

# WASHINGTON STATE GRANT DISTRIBUTION

## **Aberdeen Neighborhood Housing Services, Inc.**

**PROGRAM TITLE:** Homeowner Rescue & Recovery Project

NeighborWorks of Grays Harbor County, through a competitive RFP process by the Office of the Attorney General, will receive funding to help mitigate the effects of foreclosure in eight far western counties. Those counties are Grays Harbor, Mason, Jefferson, Clallam, Pacific, Lewis, Wahkiakum, Cowlitz. The funds will be loaned to qualified homeowners who have suffered a hardship and are in mortgage default. The loan products will be either a “rescue loan” to bring a mortgage current and allow the homeowner to resume existing payments or a “refinance loan” resulting in an affordable payment. If you are in mortgage default and reside in one of these counties, you can call us toll free at 866-533-7828. You will be placed on a call back list and be contacted.

**GRANT AMOUNT:** \$2,000,000.00

**CONTACT:** David S. Murnen, Executive Director; 360-533-7828; dmurnen@aberdeen-nhs.com

**FULL PROPOSAL:** ([pdf](#))

## **Catholic Charities Housing Services**

**PROGRAM TITLE:** Catholic Charities Housing Services

Our goal is to ensure that homeowners have the full-range of resources and access to the available programs and alternatives to help them stay in their homes. With our grant award of \$395,563, our intent is to hire an additional housing counselor focused solely on foreclosure prevention and mediation and part-time program assistant, by doing so we hope to dramatically increase the number of individuals that we are currently serving. In addition to increasing our in-house staff to assist homeowners, we will also use a significant portion of the grant award to establish and support a public outreach campaign to provide information to the public, especially low-income homeowners in properties facing foreclosure. The public outreach campaign will be designed to inform Spanish and English speakers, and other target audiences most in need of additional resources and assistance. Directing clients to safe local resource centers will help reduce the incidents of fraud and provide safe, trusted resources to local residents in a manner that promotes partnerships between and among service providers.

### **QUOTE FROM THE ORGANIZATION:**

*“This grant award will allow our housing counselors specializing in foreclosure avoidance to have additional resources to give consumers the information that they need about programs and alternatives that may help them stay in their homes,” says Bryan Ketcham, Director of Catholic Charities Housing Services. “We anticipate that we will be able to double the population that we are currently serving through our housing counseling program upon receiving this funding.”*

**GRANT AMOUNT:** \$393,563.00

**CONTACT:** Bryan Ketcham, Director; 509-853-2800; bketcham@cchsyakima.org;  
[www.cchsyakima.org](http://www.cchsyakima.org)

**FULL PROPOSAL:** ([pdf](#))

## El Centro de la Raza

### **PROGRAM TITLE: Comprehensive Counseling and Education Services for Latinos Impacted by the Foreclosure Crisis**

The Latino community was disproportionately harmed by unfair or deceptive mortgage servicing practices, and is an underserved consumer population affected by the foreclosure crisis. El Centro de la Raza's Homeownership Center will redress this disparity with the provision of comprehensive, culturally competent education and counseling services at no cost to Latino homeowners and victims of foreclosure. El Centro requests funds to support Latino borrowers who need loan modifications, principal reductions, and refinancing; assist Latino tenants or proprietors of rental property at risk of foreclosure; and strengthen the capacity of Latino families to manage and augment their household finances and credit to ameliorate the effects of the foreclosure crisis. El Centro will use the funds to hire, promote, and sustain the work of five fulltime staff for three years: Intake Coordinator, Foreclosure Intervention and Default Housing Counselor, Pre-Purchase Housing Counselor, Tenant and Proprietor Housing Counselor, and Financial Management and Credit Counselor.

**GRANT AMOUNT:** \$600,000.00

**CONTACT:** Leslea Bowling; 206-957-4639; homeownership@elcentrodelaraza.org; [www.elcentrodelaraza.com](http://www.elcentrodelaraza.com)

**FULL PROPOSAL:** ([pdf](#))

## HomeSight

### **PROGRAM TITLE: Downpayment Assistance for Purchase of Foreclosed Homes**

HomeSight will use settlement funds to stabilize communities in King, Pierce, and Snohomish Counties that have been hit by the foreclosure crisis. We will provide at least 60 low- and moderate-income homebuyers with low-interest purchase assistance loans to buy foreclosed homes. These loans will make homeownership affordable and sustainable for these families and will reduce the number of vacant homes in their neighborhoods. In the past 22 years, as a one stop shop for responsible homeownership in the region and trusted non-profit advisor and counselor to over 10,000 individuals, HomeSight created over 1,500 new homeowners, built 500 new affordable homes and originated over \$20 million in downpayment assistance loans in the Puget Sound region.

