



Heart Health at All Ages

February isn't just for chocolate hearts and valentines, it's **American Heart Month** — a time set aside to raise awareness about heart health and preventing heart disease. This February, be good to your heart.

If you are in your 20s or 30s, make it a point to know who in your family has experienced heart disease, and take stock of your own health status. Make sure you are eating right and exercising regularly. If you don't smoke, congratulations! That is one of the best gifts you can give your heart. If you do smoke, stop now. Of all the things you can do to protect your heart, smoking cessation is at the top of the list.

If you are in your 30s or 40s, it's time to pay attention to your health numbers. Know your cholesterol, blood pressure, glucose, and body mass index numbers. If your numbers are good, they provide a baseline for the future. If your health numbers are not where they should be, work with your health care provider to get them into a normal range. Set a good example for your children! Children are influenced more by what you do than what you say. Make health a family endeavor.

If you are in your 40s and 50s, continue to monitor your numbers. It's easier to make incremental changes in your health habits than embark on a complete health makeover! For the good of the whole family, bring good food choices into the house, limit TV and computer time, and get out and exercise. If you haven't adopted a healthy heart lifestyle, it is not too late to do so. Check with your doctor for suggestions on how to get started.



If you are in your 50s, 60s, and beyond, renew your focus on heart-healthy lifestyle choices. What you do now will impact how you feel in your retirement. It's never too late to make changes that can provide a happier and healthier retirement. Be aggressive about investigating cardiac concerns with your doctor, and be sure to follow up on all medical advice. Love your heart and it will love you back for a long time.

Finally, be sure to join the February 21, 2013 noon Webinar on "Heart Health – Taking Care of Your Most Vital Organ." For log-on instructions, contact your Departmental Wellness Manager. If you are ready to commit to a healthier you, form a team and compete in the Countywide "Biggest Loser" contest. Your Departmental Wellness Manager has all the details. Achieving and maintaining a healthy weight is one of the best things you can do for your heart. (See information on page 4 and 5.)

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CALENDAR OF EVENTS

California Science Center
700 Exposition Boulevard, Los Angeles 90037
(323) 724-3623
www.californiasciencecenter.org

Ongoing – Space Shuttle Endeavour

Natural History Museum
900 Exposition Boulevard, Los Angeles 90007
(213) 763-DINO
www.nhm.org

Ongoing – Butterfly Brooch Collection

LACMA
5905 Wilshire Boulevard, Los Angeles 90036
(323) 857-6010
www.lacma.org

Ongoing – Levitated Mass

Ongoing – Metropolis II

February 23 through August 4 – Ends and Exits:
Contemporary Art from the Collections of LACMA and The
Broad Art Foundation

Through March 24 – Robert Mapplethorpe: XYZ

Through June 30 – Stanley Kubrick

Through July 19 – Shinique Smith: Firsthand

Center Theatre Group
www.centertheatregroup.org

Kirk Douglas Theatre
March 19 through April 14 – The Nether
April 28 through June 2 – The Royale

Ahmanson Theatre
Through March 1 – Backbeat
March 12 through April 21 – End of the Rainbow
April 25 through May 5 – Fela!

Mark Taper Forum
February 27 through April 14 – Tribes
April 24 through June 9 – Joe Turner's Come and Gone

Dorothy Chandler Pavilion
February 23 – Step Afrika!
March 9 through March 30 – The Flying Dutchman
March 23 through April 14 – Cinderella

Join the Department of Consumer Affairs for National Consumer Protection Week from March 3-9, 2013. We will have events and activities each day. For more details, contact us at (800) 593-8222 or go to dca.lacounty.gov.

Visit <http://hr.lacounty.gov> for information on employment opportunities with the County of Los Angeles



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Director of Personnel

Carla D. Williams
Sr. Human Resources
Manager

John S. Mina
Editor-in-Chief

County **DIGEST** 

County DIGEST Editorial Office
Department of Human Resources
500 West Temple Street, Suite 555
Los Angeles, CA 90012
(213) 893-7810

CountyDIGEST@hr.lacounty.gov

Submissions to the DIGEST may be edited or otherwise altered for clarity.

