



**Department of Commerce**  
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# Foreclosure Fairness Program

**Dan McConnon, Deputy Director**

2013 Housing Washington Conference  
October 8, 2013



# Foreclosure Fairness Program Partners

- **Department of Commerce** – overall program administration and approval of foreclosure mediators
- **Housing Finance Commission** – free homeowner counseling
- **Department of Financial Institutions** – homeowner education and outreach
- **Office of the Attorney General** – consumer protection and Deed of Trust Act enforcement
- **Office of Civil Legal Aid** – free legal assistance to low-income homeowners



# Department of Commerce

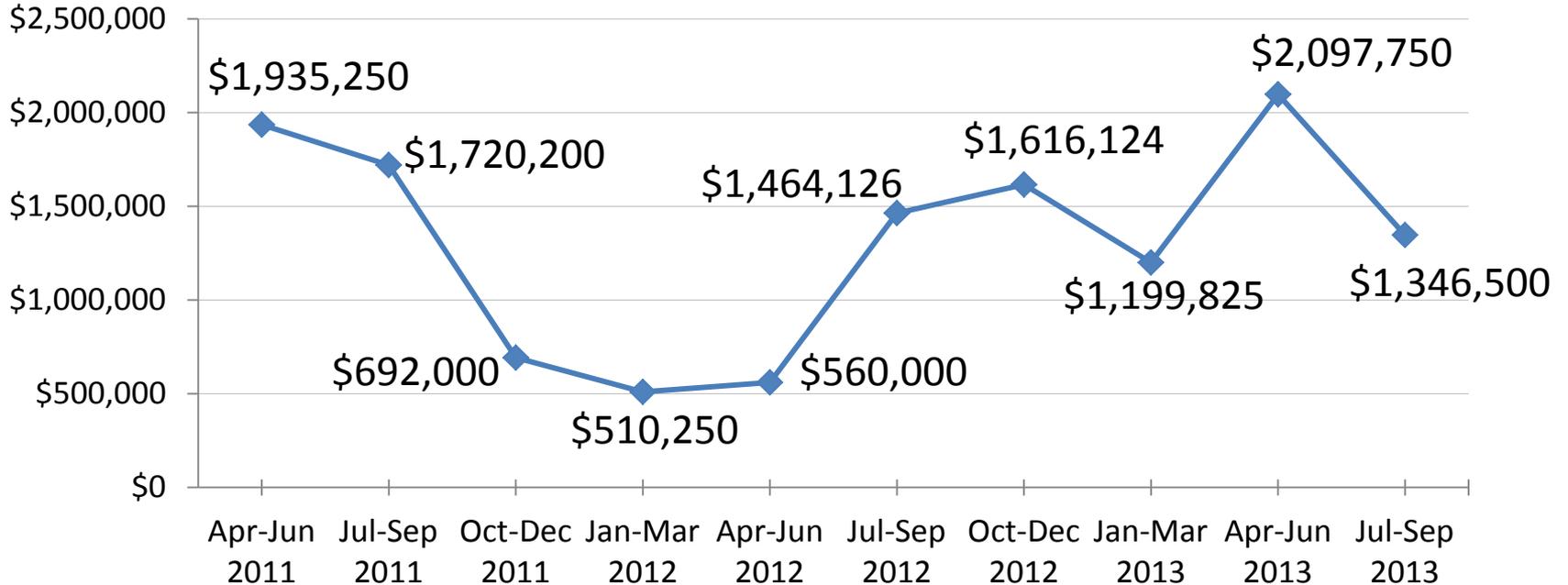
Overall program implementation and administration:

- Collect and distribute funds
- Train, approve, and provide guidance to mediators
- Receive and process referrals
- Assign mediators to cases
- Compile and report outcomes
- Provide program information to media, legislators, referrers, and others



