MUNICIPALITY OF ANCHORAGE

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SENATE BILL SB 36

ELECTRONIC DISTRIBUTION OF REPORTS/NOTICES

To: Senate State Affairs Committee

From: Dee Ennis

Deputy Municipal Attorney - Anchorage

At the previous committee hearing, two concerns were voiced by committee members:

- (1) there are generations which may be more comfortable with print than electronic media, and
- (2) how does electronic noticing impact lower income constituents?

VERY NARROW QUESTION:

The question now being debated is very narrow: whether to allow municipalities the option to publish the **notice of the foreclosure list** by website or in a newspaper.

I. ACTUAL NOTICE

From the start of tax notification to foreclosure notification, **the property owners receive four physical notices** stating the status of their property taxes; continuing on to the Expiration of Redemption period the property owners that have not redeemed their property have received a **total of 11 physical notifications** – including a courtesy notice not required by Alaska State Statues. All property owners, whether lower income or who are more comfortable with print, receive actual notice of foreclosure.

II. NEWSPAPER PUBLICATION – *REALITY*: VERY LIMITED DISTRIBUTION

The Municipality of Anchorage publishes its foreclosure list in the Alaska Star - a newspaper with a circulation of 4,000 people. The Alaska Star is chosen as a result of a competitive bid process. This is because the State does not legislate that a municipality must pick a particular newspaper. As a result, the selection of the newspaper for publishing the foreclosure list is based on cost, not on circulation. Neither the persons who prefer print nor lower income families are likely to read the Alaska Star unless they are one of the 4,000 persons who subscribe.

III. THE USE OF MOA WEBSITE IS QUITE AMAZING

I have attached 3 exhibits. The first exhibit shows that in 2014 the MOA website received **3,343,374 session hits** (Exhibit 1). Exhibit 2 shows **18,505 hits for MOA Real Estate Foreclosure** – and note the spike in April – the sale in 2014 was on April 16.

And with respect to the lower income constituent, Exhibit 3 is perhaps the most fascinating exhibit. In the last month alone, there were 304,753 session hits on the MOA website. But look at the breakdown of hits by devices. Over 30% of the hits are by mobile devices, in addition to the 63% that are from desktops. Respectfully, it is suggested that although computers may be less prevalent in lower income households, mobile devices are not, and as the hits on the MOA website indicate, people are using them to effectively access public information sites. And, please note, there are numerous cellphone programs (\$1/mth) for many lower income families (eligibility: social security, food stamps, certain income levels) spreading the availability of cellphones to all income levels. Thus, public information disseminated through public websites may in fact be far more effective than newspapers for many lower income families.

IV. WE ARE NOT THE ONLY STATE DOING THIS

The Juneau newspaperman implied that we are the only state considering this – not true, just look to our neighbor, Hawaii, a state we probably have much more in common with than Virginia, the state from which he pulled his statistics. Hawaii provides for electronic publication of the foreclosure sale.

V. ADDITIONAL BENEFITS OF ELECTRONIC PUBLICATION

- Electronic websites can be searchable;
- Electronic websites can be updated right up to the foreclosure sale.

<u>Searching</u>: Although the MOA website is not yet configured to highlight the foreclosure list, if you type Anchorage foreclosures on Google, you will see first of all the private foreclosure notice services (for investors) and then a listing for MOA foreclosure properties – go to that sight – right to MOA, right to foreclosure, and lots of helpful information including numbers to the department.

<u>Updating</u>: Unfortunately now, when someone pays the taxes during the last <u>two weeks</u> <u>prior to print</u>, the printer and newspaper cannot update in time – so people who pay prior to the deadline still get their names in the newspaper with resulting credit impact and embarrassment. Or if a mistake is made, there is no time left to correct.

VI. THE ALASKA STAR IS NOT THE HISTORIAN FOR ANCHORAGE

Finally, the Juneau newspaperman offered that newspapers serve an important historical role in capturing this type of information for the community. However, the Alaska Star – which is located in Eagle River - is not the historian for Anchorage. For the communities in which there is only one newspaper and for which this might serve a more important function, this bill allows those communities to decide – this legislation provides that choice to the community, rather than continue to require an expensive, increasingly less effective method for a community with numerous news outlets.

Thank you To Senator Cathy Giesel for bringing Senate Bill 36 forward.

Audience Overview

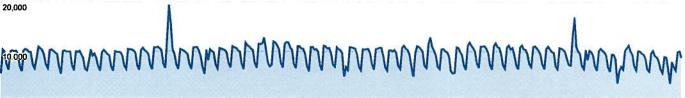
Jan 1, 2014 - Dec 31, 2014

You are using a fillered view, which may cause your Users count to be inaccurate. Learn more



Overview

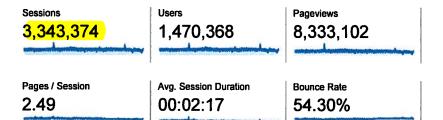


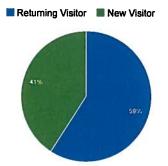


April 2014

July 2014

October 2014





% New Sessions 40.95%

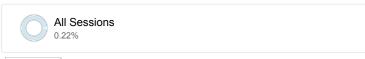
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2. en	46,501 1.39%
3. en-gb	13,291 0.40%
4, en-ca	3,608 0.11%
5. de	3,372 0.10%
6. de-de	2,773 0.08%
7. zh-cn	2,373 0.07%
8. es-es	1,780 0.05%
9. zh-tw	1,719 0.05%
10. ko-kr	1,527 0.05%



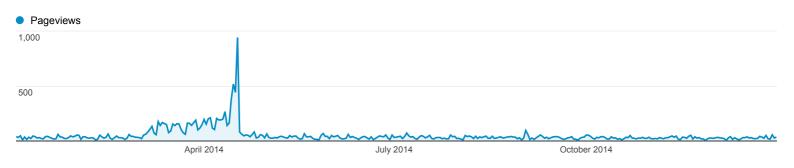
Content Drilldown

Jan 1, 2014 - Dec 31, 2014

ALL » PAGE PATH LEVEL 1: /Departments/ » PAGE PATH LEVEL 2: /hlb/ » PAGE PATH LEVEL 3: /Pages/



Explorer



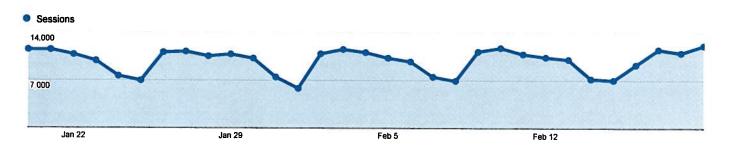
48.37% g for View: 40.12% (20.55%)
57.72%
33.42%
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Rows 1 - 10 of 19

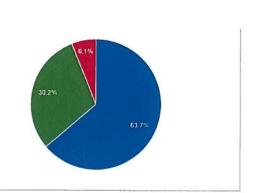
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Jan 20, 2015 - Feb 19, 2015

Overview All Sessions 100.00% Explorer Summary



Device Category	New Users	Sessions
	131,503 % of Total: 100.00% (131,503)	304,753 % of Total: 100,00% (304,753)
1. desktop	93,627	63.73%
2. mobile	31,106	30.17%
3. tablet	6,770	6.09%



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Contribution to total: Sessions

Rows 1 - 3 of 3

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