Check out the DIGEST at

<http://dhrdca.co.la.ca.us/jic/digest/>



Losing Weight

Reduce calories in and increase calories out

Losing weight means changing the balance of calories in to calories out. If we eat more calories than we need, we gain weight. If we eat fewer calories than we use, we lose weight.

So start with good information: you need to know how many calories you should eat each day for your individual level of activity, and then you'll need to find ways to stay within your limits. Find out your personal daily calorie intake and fat needs. One pound equals 3,500 calories. To successfully and healthfully lose weight—and keep it off—most people need to subtract about 500 calories per day from their diet to lose about 1 pound per week.

Educate yourself

Get tips on staying heart-smart and making healthy choices at the store.

Learn to eat healthy when you dine out.

Learn how to read and understand food labels and help you make healthier choices.

Increase calories burned

The amount of physical activity any individual person needs for weight loss can vary, but you will need to get both regular physical activity and a healthy eating plan to lose weight and keep it off. A good plan may include 30 to 60 minutes of moderate intensity aerobic physical activity, like brisk walking, done nearly every day. Find something you can do and find ways to enjoy it. Take a brisk walk or a jog with a friend or your dog. Enjoy a video that gets you moving.

You might even keep a food diary at first to help you learn how much you are eating and whether you're eating out of habit instead of real hunger. When you are aware of your roadblocks you can plan alternative choices.

Remember to focus on your goal: feeling your best and living a healthy life. In the long run, you'll be so glad you invested in your health. (*American Heart Association* heart.org February 5, 2013)

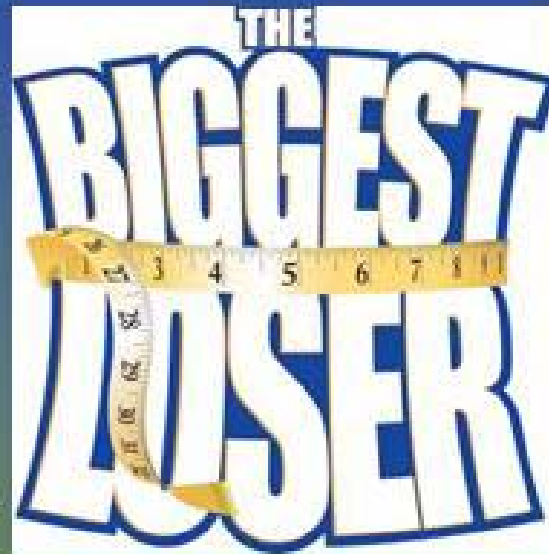
Fight Stress with Healthy Habits

Healthy habits can protect you from the harmful effects of stress. Here are 10 positive healthy habits you may want to develop.

1. **Talk with family and friends.**
Call or write your friends and family to share your feelings, hopes and joys.
2. **Engage in daily physical activity.**
Regular physical activity relieves mental and physical tension. Physically active adults have lower risk of depression and loss of mental functioning. Try walking, swimming, biking or dancing every day.
3. **Accept the things you cannot change.**
Don't say, "I'm too old." You can still learn new things, work toward a goal, love and help others.
4. **Remember to laugh.**
Don't be afraid to laugh out loud at a joke, a funny movie or a comic strip, even when you're alone.
5. **Give up the bad habits.**
Too much alcohol, cigarettes, or caffeine can increase stress. If you smoke, decide to quit now.
6. **Slow down.**
Try to "pace" instead of "race." Plan ahead and allow enough time to get the most important things done.
7. **Get enough sleep.**
Try to get six to eight hours of sleep each night. Physical activity also may improve the quality of sleep.
8. **Get organized.**
Use "to do" lists to help you focus on your most important tasks. Approach big tasks one step at a time. For example, start by organizing just one part of your life — your car, desk, kitchen, closet, cupboard or drawer.
9. **Practice giving back.**
Volunteer your time or return a favor to a friend. Helping others helps you.
10. **Try not to worry.**
The world won't end if your grass isn't mowed or your kitchen isn't cleaned. You may need to do these things, but today might not be the right time.
(*American Heart Association* heart.org February 5, 2013)



COUNTYWIDE FITNESS CHALLENGE



IS BACK!

Are you ready?

