Parkview Services

Creates Affordable Housing Solutions for People with Disabilities

Vieni Amore Italia
“Come Love Italy”

Washington Homeownership Resource Center
Your First Step to Homeownership

The Harbor Club - Seattle
Saturday September 17th 2011
Doors open: 5:30 PM
Tickets: $125/ guest

See Add Inside...
Message From The President

This marks my second year as President of Parkview Services’ Board of Directors. I reflected in my message last year that I could not have chosen a more exciting time to assume the helm. I could not have been more on the mark, and the excitement has continued for yet another year. Parkview is truly a marvel.

Parkview Services continues to be a leader in providing affordable rental housing solutions for people with disabilities, including affordable housing, down-payment assistance for first time homebuyers, and classes on homeownership, financial education, and budgeting. It also manages the Washington Homeownership Resource Center (WHRC), a state-wide nonprofit organization providing information and referral for first-time homebuyers. And Parkview continues to operate the Washington State Department of Financial Institutions (DFI) Homeownership Information Hotline, another state-wide service providing assistance to homeowners facing mortgage foreclosure or modification difficulties.

Camp Parkview, which has been successful due to the dedicated volunteers who return each year, continues to provide fun and joy for campers each summer on Vashon Island. And the Parkview Group Home, a beautiful 1910 Craftsman style home on Capitol Hill since Parkview’s genesis, is looking gorgeous on the outside after a 2009 extreme makeover and enjoying the new wood flooring and painting which was done in summer 2010.

The Board of Directors chose a new audit format this past year; approved the purchase of homes under the federal Neighborhood Stabilization Program; worked on the long term Capital Needs Assessments; and participated in long term planning for the organization.

As always, Parkview and its wonderful programs and services could not be possible without the hard work and dedication of its staff. Parkview’s glowing reputation and leadership role in providing services for people with disabilities in our community is the direct result of the heartfelt and selfless efforts of our employees.

As we continue to feel the ripple effect of our downturned economy, the Board has worked to keep its vision directed to the future and how Parkview can better serve those with disabilities. Parkview has expanded its reach into Snohomish County, and the Board has explored the possibility of reaching out into even more Western Washington counties to assist those in need.

The Board has also considered new and creative ideas to assist those with disabilities adjust to ever-changing landscape of our community, including the possibility of developing a co-housing community comprised of individuals with diversified incomes and needs.

Being given the opportunity to serve on Parkview’s Board continues to be one of my greatest honors. I am proud to be associated with such a successful, passionate and forward looking organization. I look forward to sharing in Parkview’s continued growth and outreach in the years to come.

Michael Hemphill, President, Board of Directors

Executive Director’s Report

Parkview Services and the Washington Homeownership Resource Center (WHRC) have now been working side by side for almost two years. We share office space, an Executive Director and Program Director, and the staff work as a cohesive team offering support, encouragement and expertise to clients who have a need for affordable housing, homeownership, foreclosure, budgeting/financial, and home loan modifications.

Our specialty niche is responding to the housing needs of individuals with developmental and ADA disabilities and we are proud to have closed over sixty homes for first time homebuyers with disabilities. The stories are compelling with the opportunity to have a permanent place to live where community becomes a relationship, and where stability provides peace of mind and security.

The phenomena of foreclosures in Washington State has changed the face of neighborhoods and communities, and both Parkview Services and the WHRC have been working tirelessly to provide information, referral, and intervention for the tens of thousands of people who call the Foreclosure Hotline and for the hundreds of people who come in for counseling and assistance to see if it is possible to save their greatest asset, their home.

We have been to Olympia to ensure that voices of distressed homeowners are heard; we have been on committees, given presentations, been highlighted in all realms of the media, and been leaders in assisting to shape legislation and provided relevant and factual information to persuade banks, government and lawmakers to take notice of some of the root causes of the foreclosure crisis.

Parkview Services continues to expand its portfolio of affordable housing rentals for people with developmental disabilities. We have two beautiful new homes in Lake Stevens, our first venture into Snohomish County.

Continued on page 3 . . .
Executive Director’s Report

Continued from page 2...

There have been subtle shifts within the Parkview Group Home this year. First has been the impact of the State budget and economy on our bottom line, how we operate as a business, and the challenges facing the State Department of Social and Human Services. Luckily the benchmark, which was reduced this year by 2%, did not get lowered even further, as the Legislature initially proposed in the supplemental budget. In addition, funding for Initiative 1029—increasing mandatory training for caregivers—has been difficult to allocate.

All of this budgetary and governmental upset, as well as the anxious concern of state workers has kept staff and administrators in the Washington state residential programs on their toes. In general, Parkview Group Home has a long history of quality of care and a solid program, which has given us the strength to survive, if not thrive, in the wake of these circumstances. That does not mean, however, that the Group Home is not tightening its belt as much as possible to weather any further changes in the social service environment.

We also expanded into Covington this past year with a home bought with Neighborhood Stabilization Program funds. The Program Director of Affordable Housing and the Home Maintenance Manager have worked beyond expectation to resolve complex issues associated with having an aging inventory of homes and with a tenant population that requires that all health and safety needs are maintained to the most excellent of standards. We have repaired failing bathrooms; replaced electrical systems; upgraded interior and exterior building structure, and continue to work on twenty year capital needs assessments to tackle the future maintenance and replacement needs that are before us.

Our Group Home on Capitol Hill is unlike any other group home. Aside from the fact that it falls under licensing authorities, the Group Home is a very open, friendly, warm, welcoming, creative and community focused environment. We thank our very dedicated staff, many of whom have been there well over a decade and are an extended family to the six residents who live there. Our Group Home staff are very health conscious. They believe in individual choice and lifestyle, and ensure each resident has their preferences for food, activities, vacations and daily options met. If you have ever had the chance to knock on the door at the Group Home, you know what it means to be welcomed.

Camp Parkview continues to offer a week long experience for sixty campers who live with developmental disabilities and the forty volunteers who come to join them for a myriad of recreation, art, performance and relaxation. Held at the beautiful Camp Burton Conference Center on Vashon Island, Camp Parkview is an annual anticipated event that always brings smiles, laughter and rekindled friendships.

We are energized at Parkview and the WHRC, open to new opportunities, expanding our mission in ways that are symbiotic with the services and programs we are known for.

Our interactions, our quick response, our willingness to go far beyond the minimum required for services provided, and our heartfelt compassion and determination to improve the lives of people who are facing unacceptable housing issues, is what makes Parkview Services and the WHRC stand out in not just responding, but in resolving, the critical housing needs of people in vulnerable circumstances.

Jane Elise Bloom, Executive Director

Continued on page 4...
Vocational programs of two residents have created changes in their daily routine. With the closing of Northwest Center’s sheltered workshops, two residents are going to be laid off. Both will be enrolled into Northwest Center’s community employment program, which will provide them a job coach and hopefully community employment, but the future of their work life is unclear. Not only does this change the nature of how we care for our residents, but may also affect how the household interacts together as now three of six residents will be without a day program.

The second shift in the home has been the stark reality of our residents aging. Most of the Group Home residents have lived here the majority of their adult life. The realization that our residents are aging and the change in the household dynamics has encouraged staff and administration to investigate what we can and cannot administer to investigate what we can and cannot do as a group home for our aging population, with a view toward the future of our residents and how we care for them with the same level of excellence we have for the past several decades. Overall, The Parkview Group Home maintains a quality and a history that most residential programs in the area cannot claim. Staffing in this field tends to be very transitory, however the Group Home has maintained a core of dedicated staff that are both loyal to the residents and our mission, and who enjoy their work. Some of our staff members have been here for 16-plus years! Our team consists of six full-time Counselors, one part-time Counselor and two relief staff, in addition to the Program Director and Nurse Consultant. There has been no turnover in the previous two years, although some staff has shifted roles within the team. For instance, one of our long-term staff has recently graduated from nursing school and has become the Nurse Consultant for the Group Home, while yet another has gone from full-time to the director of Camp Parkview and relief staff. Two new staff were hired in the winter in order to fill our roster and they have been fantastic additions to the team!

