



Commission on the Status of Women

CONSENT CALENDAR
May 12, 2026

To: Honorable Mayor and Members of the City Council
 From: Commission on the Status of Women
 Submitted by: Kera Binns, Chair, Commission on the Status of Women
 Subject: Exploitation of Vulnerable Homeowners

RECOMMENDATION

That Council refer to the City Manager to direct the Department of Health, Housing, and Community Services and other relevant departments and divisions to draft materials, written and visual (DVDs/VHS) to provide to homeowners vulnerable to exploitation, those being older and minority homeowners subject to exploitation from realtors, appraisers, lenders, speculators and others. For the appropriate department or division to identify a means of distribution of these materials to locations frequented by older and minority homeowners including senior centers, community organizations, medical providers and faith-based organizations. To promote the availability of these materials through public notices and local media. To return to Council with the draft materials and proposed locations of distribution within 6 months of the passage of this recommendation at Council. That in addition to English, materials be written, spoken, and otherwise communicated in other languages in which residents in Berkeley communicate.

POLICY COMMITTEE RECOMMENDATION

On June 10, 2025, the Land Use, Housing & Economic Development Committee adopted the following action: M/S/C (Tregub/Lunaparra) to send the commission item and the companion report to the City Council with a qualified positive recommendation that the Council refer the items to the Commission on Aging for further development. Further recommend that the Commission on Aging research existing models and templates, and consider a regional approach to design and distribution materials. Vote: All Ayes.

FISCAL IMPACTS OF RECOMMENDATION

Fiscal impacts are best identified by City staff. There should be a cost to the printing and distribution of materials.

BACKGROUND

On June 19, 2024, the Commission on the Status of Women passed a motion as follows:

That Council refer to the City Manager to direct the Department of Health and Human Services and other relevant departments and divisions to draft materials, written and visual (DVDs/VHS) to provide to homeowners vulnerable to exploitation, those being older and minority homeowners subject to exploitation from realtors, appraisers, lenders, speculators and others. For the appropriate department or division to identify a means of distribution of these materials to locations frequented by older and minority homeowners including senior centers, community organizations, medical providers and faith-based organizations. To promote the availability of these materials through public notices and local media. To return to Council with the draft materials and proposed locations of distribution within 6 months of the passage of this recommendation at Council. That in addition to English, materials be written, spoken, and otherwise communicated in other languages in which residents in Berkeley communicate.

At the June 19, 2024 Commission on the Status of Women meeting, the above recommendation was passed to send a report to Council.

The Commissioners voted as follows:

M/S: Ortiz-Cedeno/Posey

Yes: Goodwin, Marasovic, Ortiz-Cedeno, Posey

Noes: None

Abstentions: None

Leaves of Absence: Boyd, Plese

Absences: Seshagiri, Oliver

ENVIRONMENTAL SUSTAINABILITY

There are no identifiable direct environmental impacts or opportunities associated with the subject of this report.

RATIONALE FOR RECOMMENDATION

Given the current price of Bay Area homes, long-term Berkeley homeowners are frequently approached by realtors, appraisers, lenders and speculators. The most vulnerable to exploitation are older persons, particularly older women who live alone, and minority homeowners. As the attachments below show, it has been shown that exploitations of vulnerable homeowners in the Bay Area have been transpiring.

To protect our Berkeley homeowners, the City needs to draft written materials and create video materials to educate the most vulnerable homeowners to protect their

rights and to provide them with resources where they can receive assistance. These materials also should be made available in Spanish as well as English and other languages where there are monolingual homeowners in Berkeley.

The National Housing Law Project presented at a COSOW meeting that these exploitations were common and provided COSOW with information on cases where they provided representation.

The City should identify locations to distribute materials. All seniors do not frequent senior centers. Thus, locations such as medical providers, communication organizations and faith-based organizations should also have these materials available.

Research has shown that there are no materials currently being distributed in the Berkeley community to protect senior and minority homeowners from exploitation from realtors, appraisers, lenders and speculators. The last recall of City staff was that there were brochures a few years ago that have since been disposed of and which did not focus on homeowners.

Housing Economic and Rights Advocates (HERA) has drafted materials which are informative but somewhat complex for many vulnerable persons. HERA also is a resource for homeowners to be referred.

ALTERNATIVE ACTIONS CONSIDERED

To continue to not educate vulnerable homeowners on their rights.

CITY MANAGER

See companion report.

CONTACT PERSON

Okeya Vance-Dozier, Commission Secretary, City Manager's Office (510) 529-5376

Attachments:

1. Supporting Links



Commission on the Status of Women

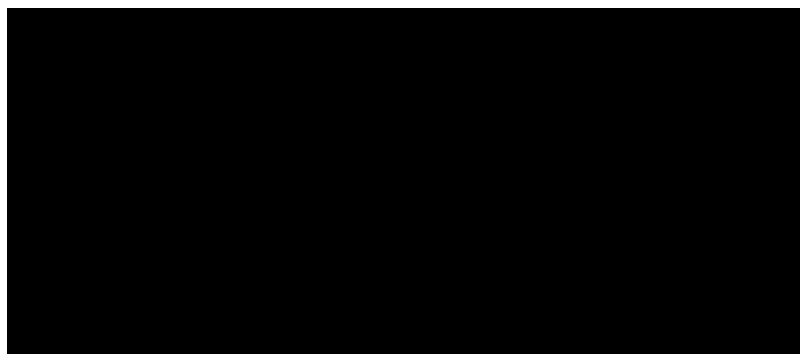
Exploitation of Vulnerable Homeowners: Supporting Links

Oakland homeowner settles with appraiser, lender after \$300,000 lowball appraisal

<https://abc7news.com/post/oakland-homeowner-settles-with-appraiser-mortgage-lender-after-300-000-lowball-appraisal-in-2021/14790837/>

Our America Lowballed

[Our America: Lowballed | Watch the full episode](#)



[Our America: Lowballed | Watch the full episode](#)

["Our America: Lowballed" follows Black and Latino families as they fight for fair home values after lower than e...](#)

See below articles in attachment:

"81 yr. old SF resident sues to fight to stay in her long-term Upper Haight home".

<https://www.sfchronicle.com/bayarea/article/upper-haight-condo-eviction-17914906.php>

"She sold her 1.7 million dollar Bay Area home for one-third of the value over margaritas. What happened?"

<https://www.sfchronicle.com/bayarea/article/reverse-mortgage-18107326.php>