**FORM YOUR TEAM, SELECT YOUR CAPTAIN,
AND GEAR UP FOR THE COMPETITION!**

Mark these important dates:

Week of February 11, 2013: Initial Weigh-In

Week of March 11, 2013 : Mid-Point Weight-In

Week of April 8, 2013: Weigh-Out

Maximum 15 members per team

Each member of the winning team per department to win a prize!

Questions: Contact your departmental Wellness Manager

Get Moving: Easy Tips to Get Active!

Take the first step. Start with walking!
Why? It's easy, it works, and it pays!

It's Easy

Walking is the simplest way to start and continue a fitness journey and costs nothing to get started. It has the lowest dropout rate of any type of exercise and is easy and safe.

It Works

The American Heart Association reports that studies show that for every hour of walking, life expectancy may increase by two hours. Walking for as few as 30 minutes a day provides heart health benefits. Besides, walking is the single most effective form of exercise to achieve heart health.

It Pays

Employers can save \$16 for every \$1 they spend on health and wellness. Fitness programs have reduced employer healthcare costs by 20 - 55 percent. Reducing just one health risk in the workplace increases productivity by 9 percent. Reducing one health risk decreases absenteeism by 2 percent.

And walking isn't your only option. Try these tips for increasing physical activity wherever you are. You may be surprised at all your opportunities to increase your physical activity every day. Consider carrying this list with you for one day. Check off the ways you notice that you could increase your physical activity.

At Work

Most of us have sedentary jobs, and work takes up a significant part of our day. What can you do to increase your physical activity during the work day?

- ✓ Brainstorm project ideas with a coworker while taking a walk.
- ✓ Walk down the hall to speak with someone rather than using the telephone.
- ✓ Take the stairs instead of the elevator.
- ✓ Form a sports team to raise money for charity events.
- ✓ Join a fitness center or YMCA near your job.
- ✓ Schedule exercise time on your business calendar and treat it as any other important appointment.
- ✓ Get off the bus a few blocks early and walk the rest of the way to work or home.
- ✓ Walk around your building for a break during the work day or during lunch.



At Play

Play and recreation are important for good health. Look for opportunities such as these to be active and have fun at the same time:

- ✓ Plan family outings and vacations that include physical activity.
- ✓ See the sights in new cities by walking, jogging or bicycling.
- ✓ Play your favorite music while exercising.
- ✓ Dance with someone or by yourself. Take dancing lessons. Hit the dance floor on fast numbers instead of slow ones.
- ✓ Join a recreational club that emphasizes physical activity.
- ✓ When golfing, walk instead of using a cart.
- ✓ Play singles tennis or racquetball instead of doubles.

(American Heart Association heart.org February 5, 2013)

The Biggest Loser

Ready to finally do something about those unwanted pounds? Then the Department of Human Resources has some good news for you! The Countywide "Biggest Loser" contest is back. It's easy to join the competition. Just decide if you want to form a team for support and encouragement or go rogue on your own. You must decide and register your team of 1 – 15 no later than February 17, 2013. If you go with the team effort, choose a Team Captain who will bring in a scale and track your initial, mid-point, and final weight. To ensure confidentiality, your team weight is reported as a whole, so no individual weights will be disclosed.

For more information, contact your Departmental Wellness Manager.



2013 Cesar Chavez Community Service Week

“Service to Others”

March 25–29, 2013

On January 15, 2013 the Los Angeles County Board of Supervisors declared March 25 to March 31, 2013 as Cesar Chavez Community Service Week, with the theme “Service to Others.” The County will be honoring his life and work during this week by allowing County employees to volunteer in the community at a County department or non-profit organization on March 26, 27, or 28. In addition, a fund drive with the L.A. Regional Food Bank will begin March 25 and end March 29, 2013.

Employee volunteer opportunities will include spending four or eight hour days on March 26, 27, or 28. Packets will be sent to County employees the first week of February with information on how to participate. You can also visit the Chief Executive Office, Office of Workplace Programs website at www.ceo.lacounty.gov/wpp and click on Cesar Chavez Community Service Week to obtain a packet, which includes the flyer, application, procedures, volunteer opportunities, food drive, and other information.

Last year, hundreds of employees participated at the Weingart Center, L.A. Regional Food Bank, and at the Departments of Animal Care and Control, Beaches and Harbors, Parks and Recreation, Public Library, Public Social Services, Probation, and Military and Veterans’ Affairs. Employees enjoyed volunteering their time and giving back to our communities.

