



TulalipCares.org

Tulalip Charitable Contributions Funds Distribution Report

NAME OF AGENCY: Parkview Services

ADDRESS: 17544 Midvale Ave N. Ste LL., Shoreline, WA 98133

CONTACT: (206) 542.6644; <http://www.parkviewservices.org>

GENERAL GOALS: Parkview Services creates inclusive housing solutions to promote stability, opportunity, and community.

SPECIFIC USE FOR THIS AWARD:

The total number of Snohomish County households we are currently providing HUD approved housing counseling services for as of 09/26/2016 is 1,713. This number includes clients who have been working with us since 2012, and are still clients with open files who are working to prevent foreclosure. Housing counseling is often a laborious process, and the financial support of Tulalip Tribes helps us to continue the important work of helping families save their homes.

For more information please see the attached report from Parkview Services.



Parkview Services

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September 26, 2016

Tulalip Tribes Charitable Contributions
Attn: Marilyn Sheldon
8802 27th Ave NE
Tulalip, WA 98271

RE: Q4 2015 14.2

Parkview Services Mortgage Default Program

<http://www.parkviewservices.org>

<https://www.facebook.com/ParkviewServices/>

Dear Ms. Sheldon and the Tulalip Tribes Charitable Contributions Board,

The following serves as our report for funding received from Tulalip Tribes in the 4th quarter of 2015, to be used to support our Mortgage Default Program activities in Snohomish County. Thank you for supporting our work to prevent foreclosures and help families regain financial stability.

Parkview Services continues to be the primary full-service HUD approved housing counseling agency providing assistance to struggling homeowners in Snohomish County. There are agencies that provide pre-purchase homeowner education and counseling, but no agencies in Snohomish County that provide mortgage default counseling and mediation representation.

Mediation is a key part of obtaining an affordable home loan modification or other desirable outcome that mitigates losses for clients, allowing them to regain stability. Our HUD approved housing counselors have represented 42 Snohomish County residents from 01/01/2016 to 09/23/2016. This number covers all first session mediations between Snohomish County homeowners and their mortgage servicers. Very often, we have clients that attend 2-4 mediations before reaching a resolution. The number 42 represents discrete clients served, but not the total number of mediations each client has attended with our help, which is an ever-changing number as clients are constantly being referred for second, third and fourth mediations on an ongoing basis.

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According to RealtyTrac, Washington's unemployment rate is 5.699%, compared to the national unemployment rate of 4.9%. There are currently 1,254 foreclosures in Snohomish County, making it one of the top counties with high foreclosure rates in our state. Financial hardships are happening constantly- from medical problems to reduced work hours, a death in the family, a divorce or separation or any number of other major events that negatively affect a family's livelihood. Parkview Services is here to prevent people from losing everything when they are faced with a hardship, and our counselors work very hard to provide excellent professional services for every client.

Our Default Program was able to provide 168 hours of mediation support for 42 clients for first mediations because of the grant Tulalip Tribes gave us in the 4th quarter Of 2015. Our goal was 110 hours, but we far surpassed this, and look forward to continuing our work with these clients and new clients next year, with the goal of helping clients to receive a favorable loan modification, sell their home for profit, receive a hardship forbearance and/or receive rescue funds for reinstatement of a defaulted mortgage. We were not able to hold an outreach class in Tulalip this year, because we were not awarded the full amount requested in our application to complete counseling and outreach. However, we are incredibly for the financial support we did receive, and would love to hold a foreclosure prevention workshop in Tulalip in the future, if funding permits.

I'd like to share some thoughts from the homeowners in distress, who we work with every day. Their lives are changed for the better with our help, and Tulalip has been a part of our ability to provide such help for the past several years. Please see the attached excerpts from thank you letters to our housing counselors. Their unique situations and stories represent the constituency of people we serve and the cause you support when you give to Parkview Services.

Again, thank you for helping us help people in your local community. Tulalip Tribes is an invaluable resource for non-profit social services in Snohomish County and across the state. Your generosity is truly unmatched, and as a mid-sized non-profit, we appreciate your commitment to helping a variety of organizations and understanding that the scope and mission of each will vary, but all do good work that benefits Washington residents. Please feel free to contact me with any questions about our mortgage default work in Snohomish County as well as any questions you may have about this report. We look forward to attending the Raising Hands Celebration in October, and to working with you as a community partner in the future.

Sincerely,

Lauren Sabia, Development Coordinator
206-542-6644 Ext. 151
lauren@parkviewservices.org

"Dear (Parkview),

It's really hard to put this into words, because this has affected my husband and mine's lives. Without the efforts of you and your team, we would not have been able to keep our house, which we built to make our home. We had already packed up our things and were prepared for the worst...when I started to work with Shelley Doran, I really began to feel like we had some hope...In the four hours of mediation, Shelley argued repeatedly that (Wells Fargo) could not alter numbers because it was illegal. She sat there and argued for hours, when anyone else would have given up. I've never seen anyone so devoted to helping other people."

"To Whom it May Concern:

I'm writing to tell you of the great experience I had with Parkview Services. My husband and I have been going through physical, mental and financial hardships due to his disability. He has develop emphysema and worsening PTSD, anxiety and depression. The good news is that he is eligible for a lung transplant throw the Veteran's Administration and University of Washington. The bad news is that I have become a primary caretaker and it has significantly and negatively affected our income as I am the primary wage earner. Rebecca Wellnitz, our counselor, has proven invaluable. Her ability to balance compassion with a professional business attitude are unique and valuable traits to help people like us in very stressful and disheartening situations. I can truly say her help has saved our home from foreclosure and my mind from a breakdown."

"Dear Rebecca,

My dates may be off, but between 2011 and 2014, I retained the services of a law firm in Boston to help resolve our mortgage issues when Bank of America took over Countrywide Mortgage....I paid several thousand dollars per month to this firm to resolve this issue on our behalf and there was no measurable improvement, in fact, things were becoming worse. I was informed about Parkview Services through The Seattle Foundation. I was hesitant to approach a not-for-profit organization, falsely assuming they would lack the expertise.

I could not have been more wrong. The professionalism I encountered and the respect I was afforded was comparable to any law firm I have worked with over the years. The bottom line is this: I wasted over two years and spent \$20,000 on a law firm to resolve this longstanding issue. By engaging Parkview Services in late 2014, in six months total, we had established a dialogue with the bank and mediation was in place. Even more incredible was that this mediation resulted in us having a new mortgage at the amount we wanted and at an interest rate that is nothing less than astonishing. And all this, for a service fee! I cannot thank you enough. To us, this was about more than a piece of property-this was our home for the last 25 years. Our goal was to keep it, and you were the biggest part of that achievement."