



OFFICE OF THE DISTRICT ATTORNEY  
COUNTY OF TULARE

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As it is always nice to start a Saturday morning with a bit of good news, let me share something I recently read. According to the California Association of Realtors, Tulare County currently has one of the most stable markets in California. The median price of a home was up 5.4 percent compared to a year ago.

But, what does your District Attorney's office have to do with the housing market? The answer is something we have been monitoring for quite a while. As the real estate industry continues the recovery from the mortgage crisis of 2007, the criminal element is diligently working to exploit victims and seize the opportunity to perpetrate frauds on our communities. Only by fostering a stable market can we expect the housing industry to continue to thrive. This is where we in the District Attorney's Office come in.

Through our proactive criminal investigations, training for local law enforcement, and a dedicated prosecutor, we are working diligently to help create and maintain that stable, secure, and competitive real estate marketplace. Home values are rising again and new homes are being built. Although this is a positive sign of our recovery, if history tells us anything, it is likely there will be an increase in application fraud and equity/loan fraud. Also, there has been an increase in "squatters." These fraudsters create false rental agreements, take out ads in periodicals and advertise a vacant home as "for rent" and then accept payment from legitimate renters in cash. The Renter's Bill of Rights makes it challenging to evict occupants, even if they are there under false pretenses.

Scott Ellis, president of the Tulare County Association of Realtors, told me that he received a phone call at 3 a.m. from the Visalia Police Department (VPD) asking him if three people with a trailer full of property and a lease in hand had the right to move into one of his vacant foreclosed properties. VPD and our real estate fraud investigators are working together to address this crime trend.

California remains in the top 10 states for mortgage fraud and the Central Valley remains higher still within our state average. The District Attorney's office will remain vigilant in the effort to investigate and prosecute mortgage and real estate fraud.

Our objective is to aggressively seek out fraudulent mortgage activities, investigate and prosecute those committing that type of fraud with special emphasis on protecting our underserved community, the elderly and Spanish-speaking victims. Over 80 percent of our mortgage fraud cases involve elderly or Spanish-speaking victims.

These are also the types of cases that involve other jurisdictions, 82 percent of these cases involved businesses from Kern, Los Angeles, Fresno, San Luis Obispo counties, and Arizona, Washington, Nevada and Arkansas.

Real estate and mortgage fraud cases are complex, often involve multiple suspects, victims, data, businesses, and require “link analysis” software to assist in the investigations. Our investigators and prosecutor have the expertise, the patience, and tenacity to cull through boxes of paperwork.

As a community, we must stand together to protect one of the most treasured possessions we will ever own, our homes. If you suspect you may be a victim of real estate or mortgage fraud, or if you would like more information regarding how to protect yourself and your family from becoming a victim, please do not hesitate to contact my office at 559-636-5410.

Finally, if you or someone you know is considering purchasing a home it is always good advice to seek the assistance of a licensed professional to help navigate this process.

Tim Ward  
District Attorney