While one resident has faced some significant health issues over the winter, the rest of our residents remain healthy, even with several colds and flu’s that have made the rounds this season. Aside from keeping up on medical appointments, our staff is committed to a holistic treatment of our residents, providing a range of organic and whole foods for meals, and investigation into nutrition, naturopathy, and other therapies to assist with resident health.

The Group Home residents are blessed with resources and support to have a full and enriching life. Even in tough economic times, our residents have been able to travel to many places. There were many more local trips and camping excursions this past year than there were out of town vacations. However, there have been trips to Las Vegas, Disneyland and Hawaii, and we are planning possible trips to Alaska, the Southwest, and maybe to southern California. In addition, all of the residents take part in several community organizations, from Special Olympics to SkiHawks to the specialized classes—cooking and yoga, for example—organized by the Parks and Recreation departments. This winter, all of the residents had a chance to go to holiday shows, such as The Christmas Story at the 5th Avenue Theater, Pacific Northwest Ballet’s Nutcracker, as well as Parkview’s annual Argosy Puget Sound Lunch Cruise and our traditional Winter Party.

The Group Home itself is a wonderful old house in the heart of Capitol Hill. It has been going through a series of ongoing renovations, keeping the house in good shape and up to policy. This year, Executive Director, Jane Bloom, was able to acquire a grant to replace the flooring on our main level as well as to give the interior a paint job.

Parkview Group Home has had a long history in the State of Washington for quality of care and strength of our program, being a model home for many others in the region. Even in light of changing times and aging populations, the Group Home maintains an excellence that will carry us through the next decade and beyond!

Terra McKeown, Parkview Group Home Program Director
Every year, David Primm, one of the Parkview Group Home residents, looks forward to his annual vacations, which usually include Disneyland and visiting his guardian in Hawaii. As a person with developmental disabilities, David is often challenged in many ways in his life. Vacations for David are a perfect way for him to feel like a greater part of the world, to feel included and expand his horizons. Because David really thrives on routines, he is a regular guest of Las Vegas, Nevada, where there are enough shows and lights and games into which David can lose himself in excitement. Typically David goes to Las Vegas with a group called Trips, Inc., a company based out of Eugene, Oregon, that takes groups of people with disabilities on vacations, but this year he was unable to make the deadline for applications. The only way he could go was with someone else’s assistance!

Terra McKeown, the program director of the Parkview Group Home, assisted David with his annual trip to Las Vegas by scheduling the trip and accompanying him for his vacation. They traveled to Las Vegas March 1st through March 4th, staying at Circus Circus. Rides are one of David’s favorite activities, and Circus Circus was a perfect place for him to spend a day going on roller coasters and other attractions to get his heart racing! While there he saw clown and magician acts to stimulate his imagination.

David spent the rest of his time in Las Vegas walking up the strip, not only to see the free shows—including the Bellagio Fountains and even the pirate show outside Treasure Island—but he also attended the Tournament of Kings at Excalibur. While there, David enjoyed a medieval dinner while knights on horseback jousted, fought with sword and shield, and watched the pyrotechnics of dragons and wizards.

One of the days David stayed in Las Vegas, he went on a tour of Hoover Dam. David enjoyed the trip, even the claustrophobic trip into the belly of the dam itself, and walked between Nevada and Arizona—and the time zones! David returned to Las Vegas that evening tired and ready for bed, which was great, because he had to leave the next morning and return home to Seattle.

Marcia Noel started as Parkview Services’ Contract Accountant over ten years ago. When Marcia started with Parkview Services, there were ten Affordable Housing Program rental homes—Parkview 1 & 2, the Group Home, Camp and Stepping Out for Fun. Today Parkview Services has fifty-two Affordable Housing Program Rental homes—Parkview 3 thru 10, the Group Home, Camp, the Homeownership Program and the Washington Homeownership Resource Center.

Marcia served as a Contractor until February 2010 when she was hired as an employee. As a Contractor, she did a lot of work for Parkview Services on the weekends and evenings. However, Parkview Services needed her keen perspective on certain decisions, which made it necessary for her to be onsite during business hours to attend meetings and planning sessions.

Marcia’s responsibilities include keeping track of all of Parkview Services’ private contributions, corporate grants, and funding we receive from the State of Washington, King and Snohomish Counties, and the cities of Everett and Seattle. The reporting for these agencies is extensive and time consuming. Marcia has developed a marvelous system to keep track of everything, so that Parkview Services remains organized and in compliance.

Parkview Services is proud to have Marcia Noel. She does exceptional work for our staff and clients as well.

2010 Financial Statement (Preliminary)

<table>
<thead>
<tr>
<th>INCOME</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Operating</td>
<td>$1,073,024</td>
</tr>
<tr>
<td>Contributions (Including Grants)</td>
<td>$470,151</td>
</tr>
<tr>
<td>Fundraising</td>
<td>$32,307</td>
</tr>
<tr>
<td>Total Income</td>
<td>$1,575,481</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>EXPENSES</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Operating</td>
<td>$1,322,397</td>
</tr>
<tr>
<td>Fundraising</td>
<td>$8,838</td>
</tr>
<tr>
<td>Total Expenses</td>
<td>$1,331,235</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>OTHER INCOME/EXPENSES</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Other Income</td>
<td>$152,057</td>
</tr>
<tr>
<td>Other Expenses</td>
<td>$237,989</td>
</tr>
<tr>
<td>Total Other Income/Expenses</td>
<td>($85,932)</td>
</tr>
<tr>
<td>NET INCOME</td>
<td>$158,314</td>
</tr>
</tbody>
</table>
Camp Parkview 2011 is already shaping up to be another week of fun, laughter and joy on the beautiful beaches of Vashon Island. Parkview is pleased to say Malia Alexander has signed on for another year as Camp Director.

Camp is a place for fun, but it is also a place where long lasting and important relationships are cultivated between people of all abilities. During the week, campers are encouraged to try new things, push themselves to step outside their daily lives and broaden their horizons by making new friends and working together. While this may be the main intention of Camp for the campers, many counselors walk away from the experience feeling like they have learned something as well.

“I've been coming to Camp Parkview for 10 years” says Tim Nelson. “As a teenager, it was a great experience for me, albeit overwhelming and emotional at times. I feel like it helped me to fully appreciate the struggles that we all go through as people. In the end, the tremendous joy that everyone felt, just by being together, was what struck a chord. I get something new out of it every single year.”

Tim was so touched by his experience at camp he is now a full-time counselor at Parkview’s Group Home. He, and many other returning counselors describe their time at camp as life changing.

“Last year was my first year at Camp Parkview” says Alex Marple, who spent one week of his 2010 summer at Camp Parkview. “It was one of the most difficult and rewarding experiences of my life. I am a better person for attending and plan on coming back every year that I can.”

While Camp Parkview is on a beautiful location with lots of fun activities to keep people involved, at the core, Camp is really about the people who attend. All the regulars call themselves members of the “Camp Parkview family” and that sentiment shines through the entire week. Though Camp Parkview may only take up one calendar week of our busy year, the lessons and meaning we make at Camp follow us into our daily lives. For many, it is the one place they are surrounded by a caring community, working to break down the barriers that divide and build each other up in ways that will last a lifetime. Philosophy aside, it’s also a whole lot of fun!

Malia Alexander, Parkview Camp Director
New Funding Awarded

The funding that supports the Parkview Services Homeownership Program comes from a variety of public and private sources. The funds can be divided into two categories—down payment assistance and operating capital. Down payment assistance funds must go directly to purchase a home and cannot be used to pay for staff time or other program expenses. Operating capital is money that can be used to pay the cost of running the program. In 2010 Parkview Services won the following funding:

Down Payment Assistance Funds—$238,533 from Snohomish County, $61,800 from the Everett Housing Authority (Neighborhood Stabilization Program Funds NSP), $588,479 from the King County Housing Finance Program (NSP Funds), and $135,000 from the City of Seattle.