Below are photos from the 2012 Cesar Chavez Community Service Week.



Adopt-A-Family Program



Aura Camacho and her children - Antonio, Amari and Henry

Once again, the Department of Public Social Services' Adopt-A-Family Program proved to be a tremendous success. A special thank you to the Los Angeles County Management Council, Department of Public Works, and the Internal Services Department, which held special toy drives to benefit the Toy Loan and Adopt-A-Family Programs.

Many thanks to the County employees who generously donated their time and resources to needy families in the community during the holiday season. Because of their generosity, a total of 459 sponsors were recruited and 712 families were adopted. Over 1,750 children received gifts through the 2012 Adopt-A-Family Program.

Overwhelming positive responses have been received from both donors and families. Aura Camacho, a single parent who is raising three children on her own, was grateful for the outpouring of support. Her oldest son, Henry, was diagnosed with a brain tumor and has undergone surgery.

The 2012 corporate and organization sponsors included: Toms One for One Shoes, Farmers Insurance, Wells Fargo Bank, Bank of America, BJ's Restaurants, Macy's, Microsoft, MTA, Pricegrabber.com, Kaiser Permanente, Pepsi, Northrop Grumman, LACERA, MURAD Cosmetics, FOX TV, Sempra Energy, ABC, CBS Entertainment, Screen Actors Guild, USC Women's Basketball Team, USC School of Cinematic Arts, Shaun White Enterprises, Maguire's Car Products, PricewaterhouseCoopers, and Homeland Security.

We appreciate our County family for participating in the Adopt-A-Family Program.

Black History Month Celebration



LACAAEA Honors D.A. Jackie Lacey

Supervisor Mark Ridley-Thomas will serve as Honorary Chair and Ron Brown, Public Defender, will be the Honorary Co-Chair of the annual **Black History Month** program, sponsored by the Los Angeles County African American Employees Association (LACAAEA), on **Thursday, February 28, 2013**. Festivities will begin at **11:30 a.m.** in the **Board of Supervisors Hearing Room 381-B, Kenneth Hahn Hall of Administration, 500 W. Temple St.,** in downtown Los Angeles.

District Attorney Jackie Lacey will receive the Crystal Eagle Award for outstanding achievement. Pat Prescott, morning personality with 94.7 FM, The Wave, will serve as the Mistress of Ceremonies.

The program also will include musical and other entertainment performances. All County employees are invited to this free event.



Rideshare L.A. County!

Rideshare L.A. County, in concert with Metro, is now offering Metro Destination Discounts to all Los Angeles County employees. If you want to take advantage of these discounts at many of the restaurants and venues in L.A. County, all you have to do is show your County ID.

Now, you can get discounted tickets to events, discounts at many dining establishments and when you go shopping.

To see a list of participating vendors in this program, go to www.metro.net/service/discounts.



MICHAEL D. ANTONOVICH
LOS ANGELES COUNTY SUPERVISOR

Invites You
to the 16TH Annual Veterans' Event



REMEMBERING OUR VETERANS & THEIR FAMILIES, PAST, PRESENT AND FUTURE

SATURDAY, MAY 25, 2013 - 10 A.M. TO 3 P.M.

**ARCADIA COUNTY PARK
405 S. SANTA ANITA AVENUE, ARCADIA 91006**

FEATURING

- SKYDIVERS
- FLYOVER BY WWII FIGHTER PLANES
- FOOD BOOTHS
- LIVE MUSIC

NO COST

- IMMUNIZATIONS
- HAIRCUTS/MANICURES
- HEALTH SCREENINGS

ASSISTANCE

- EMPLOYMENT INFORMATION
- VETERANS BENEFIT INFORMATION
- LEGAL INFORMATION

A SPECIAL TRIBUTE TO OUR ARMED FORCES
WILL BE HELD AT 11:30 A.M.

BRING A DUPLICATE OF A MILITARY PHOTO
TO BE PLACED ON
THE "WALL OF REMEMBRANCE"

FREE ADMISSION

EVENT WILL BE HELD RAIN OR SHINE

FOR MORE INFORMATION
CALL 626-967-1441 OR 909-394-2264.