#### **QUOTE FROM THE ORGANIZATION:**

*"We are thankful that the Attorney General and the State of Washington dedicated the Bank Settlement funds to assist those directly affected by the foreclosure crisis. The grant HomeSight received will provide loans to create new homeowners, stabilize neighborhoods, and help economic recovery in our state." -Tony To, Executive Director, HomeSight*

**GRANT AMOUNT:** \$2,145,800.00

**CONTACT:** Tom Jacobi, Deputy Director; 206-723-4355; Tom@homesightwa.org; [www.homesightwa.org](http://www.homesightwa.org)

**FULL PROPOSAL:** ([pdf](#))

## Homestead Community Land Trust

### **PROGRAM TITLE: Distressed Property Acquisition and Rehab Program**

Homestead Community Land Trust will receive \$1 million to purchase 30 currently vacant and distressed homes in Seattle and parts of King County. Homestead will rehabilitate and resell these homes to low and middle-income households for affordable prices and preserve the affordability of these homes for future homebuyers as well, stabilizing neighborhoods in the long-term.

**GRANT AMOUNT:** \$1,000,000.00

**CONTACT:** Erika Malone, Community Engagement Director; 206-323-1227 ext. 117; erika@homesteadclt.org

**FULL PROPOSAL:** ([pdf](#))

## Legal Foundation of Washington

### **PROGRAM TITLE:** Home Justice: A project of the Alliance for Equal Justice

The Legal Foundation of Washington's proposal targets critical legal assistance and representation to benefit more than 30,000 low and moderate income people who will face foreclosure in the coming years or who are among the more than 135,000 households whose homes were foreclosed on in the last four years. People who need assistance are encouraged to call the Housing Counselor Hotline at 877-894-4663, or Northwest Justice Project's foreclosure hotline at 800-606-4819.

#### **QUOTE FROM THE ORGANIZATION:**

*"The Alliance for Equal Justice is honored to be part of the solution to the foreclosure crisis in Washington state. We will make sure that civil legal help is available to prevent foreclosure and promote housing stability and community renewal," said Caitlin Davis Carlson, Executive Director of the Legal Foundation of Washington.*

**GRANT AMOUNT:** \$13,053,044.00

**CONTACT:** Caitlin Davis Carlson; 206-957-6288; caitlindc@legalfoundation.org; [www.legalfoundation.org](http://www.legalfoundation.org)

**FULL PROPOSAL:** ([pdf](#))

## Lifelong AIDS Alliance

### **PROGRAM TITLE:** Lifelong Housing Safety Net Program

Lifelong Housing Safety Net Program will address the housing foreclosure crisis for individuals or families with chronic conditions or special needs. The program will build resilience and sustain permanent housing to prevent the costly decline of health circumstances. Lifelong AIDS Alliance, collaborating with Country Doctor Community Health Centers, will support 300 health-comprised individuals/families by providing enriched services and housing vouchers for up to 10 months inclusive of employment/income stability and access to primary care. Those eligible will demonstrate either foreclosure warning or notice and/or have experienced a foreclosure of a home in the previous 48 months, will be at or below 50% of the area median income, and will have chronic, special health needs. The project will focus in South King County serving 13 counties. The project serves to bridge these individuals to the full roll-out of the Affordable Care Act offering increased options for services due to chronic illness.

**GRANT AMOUNT:** \$2,000,000.00

**CONTACT:** Kelly Bray, Communications Manager; 206-957-1633; kellyb@llaa.org

**FULL PROPOSAL:** ([pdf](#))

## Resolution Washington

### **PROGRAM TITLE:** Washington State Foreclosure Mediation Program

Resolution Washington thanks the Attorney General's Office for this investment that will benefit every homeowner, bank and community in our state. With this funding, our dispute resolution centers will be able to continue offering mediations to homeowners and banks statewide and meet these ongoing needs through July, 2015.