# Foreclosure Fairness Fund Revenue

## Quarterly Receipts\* \$12.8 Million Received to Date

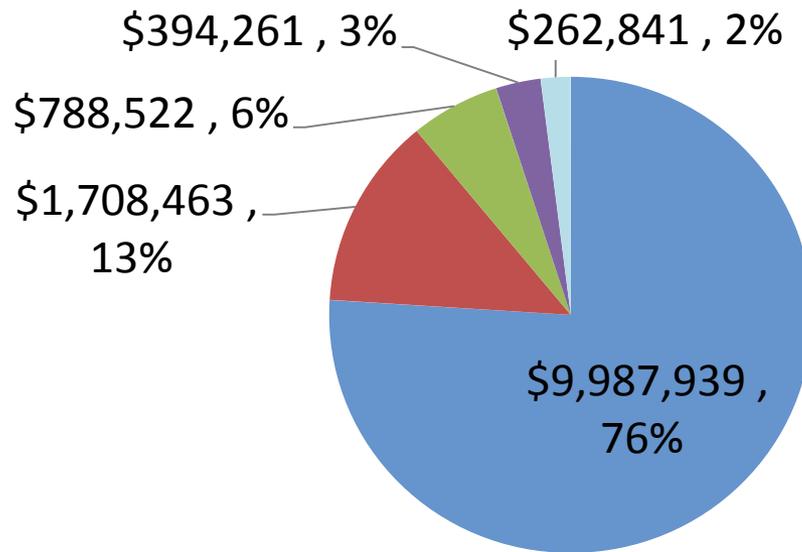


\* Funds received in a quarter are for Notices of Default issued in the previous quarter.

Reports and payments are due to Commerce 45 days after the end of each quarter (RCW 61.24.174).

Data as of September 30, 2013

# Foreclosure Fairness Fund Expenditures



- 76% Homeowner Counseling - Housing Finance Commission
- 13% Program Implementation & Administration - Department of Commerce
- 6% Consumer Protection - Office of Attorney General
- 3% Education & Outreach - Department of Financial Institutions
- 2% Homeowner Legal Representation - Office of Civil Legal Aid