Community & Senior Services
Adult Protective Services
HOT LINE: (877) 477-3646

Regional Planning Commission

Celebrates 90 Years of Service

In December 1922, the Los Angeles County Board of Supervisors adopted ordinances establishing the Regional Planning Commission. In January 1923, the first Regional Planning Commissioners were appointed to provide planning services to the unincorporated areas of the County, and to coordinate plans among cities. It is the first regional planning commission in the United States.

The Commission has pioneered in planning techniques and operation procedure: it adopted the first County Zoning Ordinance in the United States in 1927, Subdivision Ordinance in 1933, and many master plans of land use, highway, coastal development, airports and parks to systematically and comprehensively guide the growth of Los Angeles County. Leading the County into the 21st century, the Commission put in place the Green Building Program and is moving forward to complete the Los Angeles County 2035 General Plan, which builds stronger and healthier communities.

The Los Angeles County Board of Supervisors commends the Regional Planning Commission on its 90th Anniversary for its contribution in shaping the development of Los Angeles County and for its 90 years of dedicated service to its residents.



2013 Los Angeles County Regional Planning Commissioners: Pat Modugno, David Louie, Esther Valadez, Curt Pedersen, and Harold Helsley

LACoFD Participates in Active Shooter Drill

In the wake of several tragic shooting incidents at school campuses across the United States, the Los Angeles County Fire Department (LACoFD), along with other area first responders, conducted a realistic active shooter training drill from January 16-18, 2013 at Scripps College campus in Claremont. Simulating an active shooter incident at the Garrison Theater of the College's Performing Arts Center, the exercise reinforced the skills of personnel from LACoFD, Los Angeles County Sheriff's Department, and Claremont, Upland and La Verne Police Departments in employing tactics to quickly protect students, as well as provide prompt emergency medical assistance to possible victims. "The drill went very well," said Inspector Brian Riley of the LACoFD Public Information Office. "All agencies seemed pleased at how their team members performed."

Prior to the drill, an operations briefing was held to set the stage of what the simulated incident would entail. The scenario would begin with several shots fired in front of the theater, followed by "victims" scattered on the steps leading into the building. As the scene unfolded, Claremont Police Officers arrived first to make entry, followed by Sheriff's Department Special Enforcement Bureau SWAT personnel, who arrived by helicopter.

As law enforcement made their way into the theater and cleared each area, LACoFD personnel arrived and began to triage and treat the "victims" who were first moved across the street before being transported to local hospitals. The hour-long drill was then followed by an after action review. "There were no big issues and everyone was happy with how well the drill went," Riley said.

Since 2007, LACoFD has been planning more proactively for active shooter drills. While still referring to them as "multi-casualty" incidents, training exercises such as this help to facilitate multi-agency coordination and communication in response to an active shooting scenario, furthering the preparedness of all area emergency responders, should such an event occur.



Photo by Douglas Morrison
LACoFD



Commuting, a little or a lot.

Save big —
Save up to \$1,100 a year.

Save every time
you commute.

Awesome.

Do you commute? Chances are
you can save a lot on taxes.

Bus. Light rail. Subway. Vanpool. However you ride, the Commuter Benefit Plan (CBP) lets you pay for your eligible commuting costs through automatic, pre-tax payroll deductions up to \$245 per month (current IRS limit). It's quick, convenient and you can even get your pass mailed directly to your home every month.

If you pay to ride on your way to work,
you can save. Don't miss out!

Control your deductions

No worrying about use it or lose it either - you control how much is deducted, and which months it will be deducted, letting you use your CBP for only the months you need it. Just cancel your order by the monthly deadline; then sign up again when you expect to return. You won't lose your eligibility or your login information.

Plan ahead

The deadline to order, change or cancel your elections for transit passes and vouchers is important. Remember that the deadline is the 10th of the month, two months prior to the transit effective month.

Ready to sign up? You can enroll at any time, so there's no reason to wait.
Visit www.wageworks.com or call toll-free 1-855-428-0446.

