Public Service Connection

A Newsletter of the Washington State Bar Association

The WSBA should use existing programs, and should implement new programs, to improve our members' level of satisfaction with their lives and with the practice of law. In order to implement this goal, the WSBA will work to enhance the culture of service within the WSBA membership.

Welcome to the inaugural issue of the Public Service Connection! Published every month, the newsletter is your connection to public-service programs, tips, initiatives, and news. We hope this newsletter will be a valuable resource in your service to individuals, families, and communities around the state. (And please tell us how we can make it better — send your ideas to publicservice@wsba.org.) Thank you!



Home Foreclosure Legal Aid Project

The Home Foreclosure Legal Aid Project is a partnership between WSBA and the Northwest Justice Project which provides pro bono legal assistance to Washington homeowners facing foreclosure. **Interested in volunteering? Sign up at www.mywsba.org.**

Continuation and Expansion

The Washington State Bar Association (WSBA) is pleased to announce that the Home Foreclosure Legal Aid Project will continue to help homeowners for another two years. Program continuation and expansion is made possible by a \$1.1 million grant from the Washington Attorney General's Office Consumer Protection Division to the Washington State Bar Foundation, the WSBA's charitable arm. Funds came from a settlement the AG's office reached with Wells Fargo regarding its "Pick a Pay" loan scheme. These funds are supporting expanded staff attorney capacity with our partner at the Northwest Justice Project (NJP), which will leverage increased referrals to the panel of pro bono attorneys. Read the WSBA news release about the Project's expansion. The four new staff attorneys and two paralegals at NJP will provide increased foreclosure prevention efforts around the state and especially in those counties with the highest rates of foreclosure including King, Pierce, Snohomish and Clark. These new staff members will provide enhanced training and support for our program's pro bono attorneys. If you are a pro bono attorney with HFLAP, stay tuned for case referrals and training opportunities from your local NJP Foreclosure Prevention Unit staff attorney or paralegal!

Way to go, pro bono and staff attorneys!

- Since the Project's inception in June 2009, staff and pro bono attorneys assisted 1768 adults and 913 children in 978 cases.
- With partial outcomes reported, Project attorneys prevented 125 foreclosures, preserved \$26,148,779 in Fair Market Value (FMV) and preserved \$979,164 in equity (of FMV noted).
- To date, 574 pro bono attorneys have signed up to participate, and 138 pro bono attorneys have assisted homeowners through the Project.
- Staff and pro bono attorneys assisted clients in 10 languages other than English.

Success Stories and Accolades

Pro Bono attorney **Elizabeth Powell** and her client were featured in a September 26, 2011, broadcast on KUOW. For the full story, see http://bit.ly/oEe2vB.

NJP staff attorney **Rory O'Sullivan** and his case were featured on King 5's *Get Jesse* September 1, 2011, broadcast. For Rory's story, see http://bit.ly/okDRAq. (Rory has since accepted a position as managing attorney for the King County Bar Association's Housing Justice Project. We would like to thank Rory for his dedicated service to Washington homeowners and we wish him well at KCBA.)

We would also like to recognize NJP law clerk **Tom McKay** for his continued work with distressed Washington homeowners. Two grateful clients noted the following when Tom helped them secure an additional forbearance and referred them to the UW Federal Tax Clinic and Tacoma-Pierce County Volunteer Lawyer Program:

"Mr. McKay was very perceptive as to the type of assistance we were needing...he was very efficient in moving directly forward in problem solving with the client. He was very knowledgeable in the subject matter and understood the urgency...his focus and thought provoking clear presentation was successful...to recognize that a balanced and equitable solution could be reached so that the lender could be persuaded to grant a new extension."

"His actions empowered and encouraged the client's participation in the process."

Did you know your gift to the Washington State Bar Foundation helps sustain WSBA's public service programs? Learn more and give at WSBA.org/foundation.



Moderate Means Program

The Moderate Means Program (MMP) is a partnership between WSBA and the law schools of Gonzaga, Seattle University, and the University of Washington. The Moderate Means Program is a statewide reduced-fee lawyer referral service for moderate-income families and individuals in Washington State. **Interested in participating with the MMP? Sign up at www.myWSBA.org.**

Thank you to the 318 attorneys who have signed up for the MMP. 169 will accept consumer cases, 181 will accept family cases, and 139 will accept housing cases. Special thanks to the 67 attorneys who signed up to mentor their MMP colleagues.

Thank you to MMP staff attorneys **Laurie Powers** (Gonzaga) and **Clay Wilson** (Seattle University and University of Washington) and the 30 law students who are screening MMP clients and referring cases to participating attorneys. The MMP law student volunteers have referred approximately 100 moderate-income clients with family and consumer law cases, and housing referrals will begin soon. If you are an MMP attorney, please watch your email for case information from MMP law students.