Operating capital—$167,000 from the Washington State Housing Finance Commission (including $55,000 in National Foreclosure Mitigation Counseling funds, $45,000 from Attorney General Settlement with Countrywide Home Loans, and $45,000 from the State of WA, and $8,000 from HUD).

Marc Cote, Homeownership Program Director

Thank You From Satisfied Homeowner

Being a homeowner for me is such a sense of peace. I am a single mother of a beautiful fun joyous low functioning daughter with autism; November is her name “Noey” for short. At the same time being sole parent makes money tight and saving for the future is honestly a tough mission. I think often of the day when I am no longer here for her, and of course I worry about that time. Parkview’s assistance allows me to invest in her future. Every payment I make & dollar I put into this place will someday pass on to her. Knowing that gives me a sense of security and a calmness within.

Our home grants me the pride of ownership as well. I used to feel beaten down and overwhelmed believing it an impossible dream to own a place. However my dream was permitted to become a reality, what a joy and an achievement that is.

At the same time November absolutely adores her house; often I will catch her laying in her bed and smiling listening to music or gazing out her bedroom window watching the spring rain showers. Last week there was a glimpse of a sunray and she was able to at last wander about the backyard. I am looking forward to this summer when she can spend more time enjoying the outdoors, I hope for a swing & a playhouse for her in the back. This is huge having a fully fenced backyard, because each summer she longs to be outside. However with her lack of understanding danger and frequent eloping, enjoying the outdoors was previously limited to less than her liking. Not this year. This year her wish is granted. Thank you Parkview!

Peggy & November Malone

Parkview Services Homeownership Program 2010

Parkview Services Homeownership Program assisted 16 individuals and families to become homeowners in 2010. Here are some facts about the Homeownership Program:

- Since January 2006 supported 62 households with disability to purchase their first homes.
- Percentage of minority households that purchased: 35%
- Percentage of households with incomes less than 50% of AMI: 49%
- These households were made up of 83 minor children and 90 adults
- Total Down Payment Assistance loaned and granted: $5,107,940
- Average per home is $82,386
- Total Mortgages Taken out by Purchasers: $8,898,972
- Average Mortgage: $142,367
- Total Funds brought by the borrowers: $722,755
- Average Borrower contribution per home: $11,657
- Minimum Household income: $8,328 – 14% AMI
- Maximum Household income: $72,372 – 80% AMI
- Average Household income: $37,365 – 52.0% AMI
- Average Mortgage payment (principal interest taxes and insurance): $1,095
- Largest Household size: 9
- Average Household size: 3
- Number of Households transitioning from public housing or section-8 vouchers: 13
- All households receive ongoing counseling support by Parkview Services staff.

Homes Purchased by Year

Marc Cote,
Homeownership Program Director
Parkview Services has been operating a Homeownership Program for first-time home buyers with household members who are persons with developmental disabilities since January 2006. In June of 2008, Parkview expanded the program to include serving persons with permanent disabilities as defined by the Americans with Disabilities Act of 1990.

Parkview Services Homeownership Program assisted 16 families realize the dream of homeownership in 2010. These individuals and families purchased homes in Snohomish, King & Pierce counties. The permanency of homeownership is essential for Parkview clients to achieve the security they so often lack while renting.

Financial sources for down payment assistance came from the Washington State Housing Trust Fund, Snohomish County, King County, City of Everett, Everett Housing Authority, City of Seattle, the Washington State Housing Finance Commission and the Federal Home Loan Bank. Down payment assistance averaged $82,386 per household with an average of 3 sources of down payment assistance.

Parkview’s efforts to promote successful homeownership were supported by 6 first time homebuyer classes provided by Parkview Services in partnership with supportive realtors and lenders. In addition, each family receives personal counseling in the areas of budgeting and credit by Parkview’s homeownership counselor, Marnie Claywell.

A key component of the program is a layered financing package that leverages funds from several public and private sources, to make homeownership possible for low and moderate-income households. These layers include the Washington State Housing Trust Fund, Snohomish County, City of Everett, King County Housing Finance Program, City of Seattle, Washington State Housing Finance Commission, The Federal Home Loan Bank, and Housing Authorities.

Parkview Services work with people with disabilities, their families, and their advocates to create and implement a plan for homeownership that is practical and sustainable.

Essential services that Parkview provides participants include individualized homebuyer education, pre and post purchase counseling, and post purchase maintenance support.

The steps in Parkview Services Homeownership Program are as follows:

1. Interview with Parkview to determine eligibility (includes obtaining credit reports).
2. Meet with Parkview staff Housing Counselor to discuss our programs options and make a plan.
3. Complete Homebuyer Education requirement with Parkview staff.
4. Complete one-on-one Pre-Purchase/HomeChoice counseling session with Parkview staff.
5. Select a lender and obtain a Pre-approval letter.
6. Choose a Realtor (Parkview maintains a list of trusted Realtors).
7. Sign Readiness to Purchase Agreement.
8. Shop for a Home.
9. Sign approved purchase and sale.
10. With Parkview, arrange for Appraisal, Building and if necessary Haz/Mat Inspections.
12. Post purchase counseling and follow-up service.
Parkview Offers Home Equity Conversion Mortgage (HECM) Reverse Mortgage Counseling

In February 2011, Marnie Claywell, Homeownership Housing Counselor, passed the exam to become a Home Equity Conversion (HECM) Mortgage Counselor. The Federal Housing Administration requires persons interested in obtaining a HECM (aka reverse mortgage) to receive counseling from a third party to ensure their understanding of a HECM as well as other options available prior to proceeding with a reverse mortgage.

The HECM is FHA’s reverse mortgage program, which enables you to withdraw some of the equity in your home. You choose how you want to withdraw your funds, whether in a fixed monthly amount or a line of credit or a combination of both.

Requirements to secure a reverse mortgage are you must be 62 years of age or older, own the property outright or have a small mortgage balance, occupy the property as your principal residence, not be delinquent on any federal debt and participate in a consumer information session given by an approved HECM counselor.

Parkview is pleased to be able to add this counseling service to the community.

---

Loren Shekell, Parkview Services Default Foreclosure Counselor

Parkview Services’ housing counselors love to help their clients and have many success stories to tell. They work tirelessly to help their clients find the right options and solutions that work best for their situations by working with the lenders, loan servicers, investors, and housing partners.

Loren Shekell, Foreclosure Counselor, is so committed to helping people stay in their home, she does not take No for an answer!

Sylvia and Bill have lived in their home for 6 years but were in danger of losing their home because they had become delinquent on their monthly house payments. Between working full-time and raising a family, they began trying to modify their current loan with one lender and during the ordeal of that process their loan was transferred to another lender. The new lender had no history of their dealings with the former lender and told them they would have to begin again using their process for modification.

By asking them to complete another packet of information and waiting another 6 months for an answer, Sylvia and Bill called the Foreclosure Prevention Hotline and found out about Parkview Services. Loren became their counselor and they were so grateful to have someone who could explain all of this to them and be their advocate.

Loren worked continuously on their behalf and after months of submitting paperwork, doing follow-up, and keeping in contact with the servicer, the loan was once again transferred to another servicer and the process had to be started all over again. According to Loren, each servicer requires a new packet of paperwork be submitted on their required documents before they can begin making a decision.

Thanks to Loren’s tenacity and knowledge of the process, she was able to help Sylvia and Bill finally receive what they had all been working for—a permanent loan modification with a lower monthly payment. According to a recent article issued by NeighborWorks America, “a homeowner who works with a housing counselor is nearly two times more likely to avoid foreclosure than those who go it alone”. That was certainly true in this case!
From Mortgage Default to Loan Modification

One of Parkview’s mortgage default clients that came to Parkview Services in May of 2009 was very frustrated with trying to work out a modification with her loan servicer. She had been working for close to a year, after her home was destroyed by fire, to work out a modification with the mortgage servicer to no avail.