Retirees

Congratulations to the following employees who are joining the ranks of the retired after their many years of service to the County of Los Angeles:

45+ Years

CHIEF EXECUTIVE OFFICE: Norman Braverman, Mary A. Owens

SHERIFF: Victor C. Rampulla

40+ Years

CHIEF EXECUTIVE OFFICE: Jacqueline White

CHILDREN & FAMILY SERVICES: David Urias

CHILD SUPPORT SERVICES: Linda J. Singleton

HEALTH SERVICES: Laraine Bennett, Charles G. Blackburn, Juliette V. Bland, Janice M. Nelson, Penelope A. Ornelas

INTERNAL SERVICES: Ana Maria Correa, Flossie M. Meadows

PUBLIC HEALTH: Willie M. Howard

PUBLIC SOCIAL SERVICES: Larry D. Currie, Joann Kelly, William J. Lopez, Victor Montez Jr., Catherine Sapp-Phillips

PUBLIC WORKS: Joanne M. Lindgren

SHERIFF: Linda D. Bonner, Marvin O. Cavanaugh, Betty J. Jackson, Nancy G. Mills

30+ Years

ASSESSOR: Raymond Cardiel, Martha S. Castro, Andrew C. Stephens

CHIEF EXECUTIVE OFFICE: Manuel R. Beltran, Christina HS C. Chou, Carol S. Kindler, Michele Vercoutere

CHILDREN & FAMILY SERVICES: Angela Lau, Katharine R. Planellas, Nelson Rivero, Azalee Schaeffer

CHILD SUPPORT SERVICES: Anita Arvizu, Barbara J. Catlow

CONSUMER AFFAIRS: Timothy R. Bissell

DISTRICT ATTORNEY: Armando Fraga, James B. Smith, Mary Morinaga, Abram Weisbrot

FIRE: Tracy S. Bykerk, William S. Niccum, Lawrence E. Robideaux, Davin S. Zbinden, Rose M. Bumcrot

HEALTH SERVICES: Abbasi J. Akhtar, Yolanda Alvarado, La Verne J. Carbone, Perlita Cervantes, Michael Clair, Nand S. Datta, Maria Elias, Idela Jordan, Juanita Kelly, Ana L. Martinez, Jimmie H. McLeod, Debra Moran, Donna J. Randle, Jorginna Rios, Claudette Robbins, Rita L. Ruiz, Margarita Salais, Carol A. Salminen, Ernestine T. Solis, Pabriccia S. Stephenson, Denise K. Stipe, Robert J. Sweeney, Diane Warpach, Sophia Watkins, Audrey D. Webb

INTERNAL SERVICES: Pete Z. Ramirez

MENTAL HEALTH: Gloria Dawson

MUSEUM OF NATURAL HISTORY: Leonard M. Navarro

PUBLIC HEALTH: Shirley J. Jordan, Franklin Mac Intyre, Rebbie Ortega, Christine Price

PUBLIC SOCIAL SERVICES: Gwendolyn J. Bob, Lorrie J. Denning, Dianne G. Foehlinger, Maria C. Franco, Sylvia Ochoa, Norma M. Ramos, James Valerio, Clotilde Villa, Veronica Williams

PUBLIC WORKS: James E. Johnson, Judy M. Stringer

SHERIFF: Ronald Blankenbaker, R Chris Branuelas, Kevin R. Cambra, Danny E. Coon, Daniel J. Cruz, Jeffrey A. Fenn, Joe A. Gonzales, Maurice A. Hill, Cecelia P. Lumpkin, Ronald L. Maples, Casey J. Mc Michael, Robert E. Meredith, Linda M. Muse, Randall J. Olson, Jeffery R. Price, Jon C. Ray, Sheila M. Smith, Mark A. Vogel, Grace B. Aguilera, Janet S. Burks, Deborah A. Ingram, Carolee W. Jow, Yolanda R. Lopez, Laura L. Ramirez

SUPERIOR COURT: Elizabeth R. Arambula, Rousha P. Daniel, Margaret E. Hanchette, June H. Luna, Judie Mcaskill, Karin L. Scharbrough

25+ Years

CHILDREN & FAMILY SERVICES: Liao H. Lin

COMMUNITY & SENIOR SERVICES: Ofelia Parris

DISTRICT ATTORNEY: Kathy S. Miyoshi

FIRE: Joseph P. Deschenes, Louis M. Robles

HEALTH SERVICES: Shirley Barker, Pedro Brito, Rebecca C. Deyro, Mehdi Jam, Nancy D. Lam, Michel T. Mikhael, Chutima Seniwong, Chung Y. Sum, Joanne Swafford, Jun-Ing Tso, Sherrill Washington

