

groundviews



REACHING SOLID GROUND

Fighting foreclosures

See story, pp. 2 & 3

SPECIAL RECOGNITION

Brilliance... Kindness... & Persistence...

A shout out to **Cascade Bicycle Club** for working with the kids at **Sand Point Housing** to build scraper bikes, go mountain biking, and learn urban bike skills via city tours. Thanks as well to all who came to our Oct. 16 **Family Open House** at **Sand Point** and to those who donated pots, pans and utensils for the resource room! And *merci beaucoup* to staff from **Chloé Bistrot**, who treated Open House guests to a delectable French cooking demo. ... **Chef's Night Out (CNO)** was a sell-out success, raising \$51,000 for **Cooking Matters** (formerly **Operation Frontline**). Many thanks to the hard work of the **CNO Planning Committee**, headline sponsor **Charlie's Produce**, and sponsors **Foster Pepper**, **Google** and **Whole Foods**. ... **Lettuce Link** gratefully acknowledges: the **Service Girls** for sponsoring a secure shed at **Marra Farm**; **Alpine Nursery**, **Magnolia Garden Center** and **Wells Medina Nursery** for seeds; **Walt's Organic Fertilizer** for soil enhancements and seeds for the **Seattle Community Farm**; the **NW Chocolate Festival** for making us an event beneficiary; and the **scores of gardeners** who grow and donate

Erin Rearden, an eight-year mortgage default housing counseling veteran with Solid Ground

their produce. ... **Statewide Poverty Action Network** thanks Mortgage Help Day partners: **Seattle-King County Asset-Building Coalition**, **HUD**, **Urban League of Metropolitan Seattle**, **Apprises Financial Advocates**, **Parkview Services**, **American Financial Solutions**, **ClearPoint Credit Counseling Solutions** and the **City of Seattle**. ... Personal hygiene product in-kind donations are always welcome at our front desk – so an **anonymous McCallum Print Group** employee's donation of two cases of toothpaste *really* made us smile. ... Now that's minty fresh! ●

PROGRAM NEWS

From the Ground Up

Everyone deserves a Happy Holiday! Adopt-a-Family is Solid Ground's annual program that brightens the holidays for the families we serve. Through your generous contribution of gift cards, stocking stuffers and presents, you allow each family to enjoy wonderful holiday celebrations. To adopt a family, contact Indiigo at 206.694.6825 or aaf@solid-ground.org, or go online for more info: www.solid-ground.org/GetInvolved/Donate/Adopt-a-Family.

Cooking Matters: Solid Ground's Operation Frontline program has a new name that more clearly reflects the program's mission: **Cooking Matters**. The program coordinates and trains volunteer chefs and nutritionists to teach six-week classes on nutrition, healthy cooking and food budgeting for people at risk of hunger and malnutrition. Solid Ground operates the Seattle branch of this national program in partnership with Share Our Strength. All 26 programs across the country have adopted the new name! For more information, contact **Cooking Matters** at cooking@solid-ground.org or 206.694.6750. ●

REACHING SOLID GROUND

Fighting foreclosures

Erin Rearden serves on the frontlines of the mortgage crisis. People come to her when they are in default on their home loans or are in foreclosure. As a HUD-certified housing counselor, Erin helps folks understand the foreclosure process and their options to make good decisions. Despite the promise of Making Home Affordable

and other government programs, there are no surefire ways to save someone's house. In trying to get a loan modified to more affordable terms, dealing with lenders is often like a Kafka novel – our protagonists are shunted from door to virtual door, told to submit papers over and over, but rarely given straight answers from people with the authority to make decisions.

“I've been doing mortgage counseling for eight years. We had over 400 calls last quarter and I work 25-30 cases at a time. If you look at our average time spent working with clients, it has gone from four or five hours apiece to a minimum of 10 hours per person spread out over months. It is dragging on and on and on,” Erin says.

Delays are due to banks being overwhelmed, and the changing nature of the mortgage industry. Not only did the bundling and selling of loans wreak havoc on our financial system, it made it harder to negotiate loan modifications because the mortgage owner is usually not the bank, but an institutional investor. “Bank of America is notoriously bad for losing documents, requiring people to fax things multiple times and to different departments,” Erin says.



Erin Rearden wades through a mountain of lender paperwork

One of her clients wrote her, “I am so sick of this dragging on that I've almost pleaded with them to get this done so I can start making payments again. I certainly see why so many just opt to give their keys to the bank.”

Erin adds, “There is a feeling of desperation clients have that comes from not knowing. ‘Is it going to go into foreclosure? Are they going to work with me? Are they stalling because they have so many cases they

are reviewing? Are they stalling because they just want my house?’ I think what gets people is the lack of transparency, the miscommunication, the having to send paperwork over and over again. Then, feeling like ‘this is going to be the time that they are finally going to do something.’ And it is not.”

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No more safety net

Not only is the mortgage crisis continuing, experts predict that in the coming year more people will face foreclosure than last year – up to more than 42,000 to date in Washington State. “We are now seeing people who had a safety net that is not there anymore,” Erin says. “People who do not qualify for a reverse mortgage

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Tonie Davis & Nellie Johnson, Solid Ground Board Members

Board members Tonie Davis (*pictured left*) and Nellie Johnson (*pictured right*) are dedicated to community building. They firmly believe in the power of volunteerism – that through collective participation, we can achieve our goal to end poverty through community building.