Parkview was able to assist her in working with the servicer. It was not an easy process; even while Parkview and the client where in constant communication with the servicer, the servicer still set a foreclosure date. Parkview worked on behalf of the client throughout the fall of 2009, securing numerous delays of impending foreclosure sale dates while working with the servicer to get them to see that her loan modification had merit and that she certainly had been through more than one hardship during the previous year and was now gainfully employed. Finally, the client received a forbearance/trial modification offer and started making those payments in November of 2009. She was told that after the 3 month forbearance she would be considered for a permanent loan modification. Then right before the end of the 3 month trial period her loan was sold to another servicer.

Since the client had been working to resolve her situation with the original servicer for almost 2 years (one year on her own prior to coming to Parkview) and now the loan was being sold to another servicer, Housing Counselor, Marnie Claywell, advised the client to write to the President of the new loan servicer and request assistance.

The Office of the CEO and President of the new loan servicer responded to her letter by assigning a customer advocate who responded via mail within 30 days. Then, within another 30 days a permanent loan modification was offered. Parkview’s client accepted the offer in April 2010 and is successfully making her mortgage payments each month.

On behalf of our family we would like to thank Marnie Claywell & Parkview Services making homeownership a reality for us. It is not a dream anymore! We finally have a house that we can call home. There aren’t any words that can describe our gratitude toward Parkview.

I have been a social worker briefly but never experienced what an agency can do to transformed people lives like Parkview. You definitely have changed our lives starting today! On behalf of all the homeowner families, thank you. God bless you and Parkview services.

Sincerely, Dan, Kim, Ginger, & Sun

Ps: Ginger & Sun can not wait to move in to play in the yard with their own swing and slide!!!
In the spring of 2010, Parkview Services acquired this beautiful vacant four-bedroom bank-owned rambler located at 18833 SE 262nd St, Covington thanks to a $318,835 King County Neighborhood Stabilization Program (NSP) funding award.

Although the property was in excellent condition when Parkview purchased it, it invested nearly $40,000 on repairs and improvements designed to make the home more accessible and useable for prospective tenants with developmental disabilities and physical challenges.

Rehab began in the late summer and continued throughout the fall. Repairs and improvements included: Replacing the main bath tub and shower with an ADA accessible “walk-in” shower, building interior and exterior ramps, railings and a 30-foot gradual switch-back cement pathway with railings from the back yard to street, installing a new water heater, remodeling portions of the kitchen and installing a new stove and range hood, repairing the fence and building a new gate, remodeling a bedroom to be ADA accessible, removing carpeting, repairing and servicing the electrical, plumbing and mechanical systems, cleaning the roof and gutters, cleaning and landscaping the yard, building a new accessible ramp to the back deck, and painting and cleaning the entire interior of the home.

In December, working closely with Puget Sound Regional Services (PSRS) and the Department of Developmental Disabilities (DDD), Parkview rented this wonderful home to the three long-term tenants of our SE 263rd St, Kent property who needed a more useable and accessible home. Our new tenants moved, February 1, 2011.

The addition of the Covington home increases our Affordable Housing Program portfolio to a total of 52 scattered-site rental properties, 50 in King County and two in Snohomish County one of which was also opened in 2010. 42 single-family homes and 10 condominium units serve approximately 150 very-low-income people with developmental disabilities. Rents are set at 30% of household income, no matter how low, and includes utility allowance.

Linda Roche,
Director of Affordable Housing Program

18833 SE 262nd St, Covington
On April 24, 2010, 220 Rebuilding Together Seattle (RTS) volunteers worked miracles to improve the quality of life for more than 20 Parkview Services tenants by rehabilitating and revitalizing seven RTS volunteer, Adam Guy of AG Tree Service, removes one of several large trees at NE 140th St, Seattle.

3512 NE 140th St, Seattle: More than 45 incredible volunteers from the Concierge Guild of Seattle cleaned-up and landscaped the large yard, trimmed & removed large trees, cleaned and resurfaced the deck, cleaned-out and rebuilt the shed (see before and after photos above), cleaned the roof and gutters, painted the entire house exterior, repaired interior wall damage and installed plywood on several walls, built new chair railing, and painted several rooms, repaired a broken pocket door, temporarily repaired a failing roll-in shower floor, repaired lifting floor seams throughout, and installed new shelving in the garage.

12001 5th Ave NE, Seattle: 20 highly-skilled volunteers from KPFF Consulting Engineers designed and built a driveway drainage system to repair a major driveway drainage problem, cleaned-up and landscaped the large yard, repaired and rebuilt a large fence, built a front ramp railing, and cleaned-out and removed an old shed.

2350 NE 128th St, Seattle: A team of about 25 volunteers from O’Dea High School installed paneling, painted the trim, walls and cabinets in the kitchen and donated a refrigerator, installed new shelving in the garage, repaired and rebuilt the patio surround, installed pavers for garbage cans, cleaned and landscaped the large yard.

A huge thanks to Rebuilding Together Seattle for including so many Parkview Services’ homes in their Spring Rebuilding Day 2010.
Continued from page 12 . . .

Rebuilding Together
Seattle Spring Rebuilding
Day 2010!

15744 Wallingford Ave N, Shoreline:
Another team of 25 volunteers from O’Dea High School repaired and replaced a large fence and gate, painted handrails on two large ramps, cleaned-up and landscaped a large yard, installed new kitchen cabinets and counters and repaired the kitchen floor.

19141 3rd Ave NW, Shoreline:
40 wonderful volunteers from Wells Fargo Advisors cleaned-up and landscaped the large yard, cleaned the gutters, power-washed the roof and patio, repaired the front ramp and built a new ramp to the back yard, and installed new kitchen counters.

One of our 3rd Ave NW, Shoreline home tenants enjoys driving down the new ramp to the back yard.

103 N 168th St, Shoreline:
50 hardworking volunteers from the Junior League of Seattle cleaned-up and landscaped yard, cleaned-out the basement and shed, repaired and resurfaced a deck and two ramps, cleaned the gutters, painted the entire exterior of the house, and rebuilt a large portion of the fence.

550 N 78th St, Seattle:
25 young volunteers from the RTS Youth Board cleaned-up and landscaped the yard, trimmed overgrown bushes, cleaned the patio, roof and gutters, and painted the entire exterior of the house.

RTS Youth Board volunteers hard at work repainting the exterior of our N 78th St, Seattle home.
Vieni Amore
Italia
“Come Love Italy”

wine tasting

authentic Italian dinner

live and silent auctions
The Harbor Club - Seattle
Saturday September 17th 2011
Doors open: 5:30 PM
Tickets: $125/ guest

For more information or to purchase tickets
visit us at parkviewservices.org
or call us at (206) 542-6644

http://fineartamerica.com/profiles/terry-honstead.html
Special thanks to The Art Institute of Seattle-Student Studio and Sylvia Ng
Tom Swanson, Parkview Board Member, volunteers at our 5th Ave NE, Seattle home on Spring Rebuilding Day

April 24, 2010
Hello Linda,
I must tell you I leave that home [N 168th St, Shoreline] today feeling an amazing sense of gratefulness for having the opportunity to meet the women from Parkview Services today! All of them worked very hard and had the best attitudes. What an amazing organization you have! I really cannot express how I feel today, I am moved. Thank you so very much for this great opportunity to help those in need. I’m not sure I will be able to stop smiling!

Warmest Regards,
Roshele Allison
Rebuilding Together Seattle Team Leader
May 18, 2010

Hello Linda,
I have been meaning to call or email you about The Wallingford House [Wallingford Ave N, Shoreline]. THANK YOU so much for the work that you and the volunteers did there. The job that they have done is great!! I love the fence and the cupboards all of it. I am going to get some plants for the back yard and plant some wild flowers out front.