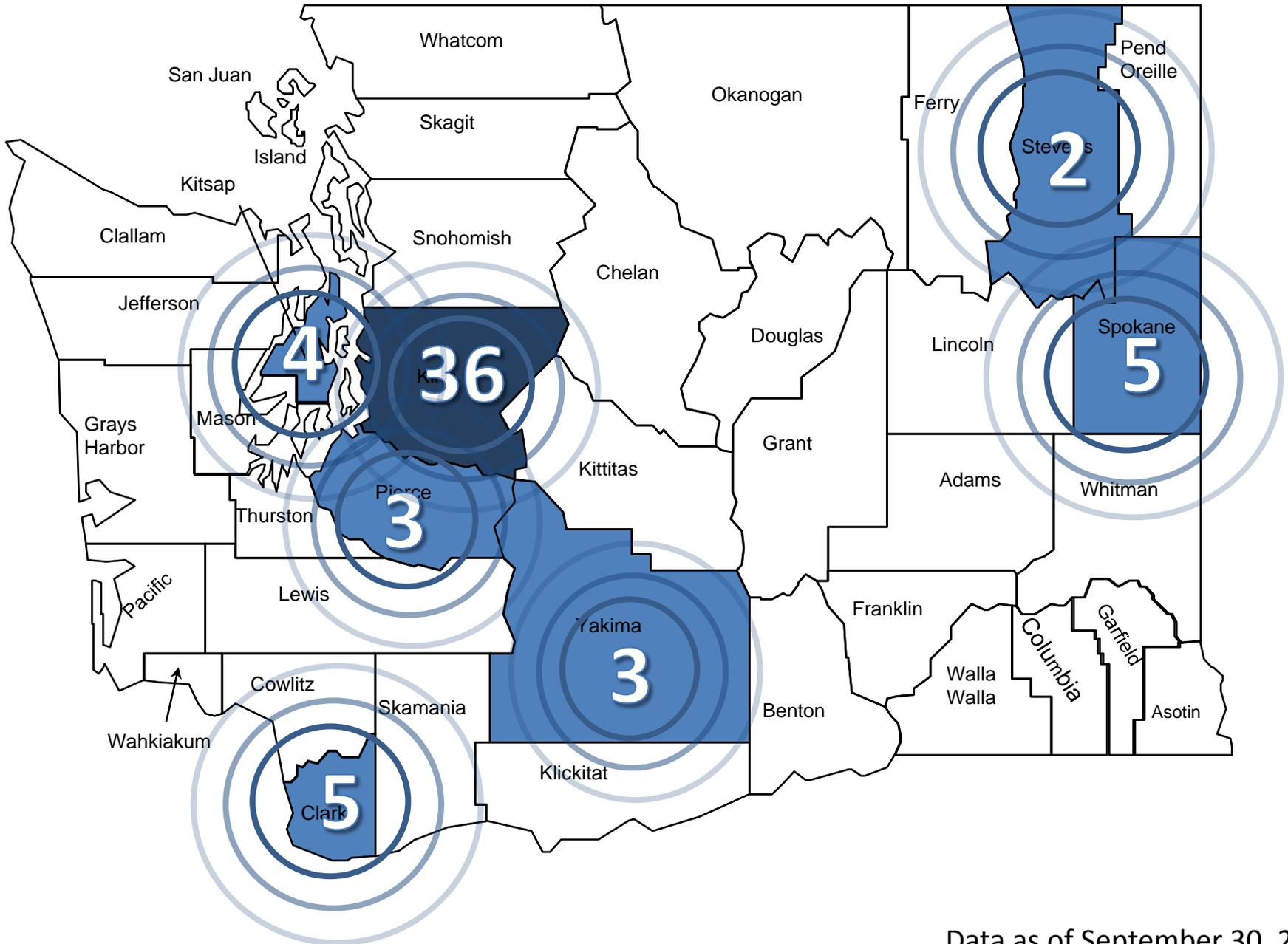
Data as of September 30, 2013



# Housing Finance Commission

Free homeowner counseling provided by 58 counselors:

- Received & processed more than 15,000 calls from homeowners.
- Met with & counseled more than 8,000 homeowners.
- Referred more than 1,800 homeowners to mediation.
- Referred more than 1,700 to legal or other assistance.



Data as of September 30, 2013

# Department of Financial Institutions

## Pre-purchase and post-purchase outreach and education:

- Printed 60,000 FFP brochures and distributed 40,000 to the public.
- Translated the FFP brochure in 10 languages.
- Printed and distributed 20,000 FFP business-card handouts.
- Mailed 5,646 postcards to homeowners in foreclosure.
- Produced video public service announcements that ran 835 times on statewide television channels.
- Conducted outreach at 130 conferences and workshops across the state.

Data as of September 30, 2013



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# Office of the Attorney General

## Enforcement of the Deed of Trust Act and consumer protection:

- Received more than 1,300 complaints and inquiries.
- Responded to multiple legislative and state inquiries.
- Participated in the national settlement with 5 largest mortgage servicers.
- Convened the Washington Consumer Foreclosure Remedies Fund Committee to award \$43.8 million from the national settlement.

Data as of June 30, 2013



# Office of Civil Legal Aid

Legal assistance to low-income homeowners in foreclosure-related matters:

- Almost 3,000 calls were received and processed.
- 2,503 low-income homeowners received free legal assistance.