INTERNAL SERVICES: Bertha R. Bryant, James L. Nygaard

MENTAL HEALTH: Beverly A. Byrd, Judy Long

PARKS & RECREATION: Barbara A. Ridley, Ronald Flores

PUBLIC HEALTH: Robert D. Lee, Remedios E. Nuguid
PUBLIC SOCIAL SERVICES: Guadalupe Gonzalez, Vinh A. Nguyen, Ana L. O'Brien

REGISTRAR-RECORDER/COUNTY CLERK: Maria E. Cardoza, Bienvenido J. Pangan

SHERIFF: Bernice Abram, Thomas A. Babiracki, Terry W. Benjestorf, Bonnie T. Bryant III, Kenneth I. Frailich, Scott E. Hensel, David W. Horner, Keith G. Obenberger, George R. Oriel, Paul J. Pratchard, Paul S. Rice, Robert M. Segal, Mark J. Shaughnessy, David G. Ward, John D. Williams, Michael R. Havstad, Faybette A. Marshman, Manuel E. Rosales, Chumnian Rutanajuntra, Pamela M. Thomas

Consumers Can Benefit From Foreclosure Settlement

Federal regulators and 11 major banks reached a deal to settle alleged foreclosure abuses



Eleven banks and mortgage servicers reached a \$9.3 billion settlement with Federal regulators in January 2013. This settles Federal investigations into alleged abuses in the foreclosure process during the housing crisis.

From this settlement:

- **\$3.6 billion** will be paid out to consumers.
- **\$5.7 billion** will go to programs administered by banks to help homeowners in need, stay in their homes.

The specific details of the settlement have not been announced. Consumer Affairs has gathered information from various news reports and we offer these common questions and answers:

Will I get money?

Consumers who were in the foreclosure process in 2009 or 2010 with one of the 11 participating banks should receive a payout.

If you're currently trying to save your home, the \$5.7 billion portion of the settlement should improve your chances of getting a loan modification, reduced principal or lower monthly payments.

Which 11 banks are involved?

- Bank of America
- Citigroup
- Wells Fargo
- JPMorgan Chase
- MetLife Bank
- PNC
- Sovereign
- Sun Trust
- U.S. Bank
- Aurora
- HSBC

I think I'm eligible, what do I do to get my money?

Nothing. If you qualify, a third party should contact you by the end of March and tell you how much money you will get, or how your bank or mortgage servicer can help you save your home.

Who decides who gets the money?

The banks, with Federal regulators monitoring and checking that payments are made properly.

How much money will I get?

This will depend upon providing proper documentation and how strong your case against the bank seems to be.

The banks will split the cases into 11 categories.

The worst cases (for example, a U.S. troop member whose house was foreclosed while on duty overseas) will receive \$125,000. These big payouts will likely require extra paperwork.

The lesser cases (e.g. a bank clerical error or perhaps even no offense at all) will get \$250. There are about 3.8 million eligible households, so most payouts figure to be in the lower-value categories.

What about the Independent Foreclosure Review?

The Independent Foreclosure Review, part of a 2011 deal between banks and the Federal government, was determined to take too long and cost too much.

This settlement replaces the Independent Foreclosure Review for the 11 participating banks.

The other banks will continue reviewing applications for now.

Did I waste my time applying for the Independent Foreclosure Review?

Well, if you did not get an answer to your review, you won't get one now.

However, it's expected that the approximately half-million people who applied for the Review will receive an extra payment from this settlement.

Is this the same as the National Foreclosure Settlement?

No. That was a \$25 billion settlement with just five banks: Ally/GMAC, Bank of America, Citigroup, JPMorgan Chase, and Wells Fargo.

- If you lost your home in a foreclosure between 2008 and 2011, you should have received a claim form last September or October. The deadline for claims has now passed.
- If you currently have a loan with one of these banks, they should have contacted you with options for loan modifications or refinancing.

Go to nationalmortgagesettlement.com for more information.