Again, Thank You.
Leslie Thompson
(Sister of one of our Wallingford House tenants.)

Thank You

Parkview Services is continuing to explore the development of a Co-Housing community which will provide long term affordable housing for people living with disabilities, veterans and seniors, combined with market rate units. There is a committee in place which provides consultation, input and assists with the direction that the Co-Housing community will take as it evolves into a tangible project.

Our discussions with various levels of government, builders and developers are ongoing, as well as with those interested in the concept and planning of the Co-Housing community. This will be a first major development for Parkview Services and we are proceeding thoughtfully as we move forward.

Watch our website for further updates!
2010 Affordable Housing Program Capital Improvement Highlights

- Completed the rehabilitation of four roll-in bathrooms in Shoreline at Ashworth Ave N, N 168th St, NE 185th St and 23rd Ave NE costing nearly $100,000 funded by King County, the State Department of Commerce, Department of Developmental Disability (DDD) and Parkview Services.

- Rebuilt a failed roll-in shower at NE 115th St, Seattle.

- Paid our share of $1,400 toward replacing the gutters at the four-unit NE 14th Ave, Shoreline townhouse condo complex.

- Replaced five unsafe main electrical panels and breakers in two condominium units and three single-family houses located in Shoreline and North Seattle costing more than $6,000 half of which was funded by a $3,000 grant from the University Rotary Club. This proactive project was a major health and safety accomplishment.

- Replaced the main electrical panels and breakers at 155th Ave SE, Bellevue when a failed breaker caused an electric hazard, and at N 165th St, Shoreline when the failed exterior main neutral line and an interior electric system grounding problem caused an electrical emergency.

- Completed major driveway repairs at two properties, one of which included rebuilding a drainage system.

- Replaced at least five stoves, five dishwashers, one refrigerator and several water heaters.

- Consistently passed multiple funder inspections with minor deficiencies including inspections by the State Dept of Commerce, Seattle Office of Housing, King County and Section 8 inspections by five housing authorities.

Rotary Club Grant Helps Fund Critical Electrical Repairs At Five Affordable Housing Rental Properties

Through its generosity, the University District Rotary Club helped protect the safety of 12 very-low-income people with developmental disabilities.

The $3,000.00 University District Rotary Club Community Service grant paid half of the $6,000.00 cost to replace the unsafe main electrical panels and breakers at five Affordable Housing Program rental properties in June, 2010.

The unsafe electrical equipment was a potentially dangerous fire hazard to our tenants because it could overheat and catch fire when it malfunctioned.

In 2009, we paid nearly $3,000 to replace a dangerous electrical system when it malfunctioned at our N 204th St, Shoreline property.

New electrical panels are now installed at our two 15th Ave NE, Shoreline condos, and three single-family homes at N 180th St and N 168th St, Shoreline and Courtland Pl N, Seattle, in addition to our N 204th St, Shoreline home.

In 2011, the electrical systems at 37 additional single-family homes in our Affordable Housing Program portfolio will be inspected for electrical health and safety issues.
In a quiet North Seattle neighborhood, you will find our N 141st St affordable rental property, a lovely three-bedroom home that we rent to three very special ladies who have developmental disabilities.

Thanks to a partnership between Parkview Services and the Camelot Society, the tenant’s supported living service provider, these ladies share a home that they are proud of and take ownership in.

I recently had the opportunity to visit our tenants and Veronica Tuliwu, lead staff from the Camelot Society, at home where they shared stories about the home and their lives together living there.

Veronica said that she has always helped people thanks to her Grandmother’s influence on her. She remembers her Grandmother telling her “help anyone you can.” She views life as beautiful, agile, and fragile, and said of the ladies, “This could be anyone of us; how would you want to be treated?” “All it would take is a car accident, stroke, or development of a mental illness.”

When Veronica became Camelot’s lead staff at our property, the outside was overgrown and the inside was un-kept. She quickly started working with the Camelot staff, the tenants, and Parkview’s Affordable Housing Program staff, to make lots of changes around the house. Before long they had created a “model” home that our tenants, Camelot Society and Parkview Services are very proud of.

During my visit, I also learned from our tenants that they share a common struggle called Prader-Willi syndrome, a congenital (present from birth) disease that involves obesity, decreased muscle tone, decreased mental capacity, and an insatiable appetite/food craving.

To inspire and encourage creative fun ways for the ladies to improve their fitness, Veronica encouraged them to pool their resources to purchase a Nintendo Wii game console. One of the tenants prides herself on losing 40lbs by dancing with the Wii.

Due to the partnership between Linda Roche, Parkview’s Director of Affordable Housing, and Veronica, this home is a shining example in our Affordable Housing Program portfolio of 52 rental properties for people with developmental disabilities.

If you have not donated this year please visit our website www.parkviewservices.org or attend Vieni Amore Italia, Parkview’s Inaugural Annual Fundraising event on September 17, 2011.

Johan Lysne IV, Director of Marketing
Parkview Services joined more than 500 affordable housing supporters in Olympia on Valentine’s Day to meet with state legislators to discuss housing issues near and dear to our hearts. The red scarfs we wore to display our solidarity in support of safe and affordable housing and to end homelessness were highly visible throughout the Capital and state campus.

Linda Roche, Affordable Housing Program Director, Marnie Claywell, Homeownership Housing Counselor and Stefan Patton, Information and Referral Specialist represented Parkview this year. Marnie had the opportunity to meet with Rep Marilyn Chase (32nd District) to discuss support of the Foreclosure Fairness Bill. Linda, Marnie and Stefan met with Representative Cindy Ryu (32nd District) to offer support for the Foreclosure Fairness Bill and continued funding of the Housing Trust Fund.

Highlights of the 2011 successful advocacy efforts to help our most vulnerable citizens include:

- Foreclosure Fairness Act: A new comprehensive foreclosure prevention measure created to deal with the exploding foreclosure crisis in our state. Signed into law on April 14, 2011, the Foreclosure Fairness Act will: Create a foreclosure mediation process for homeowners in our state, encourage banks and lenders to conduct a good faith review of the borrower’s financial situation and offer a loan modification or other option if the borrower is eligible, make violations of these new requirements punishable under the Consumer Protection Act, and create funding to more than triple the number of housing counselors available to help people facing foreclosure.

- Housing Trust Fund: A $50 million appropriation for the Housing Trust Fund in the 2011-2013 Biennium. The appropriation includes the following set-asides: $6 million for the Energy Matchmakers program, $3 million for housing for people with developmental disabilities, $3 million for housing for homeless veterans, $3 million for farmworker housing, and $3 million for “communities of concern”.