**GRANT AMOUNT:** \$2,137,700.00

**CONTACT:** Maralise Hood-Quan, Executive Director; 253-572-3657; mhq@pccdr.org; [www.voaww.org](http://www.voaww.org)

**FULL PROPOSAL:** ([pdf](#))

## Spokane Neighborhood Action Partners

### **PROGRAM TITLE:** SNAP Foreclosure Prevention Program

SNAP intends to prevent 500 foreclosures over the next 5 years by expanding our current capacity and reaching out to underserved homeowners. The strategies we propose include: 1) Outreach to increase awareness in the community about the resources available to help struggling homeowners; 2) Foreclosure prevention loans for low-income homeowners; and 3) Case management, to increase positive long-term outcomes from housing counseling activities.

#### **QUOTE FROM THE ORGANIZATION:**

*"These grant funds provide SNAP the opportunity to assist homeowners struggling to remain in their home. We are grateful for the confidence the committee has in SNAP to professionally and efficiently serve those in need."*

*-Julie Honekamp, CEO, Spokane Neighborhood Action Partners*

**GRANT AMOUNT:** \$3,074,354.00

**CONTACT:** Kerri Rodkey, Director; 509-456-7106 x 112; rodkey@snapwa.org; [www.snapwa.org](http://www.snapwa.org)

**FULL PROPOSAL:** ([pdf](#))

## City of Tacoma/Tacoma Community Redevelopment Authority

### **PROGRAM TITLE:** Blight Prevention - Revitalization of Foreclosed, Vacant Houses

The City of Tacoma, through the Tacoma Community Redevelopment Authority (TCRA), will provide homeownership opportunities to buyers of foreclosed vacant houses in Tacoma's neighborhoods with the highest foreclosure rates; the Hilltop, Eastside and Southend/South Tacoma. The TCRA will provide down payment assistance to buyers purchasing a foreclosed house in one of these designated areas. The TCRA will also provide funding to our partner organizations; the Homeownership Center of Tacoma, Habitat for Humanity and the Tacoma Housing Authority to assist them acquire, refurbish and resell foreclosed houses in these neighborhoods. When a formerly foreclosed vacant house is occupied by a new owner, it typically becomes a model for the neighborhood. The lawn is mowed, the shrubbery is trimmed and the exterior surfaces of the house and fence are cleaned and painted. This pride in ownership spreads throughout the neighborhood and everyone starts to take a renewed interest in maintaining their own home. These funds are going to have a very positive impact on many neighborhoods in Tacoma. We are truly appreciative for this opportunity.

#### **QUOTE FROM THE ORGANIZATION:**

*"Tacoma is most appreciative of the funding from the AG's Office to address our housing foreclosure challenges. We will be working with our partners; the Homeownership Center of Tacoma, Habitat for Humanity and Tacoma Housing Authority to get new owners into foreclosed vacant houses in Tacoma's neighborhoods with the highest foreclosure rates thus reducing blight and crime in those areas. By placing an owner occupant into a formerly vacant house; the surrounding neighborhood improves with neighbors taking a renewed pride in their own property."*

**GRANT AMOUNT:** \$3,860,000.00

**CONTACT:** Richard Teasley, Housing Division Manager; RTEASLEY@ci.tacoma.wa.us; [www.cityoftacoma.org/housing](http://www.cityoftacoma.org/housing)

**FULL PROPOSAL:** ([pdf](#))

## Washington Homeownership Resource Center (WHRC)

### **PROGRAM TITLE:** Statewide Foreclosure Hotline

The Washington Homeownership Resource Center is grateful to the Washington Consumer Foreclosure Remedies Fund Committee for choosing to fund the Homeownership Information Hotline. We are very pleased to accept these funds to help Washington homeowners facing a personal mortgage crisis avoid preventable foreclosures. We will use the funding over the next three years to: 1) connect 50,000 Washington homeowners with free professional services that can help them avoid preventable foreclosures, 2) implement a secure web portal that will provide an alternative avenue for homeowners to request services and will facilitate communication and document exchange between consumers, housing counselors, legal aid attorneys, and other service providers, and 3) measure and document the effectiveness of foreclosure services at meeting consumer's needs and preventing avoidable foreclosures. The new website will be launched on October 1, 2012 and the secure web portal will be available by mid- November.

