

ACLU: Immigrant detainees held in cramped, dirty basement

LOS ANGELES—Immigrants held by the federal government are being detained in a squalid basement where conditions are foul-smelling and dirty, a civil rights group said in a lawsuit.

Upward of 200 detainees are at times crammed into temporary holding rooms in the basement of a downtown federal building, with as many as 60 immigrants in each room, according to the American Civil Liberties Union of Southern California, which filed a lawsuit against Immigration and Customs Enforcement late Wednesday, April 1.

The allegations center on an area known as B-18, designed to hold immigrants on a temporary basis for processing after they are arrested by ICE agents.

ICE said in a statement it does not comment on pending litigation, but noted that Homeland Security Secretary Janet Napolitano has called for a comprehensive review of the nation's immigration detention practices.

"ICE and DHS are committed to providing secure, safe and humane treatment for all of our detainees," the statement said.

ACLU lawyers said they did not see any of the conditions described in the lawsuit firsthand. Rather, the ACLU said its

findings come after extensive interviews with dozens of immigrants.

Based on its interviews, the ACLU said the holding facility has no beds and immigrants are not supposed to be kept there for more than 12 hours at a time. On occasion, immigrants have been kept there for up to 20 hours in a day or forced to sleep on the floor, the lawsuit alleges.

Detainees end up in the basement for a range of reasons. Some are in the country illegally, while others arrived with a visa and overstayed, or are claiming asylum. Some are felons fighting deportation after completing prison terms.

The holding rooms typically contain one or two non-private toilets, one sink and no soap or sanitary products, the ACLU said, and conditions are foul-smelling and dirty.

ACLU attorney Marisol Orihuela said sometimes women who are menstruating are denied sanitary supplies and some immigrants were denied access to their medicine.

Suvorova said she was arrested Dec. 24 for overstaying her tourist visa. She is now free on bail and said she feels optimistic about fighting her deportation but still has nightmares about her stay in B-18. (AP)

Loan modifications rise; many don't pare payments

WASHINGTON—Though lenders are boosting their attempts to curb record-high home foreclosures, fewer than half of loan modifications made at the end of last year actually reduced borrowers' payments by more than 10 percent, data released Friday, April 3, show.

The report, based on an analysis of nearly 35 million loans worth more than \$6 trillion, was published by the federal Office of the Comptroller of the Currency and the Office of Thrift Supervision. It provides the most detailed and broad analysis to date of efforts to stem the foreclosure crisis, which President Barack Obama is trying to combat with a \$75 billion plan to promote loan modifications.

The report helps explain why many loans are falling back into default after being modified. Many borrowers and consumer groups contend that the modifications offered by the lending industry aren't very generous, despite more than a year of public prodding from regulators.

For instance, nearly one in four loan modifications in the fourth quarter actually resulted in increased monthly payments. That situation can happen when lenders add fees or

past-due interest to a loan and spread those payments out over the 30- or 40-year period.

Perhaps unsurprisingly, the report found that loans were far less likely to fall back into default if a borrower's monthly payment is reduced by a healthy amount.

Nine months after modification, about 26 percent of loans in which payments had dropped by 10 percent or more had fallen back into default. That compares with about half of loans in which the payment was unchanged or increased.

"This new data shows that, in the current stressful environment, modification strategies that result in unchanged or increased mortgage payments run the risk of unacceptably high re-default rates," Comptroller of the Currency John Dugan said in a statement.

But regulators said they saw a positive trend in the data, collected from mortgage companies including Bank of America Corp., JPMorgan Chase & Co. and Citigroup Inc.

Traditionally, lenders have seen loan workouts as a way to get a borrower back on track after a temporary disruption in income. Now, with the economy sinking fast and foreclosures soaring, they are increasingly coming

around to the idea to that more permanent changes are needed.

Among loan modifications made in the October-December quarter, about 37 percent resulted in a drop in payments of more than 10 percent, compared with about one-fourth in the first nine months of the year. Regulators saw that growth as a positive sign.

"The trend toward lowering payments to make home mortgages more affordable is moving in the right direction," John Bowman, acting director of the Office of Thrift Supervision, said in a prepared statement.

The Obama administration is aiming to help up to 9 million borrowers stay in their homes through refinanced mortgages or modified loans. Still, the faltering economy, driven down by the collapse of the housing bubble, is causing the housing crisis to spread.

Among the loans surveyed in the report just over 10 percent were delinquent or in foreclosure, compared with 7 percent at the end of September, the report said. Delinquencies are increasing the most among prime loans made to borrowers with strong credit, it said. (AP)

Layoff insurance latest carrot for homebuyers

'Extra safety net' for those who want to buy a home but fear the ax

LOS ANGELES—Free granite countertops, swimming pools and landscaping aren't going to convince anyone who's afraid of losing a job to buy a home. But what about a promise to pay your mortgage if you get laid off?

With the unemployment rate at a 26-year high and home

sales still in the dumps, a growing number of homebuilders and even some real estate agents are trying to coax buyers with a kind of mortgage unemployment insurance.

Major builders offering job loss mortgage payment plans include Lennar Corp., Pulte Homes Inc., The Ryland Group Inc. and Toll

Brothers Inc.

"We're literally adding at least one builder a day throughout the country," said Todd Ludlow, senior vice president of Rainy Day Foundation, a nonprofit organization that administers the programs for many builders.

Builders can pay anywhere from \$450 to \$900 per customer

for the coverage. Some absorb the cost as they would any other sales promotion, while others pass it on to buyers, Ludlow said.

In January, Lennar unveiled a version of Rainy Day's program called "Piece of Mind Mortgage Payment Protection Plan." Lennar

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Durano says Philippines rising as a prime player...

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emerging as a prime player in medical travel. While other countries are undergoing downturns due to the global economic crisis, Mr. Durano shared that the Philippines is experiencing growth particularly in its real property sector. According to the Tourism Secretary, there will be a new hotel or resort opening or breaking ground every month of this year.

"This momentum gives us the confidence to enter other market spaces like medical tourism," said Durano. With a host of corporate buyers showing interest in the services of local providers from various hospitals and clinics, spas, health resorts, ambulance companies, as well as medical facilitators and tourist agencies at the WHTC's B2B (Business to Business) sessions, the prospect of the Philippines occupying a fair share of that space appears promising.

The B2B sessions are the pre-arranged one-on-one meetings between buyers and providers. During these sessions, providers get to promote their services and answer inquiries from buyers in the hope forging long-term partnerships. The DOT is enthusiastic that the B2B will encourage effective networking and interactions for both parties.

"Such efforts are invaluable in opening up mutually beneficial partnerships and opportunities for all stakeholders, including insurance firms, and ensure even better quality care and services for health and wellness travelers," said Department of Tourism Undersecretary Cynthia Carrion.

There is high confidence in promoting the Philippines' as a medical tourism destination since the country possesses the medical facilities and expertise as well as post procedure facilities. The strategy is integrating all services into a one-stop shop to meet even the most demanding client.

Part of the integration, of course, includes that defining mix of professionalism and genuine compassion Filipino medical practitioners are renowned for the world over. So much so that, for Durano, it is something that is not "world class", rather "Filipino class." ■

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