Seattle-King County Asset-Building Collaborative

Parkview Services remains a key leader in the broad public-private partnership of the Seattle-King County Asset Building Collaborative (SKC ABC). SKC ABC is dedicated to helping low-income and working people achieve their financial goals, based on the premise that financial knowledge and sufficient assets are crucial to help struggling families move out of poverty and towards financial self-sufficiency. SKC ABC helps connect people with asset-building services, such as affordable banking; financial planning, education, and coaching; credit and debt counseling; free tax preparation; public benefits; homeownership; and foreclosure prevention. SKC ABC has a countywide focus and is comprised of over sixty public and non-profit agencies and more than a dozen banks and credit unions. The Bank on Seattle-King County, an initiative to connect people with the mainstream financial services, has opened accounts for 47,000 people since its 2008 inception. Several financial institutions offer monetary incentives for customers to take financial education classes, and Parkview Services is certified to offer the classes to qualify their clients for the incentives. Parkview Services also remains actively engaged in the Financial Education Providers Network and was a crucial player in the planning and execution of Financial Fitness Day on April 2, 2011. 450 people received assistance in accessing public benefits; learning about financing college or where to get job assistance help; opening bank accounts or taking out loans; financial planning; help with mortgage problems or buying a home for the first time; starting or growing a small business; avoiding identity theft; accessing legal assistance on financial issues; and more. About 50% of the participants earn less than $25,000/year, and three-quarters of them earn less than $40,000/year. Parkview Services participated in the creation of the Washington Foreclosure Prevention Resource Guide: A Tool to Educate Homeowners About the Foreclosure Process, which was first published in September 2010 and has been distributed to 2000 homeowners already. In addition, Parkview Services remains one of the major providers of housing counseling at SKC ABC-sponsored community events to connect lenders and borrowers for loan modifications and workouts, helping organize and work at two events—Mortgage Help Day and Financial Planning Day—in Seattle in October and Bellevue in March. These three events provided assistance to over 1200 community members.
In 2009, I became the President of the Washington Homeownership Resource Center (WHRC) for the second time, having been involved with the organization since its creation in 1995. In the beginning, the WHRC was an information and referral service created by mortgage bankers and real estate professionals to help low-to moderate-income homebuyers find the resources they needed to purchase a home. Demand for services were substantial and the WHRC increased services almost immediately from only providing information and referral to also organizing, publicizing, and certifying attendance for homebuyer education classes that were recognized by the Washington State Housing Finance Commission and other government agencies requiring homebuyer education prior to receiving specialized lending products. Located in the offices of the Washington State Housing Finance Commission, we received and provided in-kind services. We were funded by mortgage lenders, the US Department of Housing & Urban Development, Fannie Mae, Freddie Mac and individual contributors. Working with only two staff members, the WHRC consistently served over 10,000 new homebuyers annually.

The market realities in 2009 and 2010 are a stark contrast to the growth for homebuying services we felt in the previous years. In Washington, more than 20,000 homes were foreclosed on in 2010. This is nearly 30 percent more foreclosure than in 2009. And the number is expected to grow in 2011. This market change required the WHRC to move from a referral, information and homebuyer education provider to a foreclosure prevention-counseling agency.

Becoming a foreclosure prevention counseling agency forced us to change our location so clients could come to the WHRC, we had to acquire infrastructure and counseling staff to provide services, and we needed to obtain funding to make all this happen. The Washington State Housing Finance Commission, the Washington State Attorney General’s Office, and the Washington State Department of Financial Institutions helped us make the transition by providing some funding and contracting with us for services. Then Senate Bill 5810 moved the WHRC to the lead in providing foreclosure prevention counseling in the state, substantially increasing the calls we received for assistance, and creating more demand for foreclosure prevention counselors.

We are thankful to the Parkview Services Board and staff. Their ability to recognize the symmetry of their mission with that of the WHRC, willingness to take on staff support for the new counseling duties and provide an appropriate location were pivotal in bringing everything together. In 2010, the WHRC has served over 14,500 callers seeking assistance with their mortgages. Over 2500 foreclosures were prevented and 600 loan modifications were completed this year. These activities are critical to helping stabilize housing prices in the area and support the real estate market recovery. We currently handle over 1300 calls a month from families seeking assistance with their mortgage lenders. We have grown to a staff of four and anticipate a need for two additional counselors to meet demand.

Looking forward, the WHRC is getting ready for the day when foreclosures are not dominating the homeownership market and the homebuying public is knocking on our door to find out how to navigate the substantially changed homebuyer mortgage market they will face. One with hurdles and requirements that we will need to have the resources necessary to help them be successful, in turn supporting the recovery of Washington’s housing market.

Paula Benson, WHRC President and Parkview Board Member
Our role is to provide information and resources as a referral service to potential first-time homebuyers and current homeowners in Washington State. The Washington Homeownership Resource Center (WHRC) continues to operate the Washington State Homeownership Information hotline with a limited and small staff and we serve as a resource for homeowners who do not know where or who they can turn to for help in learning what options may be available to them for retaining their home. WHRC provides the callers with housing counselors’ names and phone numbers to contact as well as other resources that might be helpful for them in each caller’s situation.

The demand continues to rise for assistance from housing counselors. In the year 2010 we experienced an increase in calls as compared to 2009 and it appears that there will yet be another increase in the number of people facing foreclosure into 2011.

In 2010 we received 2100 calls per month and the majority of those callers were current homeowners needing help to find their options for saving their home.

The callers range from single parents who have lost their jobs, people who no longer are qualified to receive unemployment benefits and this is their only source of income, retired seniors who have spent their life savings to keep current on their home. Every caller has their own story and all face the fear of losing their home. Many people call while they are still current with their payments but want to make sure they are taking all of the appropriate actions to save their home.

Many people have secured new employment, however this employment comes at a much lower rate of pay than the positions they previously held placing them in danger of being able to make their house payment without help from their lender in the form of a loan modification.

It is extremely difficult for a person who has taken on such independence as owning their own home to accept the fact that they must move out of this cherished place. As lenders, servicers, and investors become more vigilant in moving forward with foreclosure, people are experiencing anew the burden of finding a rental home or apartment and shifting their role from owner to renter. This is a role that is foreign to so many people who have owned their own home, and they feel ashamed and embarrassed of having lost their home.

WHRC provides a live voice at the other end of the phone and gives the callers the dignity of listening to their situation and offering them a hand up by referring them to housing counselors for help. The small staff works hard to provide assistance and evaluate what other resources might be helpful for the callers. WHRC also values the relationships with the housing counselors statewide and works to make sure they feel appreciated and valued for their services.

While foreclosure calls took up most of the time of the Information and Referral Specialist, we continue to keep current with programs being offered statewide by staying in contact with the agencies that offer first mortgage and down payment assistance programs being offered. We have been working to bring our website up-to-date and have added some resources for visitors to take from the website.

Jane Elise Bloom, Executive Director
The Washington Homeownership Resource Center (WHRC) is a non-profit organization which serves as a clearinghouse for resources available to first-time homebuyers and homeowners, particularly those with low to moderate incomes. Homeownership creates a sense of achievement and satisfaction for people and stabilizes neighborhoods and communities. Homeownership’s stabilizing effect on families extends beyond the individual homeowner and creates healthier, safer neighborhoods. WHRC plays a crucial role in building more vibrant communities by helping people who would otherwise find themselves excluded from homeownership due to lack of information, credit problems, language issues, inadequate funds for down payment, and discrimination. WHRC breaks down barriers by offering free education, information, referrals, and support, in order to create informed, prepared homeowners who are less likely to default on mortgage loans and by connecting distressed homeowners with the resources and support they need to preserve their homes.

WHRC accomplishes its mission of “increasing and preserving homeownership for lower and moderate income individuals and families” through several strategies.

The core strategy of WHRC is the information and referral via the state homeownership information hotline and website.

Marc Cote, WHRC Program Director

WHRC Helps Troubled House Key Borrowers

The Washington Homeownership Resource Center has hired Shelley Doran for the newly created position, House Key Foreclosure Intervention Counselor. Shelley will dedicate her time to helping troubled Washington State Housing Finance Commission (WSHFC) House Key borrower’s avoid foreclosure and remain in their home. WSHFC provides financing for first-time homebuyers in the State of Washington in the form of first and second mortgages under the umbrella of their House Key program and is funding this new position.

Shelley comes to us with an extensive professional background including 15 years in the mortgage industry and is an expert House Key loan originator. Throughout her career she has forged enduring relationships with her clients by practicing sound credit and financial counseling. Her knowledge of House Key, FHA, and underwriting guidelines combined with proven negotiating skills and an intense passion to help others made her a perfect fit for this important position. Shelley has gotten off to a great start. With less than a month on the job, she has inspired a distressed borrower, Mike Meyers to work with her toward resolving his mortgage troubles:

From: Mike Meyers [mailto:...@yahoo.com]
Sent: Tuesday, April 19, 2011 9:06 AM
To: Shelley Doran
Subject: Good morning and thanks

Good morning Shelley,
I can not thank you enough for your call yesterday and the excellent professionalism I have experienced interacting with you already. I awoke with a renewed desire to work on my property and house this morning.