Nellie is Solid Ground’s Board Secretary and serves on the Executive Committee. When she recruited her friend Tonie to the Board earlier this year, we knew she would also be a perfect fit.

Tonie hit the ground running, bringing her welcomed enthusiasm and strong belief in Solid Ground’s work to her many volunteer and giving activities. Tonie says, *“It is more important to give than to receive – especially to those less fortunate.”*



These two have been partners in volunteering as well. Never afraid to get their hands dirty, Nellie and Tonie weeded away the bad to make room for the good at Marra Farm. *“I learned about the history of the farm, got some fabulous sun, and spent time with staff and*

Board members,” says Nellie. They teamed up again at Mortgage Help Day, helping to provide vital information to homeowners seeking to prevent foreclosures.

Both Nellie and Tonie are proud that their impact goes beyond their financial contributions. Their favorite giving experience at Solid Ground is the Annual Building Community Luncheon, where they enjoy connecting with current and potential donors, and celebrating the wonderful work Solid Ground does for the community.

Always the first to sign up, show up, and help out, Nellie and Tonie are two of the reasons Solid Ground’s community is so rich. Thank you, Tonie and Nellie, for your enthusiasm, time and support!

For info on volunteering with Solid Ground, please contact Indiigo Klyne, Volunteer Center Coordinator, at volunteers@solid-ground.org or 206.694.6825. For info on supporting Solid Ground, contact Ali Friedman, Individual Giving Officer, at alif@solid-ground.org or 206.694.6852. ●



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anymore (a way for people 62+ years old to take cash out of their equity), because their home has not appreciated in value. Self-employed people are a really big percentage of people I’ve been talking to. They are often in service-related industries – gone quickly in a recession – and they have no unemployment insurance.

“The market has changed substantially. In some cases, we are trying to help people, if their lender will work with them, basically plan for a strategic default – accept a modification that they know they can’t afford to stop the foreclosure process. Then they will start the default process again and buy themselves some more time. That is just kind of crazy.”

‘Let me out of limbo’

Recently Erin has turned to another tool to help pressure lenders – the Washington State Attorney General’s Office. One recent case involved a client whose income had been grossly overstated by the bank’s negotiator, so his modification was denied. Between language barriers, misinformation and bureaucratic inertia, his case had dragged on nearly 10

months. “That was when I thought, I’m just going to send this to the Attorney General’s office,” Erin says.

“A week or two later I got a call from the Office of the President of Bank of America saying that a negotiator would be contacting me. From the time that I referred to the Attorney General to the final modification was probably about a month. It should not take getting the Attorney General involved.

“I think that people are right to be frustrated and angry. I have a lot of people who just say, ‘I want an answer. Yes or no, just give me an answer and let me out of limbo.’ Because then at least they would know, ‘OK, my only option is foreclosure or selling.’ The not knowing part is brutal.”

Erin’s client sums it up, saying that no one should have to “go through this heart-wrenching process with the hammer to the head of losing the home they have worked all of their lives for.”

Go to www.solid-ground.org/Programs/Housing/Mortgages for more info on our Mortgage Counseling services, including an online intake form. ●

COMMUNITY NEWS

Cool / Not Cool

Cool: Solid Ground speakers support United Way! If your organization participates in the United Way workplace campaign, consider inviting a Solid Ground speaker to campaign events. A number of our program and outreach staff are available to give brief, compelling talks about the impact of United Way funding on our work to address homelessness, hunger and other community priorities. Contact your campaign lead or call **Mike Buchman at 206.694.6802.**

Not Cool: The mortgage crisis is far from over. In Washington State, there have been more than **42,000** foreclosures in 2010 so far, with **5,666** during the month of September alone.

Cool: Our Statewide Poverty Action Network and partners connected with close to **200 homeowners** during the October 2nd Mortgage Help Day event. Attendees received free professional help to avoid foreclosure. They had the chance to meet directly with lenders and housing counselors to learn about the foreclosure process, and gained tools to avoid future and/or remedy current foreclosures. ●



Statewide Poverty Action Network volunteer Maya Magarati and Board Member David Northover volunteering at the October 2nd Mortgage Help Day

TAKE ACTION

Some Ways to Get Involved!

- **Weds. 12/15/10, 7pm: Nancy Pearl Book Signing Benefit:** Nancy Pearl, local librarian and author, reads from and discusses her new book, *Book Lust to Go*, at Wide World Books and Maps (4411 Wallingford Ave N). The night of the event, 20% of all store proceeds from 6pm to close benefit Solid Ground! Also, the store will hold a month-long Kids' Book Drive for Solid Ground.
- **Homeless & hungry families need your support right now!** When you receive our letter in the mail, please mail back your gift in the envelope provided or make a contribution online: www.solid-ground.org/GetInvolved/Donate/Online. Thank you!



Building community to end poverty

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A Community Action Agency... Helping people, changing lives.

groundviews is Solid Ground's newsletter, published six times a year to highlight our efforts to create a just & caring community, free from poverty, prejudice & neglect.

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Supported by



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