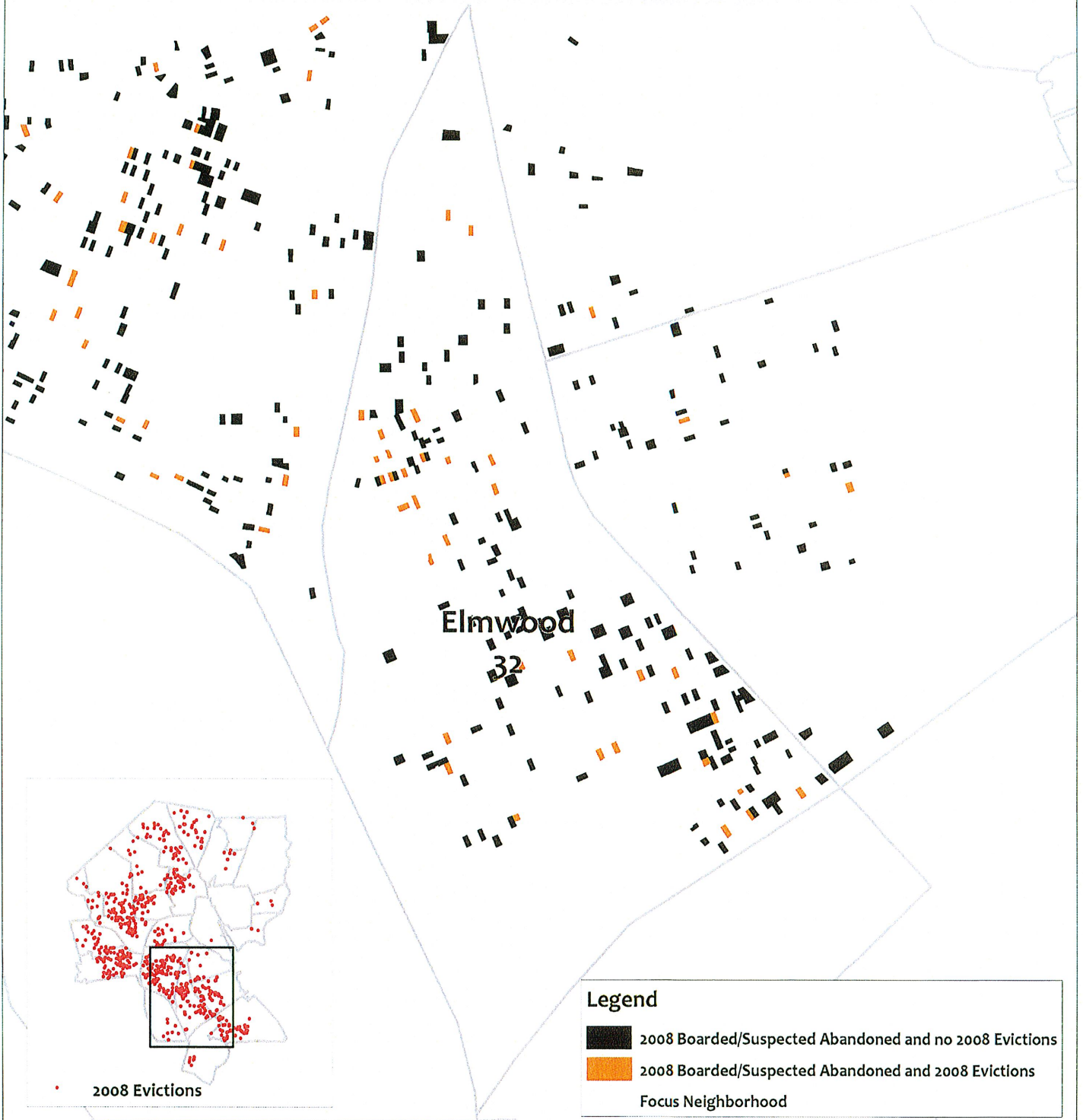
Woonsocket Foreclosure Related Evictions & Vacant Properties 2008



Boarded/Suspected Abandoned Properties with Evictions in 2008 Target Neighborhoods in Providence, RI



Boarded/Suspected Abandoned Properties with Evictions in 2008 Elmwood Neighborhood in Providence, RI



Boarded/Suspected Abandoned Properties with Evictions in 2008 West End Neighborhood in Providence, RI