I would like to proceed with the process to resolve the mortgage default of my home loan. You had mentioned a package that could be sent to me and that it would be very detailed as the packet I filled out with BoA, I am ready and could get it back to you within one week as this would be at the top of my priority list.

I look forward to working with you and the word advocate is very special to my heart. Thanks for using that. It is good to have an advocate also not just money hungry, I do however I need to take responsibility that is not in default.

With the utmost respect for you and the staff at your division and WSHFC.

Michael Meyers

Marc Cote

Marc Cote
Since March of 2009 the Washington Homeownership Resource Center (WHRC) has assisted over 47,000 people who are having difficulty making their mortgage payments. Coincident with the onset of the housing crisis in early 2008 the overwhelming majority of callers are requesting assistance with mortgage default issues. Our call volume doubled from 600 to 1200 calls per month in June 2009 when Governor Gregoire announced the Housing Bill that requires servicers of distressed mortgage loans provide their borrowers with three phone numbers—HUD, WA Civil Legal Aid Hotline, and The Washington Homeownership Information Hotline—that’s us. Since then we have been receiving about 1800 calls per month. To handle this we have 2 full time intake employees and one housing counselor.

The Hotline Specialists, Candace Sheehan and Stefan Patton, who have been working the Hotline since it began, provide a live voice at the other end of the phone and give the callers the dignity of listening to their situation and offering them a hand up by referring them to housing counselors for help. The 2 person staff works hard to provide assistance and evaluate what other resources might be helpful and are always looking for additional resources to provide to the callers.

Candace and Stefan continue to get training and education to remain current with the changes taking place in the mortgage lending industry and all issues taking place since many of the callers call about issues they have read about or heard about through the media and where the Hotline is given as the place to call for more information.

We also value our relationships with the housing counselors statewide and work hard to make sure they feel appreciated and valued for their services. As part of our job, we stay in contact with them on a regular basis to remain informed on their workloads and any changes that may have taken place in their offices.

The calls are handled as follows:
1. Information and referral specialists answer the calls and assess the caller’s need.
2. With the callers verbal authorization we record information about them, their property, and their loans.
3. Callers are then referred to HUD approved housing counselors, the Housing Foreclosure Legal Aid Project (HFLAP), and all other free resources they may need.
4. Callers are always assessed for high priority. For example, those that report a trustee sale within three weeks are asked for additional information regarding their trustee sale and then sent to the Home Foreclosure Legal Aid Project (HFLAP) for legal review by the Information and Referral Specialists.

If the timeline of the pending foreclosure sale is within one week, they are then sent immediately to a housing counselor to see what options might be available for them.

All callers are encouraged to call us back if they are unable to connect with the resources that they need.

In order to provide overall service, Candace and Stefan have begun emailing information to the callers to provide them with even more efficient service. By doing this, it gives the caller a connection to the Hotline staff and they have the opportunity to thank us for helping them.

An example of how the WHRC preserves homeownership by assisting clients who are in danger of default or foreclosure is as follows. “Ralph” called WHRC from Clallam County, a rural area of Washington. He spoke with our Program Manager and was relieved to find a confidential source to talk with about the possibility of foreclosure on his home. He remarked that because he lived in such a small community, he didn’t feel comfortable talking about personal issues with someone that he may run into at the grocery store. He was referred to the Parkview Services to discuss remedies against foreclosure, and he called back later to say, “Thank you for taking the time to listen to my problems. I felt like I could tell you everything that is going on and you helped me sort it all out, so that I could begin to take steps to save my home.”
The Washington Homeownership Resource Center (WHRC) operates the statewide hotline for Washingtonians who are at risk of foreclosure. The hotline staff fielded over 14,500 phone calls in 2010 and collected information on more than 4,700 distinct mortgage default cases. This gives us a unique perspective on the housing crisis, which is why we are grateful that Foreclosure Fairness Bill was signed into law by Governor Gregoire on April 14th, 2011.

The Foreclosure Fairness Act, is a comprehensive foreclosure prevention measure created to deal with the exploding foreclosure crisis in our state. By some measures, Washington is currently 10th in the nation in per housing-unit foreclosure starts. Washington is also a “non-judicial” foreclosure state, meaning that the homeowner never goes to court before a foreclosure sale occurs. In fact, the homeowner never goes before any disinterested third party before a foreclosure sale. The homeowners’ only remedy is to file a lawsuit to stop the foreclosure sale, a remedy that few homeowners can take advantage of.

The federal Housing Affordable Modification Program (HAMP) and other loss mitigation programs offered by lenders have proven to be extremely difficult for homeowners to navigate. Problems frequently cited by homeowners include: lost paperwork; inadequate staffing; homeowners told different things by different people; foreclosures proceed even though the homeowner believes a modification has been agreed to; and temporary modifications not converted to permanent modifications.

The central concept of the act is that homeowners, especially in non-judicial foreclosure states like Washington, need a third party to assist them with working through the foreclosure issues with the large lenders/servicers.

The Foreclosure Fairness Act will greatly assist homeowners in Washington by the following:

• Improved notification of borrower rights in foreclosure.
• A significant increase in the number of housing counselors doing foreclosure interventions. Funding for this bill is provided by a $250 payment for each Notice of Default issued by a beneficiary that has issued more than 250 Notices of Default in the previous calendar year.
• Major improvements to the “meet and confer” provisions adopted by the Washington Legislature (SB 5810) in 2009.
• A homeowner who requests a meeting with the lender within 30 days of the notice is entitled to a 60 day workout period to see if the foreclosure can be avoided through a loan modification or other alternative.
• The homeowner can have the housing counselor assist with that meeting. The meeting must be in person and the lender must have a representative at the meeting; however, the lender may have a person with authority also available by phone or videoconference.
• The formal foreclosure process cannot begin until this process is completed. If the homeowner does not respond to the notices, phone calls are required, and if no response is made, then the lender may proceed with the formal foreclosure and does not have to wait for the 60-day workout period to expire.
• Violations of the notice and due diligence requirements are a Consumer Protection Act violation.
• Foreclosure Mediation provisions. This is the centerpiece to the homeowner protections in the bill.
• Foreclosure mediation is triggered only by the request of a housing counselor or attorney for the homeowner;
• This request for foreclosure mediation must be made before the Notice of Trustee Sale (NOTS) is recorded (the formal foreclosure process starts with a “Notice of Default.” After that, a Notice of Trustee Sale is recorded. The sale can happen no earlier than 90 days after the recording of the NOTS);
• The Department of Commerce will select a mediator from an approved list that includes: housing counselors; attorneys; retired judges; mediators from non-profit Dispute Resolutions Centers; and arbitrators;
• The selected mediator will convene a foreclosure mediation session, not less than 45 days after the selection of the mediator. The mediator will send out a list of the required documents that must be provided to the parties from both the lender and the homeowner. Failure of either of the parties to provide the required documentation is a violation of the requirement to participate in “good faith” at the mediation.
• An in-person mediation will be scheduled with the mediator working with the parties to see what alternatives to foreclosure are available.
• Failure of the borrower to participate in good faith allows the lender to proceed with foreclosure.
• Failure of the lender to participate in good faith allows the borrower to use this as a defense to a foreclosure if a lawsuit is brought. Additionally, the failure of the lender to participate in good faith is a Consumer Protection Act violation.

While the bill contains many other provisions, these are the highlights of the bill.
Since 1996, The Washington Homeownership Resource Center (WHRC) has helped over 45,000 people who “just don’t know how to get started” on the path of homeownership. In order to reduce the fear and uncertainty of home buying, WHRC is there to open doors for first-time homebuyers by providing unbiased, confidential access to education, counseling and other services. WHRC provides a neutral zone wherein a homebuyer can explore a multitude of options without experiencing a sales pitch. The heart of the work is one-on-one education. First time buyers oftentimes don’t know where to start and we help demystify the home buying process and show people how to move forward on the path to homeownership.