### **QUOTE FROM THE ORGANIZATION:**

*"Receiving the Washington Consumer Foreclosure Remedies Fund grant funds will allow our Hotline counselors to help thousands of Washington Homeowners understand where they are in the foreclosure process, find out what they can do immediately to preserve their rights and avoid scams, and connect them with free professional services that can help them avoid preventable foreclosures."*

**GRANT AMOUNT:** \$950,000.00

**CONTACT:** Marc Cote; 206-542-1243 Ext. 128; marc@homeownership-wa.org; [www.homeownership-wa.org](http://www.homeownership-wa.org)

**FULL PROPOSAL:** ([pdf](#))

## Washington State Housing Finance Commission

### **PROGRAM TITLE:** Home Advantage Rebound

This program will help fill vacant homes and prevent neighborhood blight by providing up to \$10,000 of down payment and closing cost assistance to low and moderate income purchasers of bank owned, foreclosed or short sale properties. Approximately 400 households will be served in this program.

**GRANT AMOUNT:** \$3,000,000.00

**CONTACT:** Dee Taylor, Director of Homeownership; Dee.Taylor@wshfc.org;  
Bill Wortley, Communication's Manager; 206-287-4409; bill.wortley@wshfc.org

**FULL PROPOSAL:** ([pdf](#))

## Washington State Housing Finance Commission

### **PROGRAM TITLE:** Statewide Housing Counseling Program

This program will provide more housing counselors in areas suffering from a high number of foreclosures but lacking sufficient counselors to help needy households. The funds will enable some counseling agencies to serve new areas and some agencies will add counselors to serve more households facing foreclosure. Approximately 3000 households will be served in this program.

**GRANT AMOUNT:** \$3,120,000.00

**CONTACT:** Dee Taylor, Director of Homeownership; Dee.Taylor@wshfc.org;  
Bill Wortley, Communication's Manager; 206-287-4409; bill.wortley@wshfc.org

**FULL PROPOSAL:** ([pdf](#))

## Washington State Housing Finance Commission

### **PROGRAM TITLE:** Washington Homeowner Stability Fund

Homeowner Stability Fund - This program will help stop preventable foreclosures for families seeking a loan modification through their lender. Qualified Households will receive a second mortgage loan of up to \$20,000 to bring their monthly mortgage, insurance, taxes, interest, homeowner dues and utility payments up to date to qualify for a loan modification. Approximately 550 households are expected to be served.

**GRANT AMOUNT:** \$6,153,689.00

**CONTACT:** **Dee Taylor**, Director of Homeownership; [Dee.Taylor@wshfc.org](mailto:Dee.Taylor@wshfc.org);  
**Bill Wortley**, Communication's Manager; 206-287-4409; [bill.wortley@wshfc.org](mailto:bill.wortley@wshfc.org)

**FULL PROPOSAL:** ([pdf](#))

## White Center Community Development Association (WCCDA)

### **PROGRAM TITLE:** White Center Housing Repair and Community Asset Building Program

The White Center Community Development Association and Habitat for Humanity Seattle/South King County have joined forces to implement a foreclosure prevention, anti-blight pilot project for the White Center neighborhood, located in unincorporated King County. The project will protect vulnerable low-income homeowners from the threat of foreclosure. We will do this by subsidizing critical, life safety home repairs, and connecting low-income homeowners with foreclosure prevention counseling and asset based opportunities, such as financial "fitness" and job training, to build household wealth. The project will train bi-lingual White Center residents to conduct culturally competent community outreach, deliver critical services to low-income homeowners who are facing the threat of foreclosure, and repair dilapidated single family housing to decrease neighborhood blight and increase public safety.

#### **QUOTE FROM THE ORGANIZATION:**

*"We are extremely thankful to be a recipient of this grant that can help almost 60% of our families that live in White Center with critical repairs, in addition these funds will help families stay out of foreclosure by allowing the CDA to provide culturally relevant services to vulnerable populations that consistently run into barriers to access information and services related to housing and foreclosure. Our collaborative partnership with Habitat for Humanity will continue to grow and be a model throughout this region on strengthening place and families."*  
-Sili Savusa, Executive Director, White Center Community Development Association

**GRANT AMOUNT:** \$311,850.00

**CONTACT:** **Sili Savusa**, Executive Director; [sili@wccda.org](mailto:sili@wccda.org); [www.wccda.org](http://www.wccda.org)

**FULL PROPOSAL:** ([pdf](#))