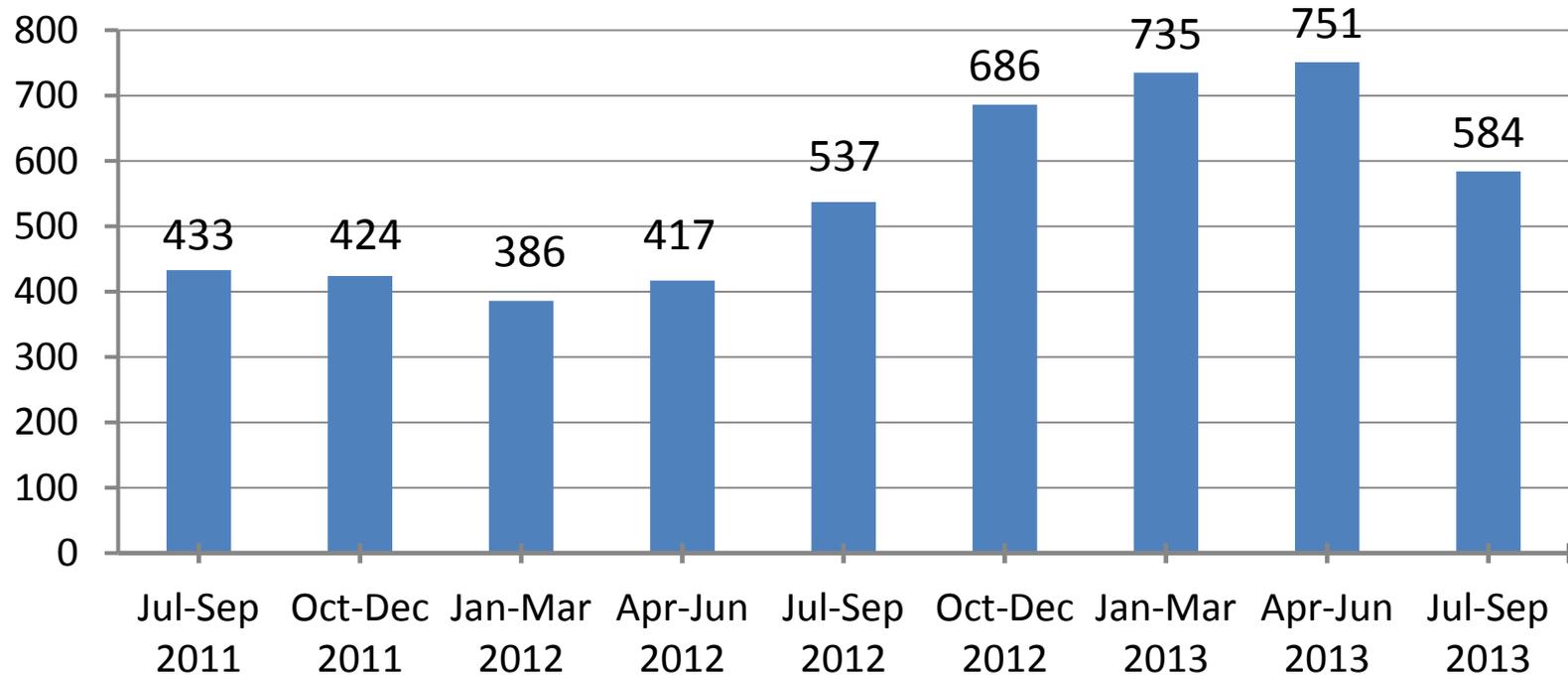
Data as of June 30, 2013



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# Referrals Received

## Almost 5,000 Referrals to Date



Data as of September 30, 2013



# Referrals Received

Almost 5,000 referrals received:

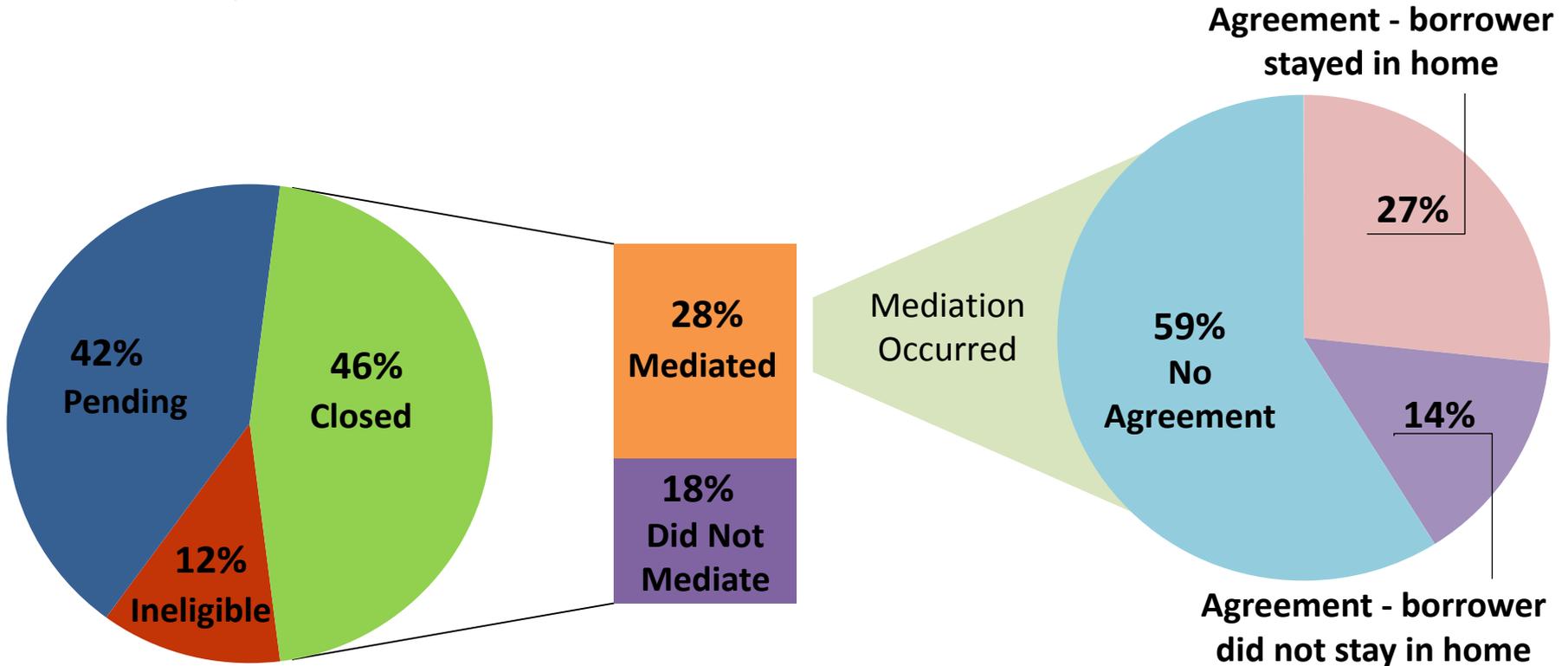
Top 10 Counties	Referrals Received
King	2,010
Snohomish	892
Pierce	767
Spokane	306
Clark	217
Kitsap	118
Thurston	118
Whatcom	72
Yakima	67
Skagit	50

Data as of September 30, 2013



# Mediation Results

Almost 5,000 referrals received:



Data as of September 30, 2013



# Past 12 Months Accomplishments

- Received and processed over 2,700 new referrals to mediation
- Streamlined the administrative process, from referral intake, to assigning mediators, to certification
- Hosted the second FFA mediators training for over 200 mediators, including 100 new mediators, in partnership with Resolution Washington
- Approved 12 new mediators (remaining 88 are working towards meeting all requirements or withdrew)
- Created an FFP Guidelines Manual for mediators, referrers, beneficiaries, and all other stakeholders
- Redeveloped and improved the FFA website with focus on stakeholders
- Revised and/or created new forms, notices, instructions, and guidelines
- Redesigned the FFP brochure and translated it in 10 languages, in partnership with DFI





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## For more information:

**(360) 725-3040**

[ForeclosureMediation@commerce.wa.gov](mailto:ForeclosureMediation@commerce.wa.gov)

[www.commerce.wa.gov/foreclosures](http://www.commerce.wa.gov/foreclosures)

[www.homeownership.wa.gov](http://www.homeownership.wa.gov)

## The FFP Team

**Kendrick Stewart** – Community Economic Opportunities Unit Managing Director

**Corina Grigoras** – Overall Program Management

**Brigid Flynn** – Policy & Mediator Coordination, Certifications Review

**Charell Holcomb** – Referral Intake & Mediator Assignments

**Jordan Deja** – Referral Intake & Mediator Assignments

**Cynthia Ritchey** – Data Entry & Administrative Duties

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