When people call WHRC Homeownership Information Hotline, a convenient toll-free number (877.984.HOME), potential buyers receive information and referrals to the following resources:

- Down payment assistance loans, grants and affordable mortgage products
- Homebuyer education and counseling programs
- Credit and debt counseling
- Non-profit housing developer’s self-help housing (Habitat for Humanity, etc.)
- Fair Housing information
- Special Housing Programs
- Lenders who offer VA, FHA, Conventional, State Bond and Portfolio loans

All callers are encouraged to begin the path of homeownership by attending a homebuyer education class taught by an instructor who is approved through the Washington State Housing Finance Commission or a non-profit organization. These classes educate consumers and many down-payment programs require taking such a class prior to applying for funds.

Livelihood: Housing = Jobs

With job creation as a top priority for the country, affordable housing is now more important than ever in creating jobs, revitalizing communities, and providing stability. Top national speakers at this year’s Housing Washington conference, taking place Sept. 26 – 28 at the Spokane Convention Center, will address the relationship between housing and jobs, and the resulting economic and community impacts that tie into the livelihood of our local communities. Confirmed keynote speakers include:

- Arun Raha, Ph.D., Chief Economist, State of Washington; Executive Director, Economic and Revenue Forecast Council, presenting Homes = Jobs, Our State’s Economic Outlook.
- Renowned national pollster John Zogby, President & CEO, Zogby International Research, presenting Building a Housing Strategy.
- Leading Affordable Housing Architect Michael Pyatok, FAIA, Principal, Pyatok Architects, Inc., presenting Inter-Related Housing Design.

More than 600 affordable housing leaders and professionals are expected to gather for this 18th annual event. Breakout sessions focused on a range of topics will include innovative design, housing financing and policy, housing for the aging and special populations, urban and rural development, foreclosure prevention, organizational development, and much more.

Special events include a Showcase Reception with Exhibitors and the Friend of Housing Awards Celebration.

Sponsorship details plus reduced price exhibitor packages for nonprofit and government/public agencies are now available on the conference website at www.wshfc.org/conf. Companies and organizations wishing to promote Housing Washington to their members/constituents can request information to include in communications materials by emailing conf@wshfc.org.

General inquiries, or recommendations for topics or speakers, can also be emailed to conf@wshfc.org. General information, including links to the conference’s Facebook page, is available at www.wshfc.org/conf.
Save Postage, Donate Online Now!

Please Cut this form out and mail with your contribution today.

<table>
<thead>
<tr>
<th>YES! I want to make a tax deductible contribution to Parkview Services.</th>
</tr>
</thead>
<tbody>
<tr>
<td>$_____ for _____________________________</td>
</tr>
<tr>
<td>$_____ / Month for Monthly Donations</td>
</tr>
<tr>
<td>$_____ for Camp Parkview</td>
</tr>
<tr>
<td>$_____ for WHRC</td>
</tr>
<tr>
<td>Please bill my credit card: □ AmEx □ VISA □ MC</td>
</tr>
</tbody>
</table>

Name on Card: ____________________________________________

Credit Card Number: ___________________ Exp. ___/___

Signature: ________________________________

Save Postage, Donate Online Now!

www.ParkviewServices.org

Real People... Real Lives... And You Can Make A Difference...
Thank You to Our 2010 Donors, Staff and Board of Directors.

Business and Non Profit Donors
BECU
Housing Development Consortium of Seattle-King County
Microsoft Giving Campaign
Safeco Insurance Employee Giving Programs
Seelig Fuel Incorporated
Summit Family-Agency
United Way Of King County
United Way Of Snohomish County

Donations $1,000 or More
Bob and Jane Bloom
Mary Body
Stella Chivers
Paul & Nancy DiJulio
Steve Foust
Joshua Freed
Lucy Helm
Glen Lawler & John Holliday
Christopher Larson
Vicki Seelig
University District Rotary Club

Individual Donors to $999
E. Shary Almasi
Robert and Claire Brine
Lynne and Michael Bush
Stella Chivers
Erica, Ronald and Mischa Cowan
Judith and John Curran
Theodore and Barbara Daniels
Estelle DiJulio
Philip Kirkwood and Leann Ehrhart
Joseph Ernence
Karen Fearn
Patricia Fitchen
Karin Fleegal
Kristina Fry
Linda Gadola
Candace Sheehan

Dick Hadley
Lee Handy
Peggy and Edward Haywood
Lucy Helm
Michael and Nicole Hemphill
Kathleen Sue Hendrickson
Carolyn Hinthorn
Robert and Nancy Hunt
Charles, Lee and Matilda Hunt
John Hunt
Heng-Pin and Shirley Kiang
Joan and Julia Kirkwood
Debbie Kovsky
Scott Livengood
Coni Mackey
David Maddock
David and Helen Mandle
Michelle Markwardt
Irene McCoy
Laurin and John McCrory
Dan Millett
Michael and Mehri Moore
Dave Neely
James Roger and Karen Nelson
Jeffrey and Marsha Nemitz
Marcia Noel
Carla Okigwe
Keith and Charles Osterbrink
William Petschl
Todd Pietzsch
Gary and Karen Purbaugh
Leigh Rabel
Katherine and Douglass Raff
Christopher Rigler
Gretchen Swanson-Rosoff and Leonard Rosoff
Elizabeth Rowley
Heather Marks and Cliff Sanderlin
David Schor
Denise Schumutte and Charles Schultz
Bill and Kathy Sellers
Elizabeth and Robert Sharpe
Candace Sheehan
Keith and Joanne Shierk
Bruce Bradley and Lynn Smith-Bradley
Diana Stone
Tom and Betsy Swanson
Susan Tatelman
Marjorie Thirby
Harriet and John Tibbits
Donald and Myrna Torrie
Bill Wheeler and Bette Taylor-Wheeler
Kurt, Jeanne and Laura Winje

Public Supporters
City of Everett
City of Seattle Housing Authority
City of Seattle Office of Housing
King County Council
King County Division of Developmental Disabilities
King County Housing Authority
King County Housing Finance Program
King County Housing and Communt Development Program
Renton Housing Authority
Snohomish County Office of Housing, Homelessness & Community Development
Washington State Division of Developmental Disabilities
Washington State Department of Commerce
Washington State Department of Financial Institutions
Washington State Housing Finance Commission
Washington State Housing Trust Fund
U.S. Department of Housing and Urban Development

2010/11 Current Staff
Jane Bloom,
Executive Director, Parkview Services and WHRC
Marc Coté
Director, Homeownership Program, Parkview Services and WHRC
Linda Roche
Director, Affordable Housing Programs
Marcia Noel
Staff Accountant
Terra McKeown
Director, Group Home
Johan Lynse IV
Director, Marketing
Coni Mackey
Executive Assistant
Marnie Claywell
Homeownership Housing Counselor
Loren Shekell
Foreclosures Counselor PB 5810
Stefan Patton
Candace Sheehan
WHRC Call Center Referral Specialists
Gary Cole
Manager, Home Maintenance and Repair

Group Home Staff
Terra McKeown
Director, Group Home
Malia Alexander
Counselor
Joseph Braley
Counselor
Jon Dumont
Counselor
Kelsey Husted
Counselor
Jeffrey King
Counselor
Melinda Mann
Counselor
Timothy Nelson
Counselor
Jordan Walton
Counselor
Shawn Young
Counselor
Malia Alexander
Camp Director

Parkview Board of Directors
Mike Hemphill, President
Steve Foust, Vice President
David Schor, Treasurer
Todd Pietzsch, Secretary
John Hunt, Past President
Paula Benson
Tom Swanson

WHRC Board of Directors
Paula Benson, President
Kim Toskey, Vice President
John Hunt, Treasurer
Todd Pietzsch, Secretary
Metesa Greene
Bob Wold
Milan Vincic