Thank you to the 40 attorneys who participated in training focus groups in Bellingham, Everett, Olympia, Seattle, Tacoma, and Vancouver. Public Service Training Specialist **Angie Maddox** and Public Service Program Manager **Catherine Brown** very much enjoyed meeting you in person and hearing about the kind of training you need. Please don't hesitate to contact us with your training ideas and suggestions.

Special thanks to MMP attorneys and friends **Susan Arney**, **Laurie Davenport**, **Terra Nevitt**, **Michael O'Meara**, **Kari Petrasek**, **Linda Staples**, and **Joyce Wood** for their help in setting up our first round of family law training focus groups around the state.

MMP attorneys in eastern Washington — we need you! We will be scheduling a focus group in your community soon. Watch your email for further details.



Pro Bono and Legal Aid Committee

WSBA's Pro Bono and Legal Aid Committee (PBLAC) activities promote and encourage pro bono service and address the administration of justice as it affects indigent persons. Please visit the <u>WSBA webpage</u> for more information about PBLAC.

PBLAC celebrates pro bono service! Sponsored by the American Bar Association, <u>Celebrate Pro Bono Week</u> (October 23–29) is a coordinated national effort to meet the ever-growing needs of this country's most vulnerable citizens by supporting local pro bono efforts, and by showcasing the great difference that pro bono lawyers make to the nation, its system of justice, its communities, and most of all, to the clients they serve.

What happened in Washington state to celebrate pro bono?

- The Washington State Supreme Court issued a proclamation in support of pro bono service.
- Governor Gregoire recognized Celebrate Pro Bono week with a <u>proclamation</u> honoring the service of pro bono attorneys.
- King County Council recognized Celebrate Pro Bono week on October 24.
- Check out the <u>May 2011 Bar News</u> for information about pro bono and links to service opportunities throughout the state.



Washington Young Lawyers Division

Pro Bono and Public Service

WYLD committees provide an entryway for new attorneys and law students looking to volunteer and make connections with their colleagues and state bar association. Time commitment and the types of projects vary by committee.

Get involved with a WYLD service opportunity! The Washington First Responder Will Clinic, Mock Trial Program Partnership, Yakima Pre-Law Student Leadership Conference, and the Pro Bono and Public Service committee all need volunteers! Most committees hold open monthly meetings and include a conference call option so people throughout the state can participate. Committees are open to new ideas and energy.

Read about WYLD programs and contact a chair to learn about current projects and opportunities to volunteer.

Fannie Mae Updates

Find new information on the Reissuance of the Delinquency Management and Default Prevention Announcement, the Fannie Mae Single Family 2011 Servicing Guide and the Loan Workout Hierarchy for Fannie Mae Conventional Loans at www.eFannieMae.com.

Options for Homeowners with Pets

Losing a home is a tremendously difficult experience for a family — and worrying about a loved four-footed family member makes it even worse. However, there are things you can do to help make sure your pet finds a safe, loving new home. For a list of tips about how to keep a pet during relocation or how to surrender a pet safely and responsibly, visit www.wsba. org/hflap. For a comprehensive list of pet care resources, see www.humanesociety.org/animals/resources/tips/trouble_af-fording_pet.html. Special thanks to pro bono attorney **Edith Bowler** for providing information about pets and foreclosure.

Foreclosure Fairness Act

The Foreclosure Fairness Act (FFA) was enacted in Washington State in April 2011. Implementation of FFA's provisions related to mediation began on July 22, 2011. For information about the Foreclosure Fairness Act Mediation Program, visit www.commerce.wa.gov/foreclosures or view "Facing Foreclosure? Don't Wait Until It's Too Late."

Foreclosure Prevention

Learn about the foreclosure process, foreclosure alternatives, and how to avoid foreclosure scams at www.homeowner-ship.wa.gov. Visit the WSBA website for additional foreclosure prevention resource and training material.

"Fannie Mae Knew Early of Abuses," by Gretchen Morgenson. Fannie Mae, the mortgage finance giant, learned as early as 2003 of extensive foreclosure abuses among the law firms it had hired to remove troubled borrowers from their homes. http://nyti.ms/onFKrB.

"Foreclosures Are Killing Us," by Craig E. Pollack and Julia F. Lynch. http://nyti.ms/oxG5xL.

"Nearly 1 in 5 Americans Qualify for LSC-Funded Services." More than 60 million Americans are now eligible for civil legal assistance at the legal aid offices funded by LSC, recently released U.S. Census Bureau data show. These Americans had incomes at or below 125 percent of the federal poverty line — \$13,613 for an individual and \$27,938 for a family of four. To read LSC Chairman John Levi's statement on the new poverty data, see http://1.usa.gov/nny6o8.

Contact Us

News, please! Do you have success stories, newsworthy items, or additional information for the next Public Service Connection? Please send them to the WSBA at publicservice@wsba.org.

For more information about WSBA's public-service projects, please visit www.wsba.org or contact Public Service Program Manager Catherine Brown at 206-733-5905.

A special thanks to our volunteers! We appreciate your dedication to service, and we value your partnership as we expand our menu of public service opportunities throughout the Washington state legal community.