

# Marin Family Action



Action for Housing in Marin County



Winter 2009

## Happy holidays from our family to yours!

Our focus as we go into 2010 is to assist even more families with their dreams of financial stability leading to home ownership in our beautiful county.

We are working on several new programs and with a growing group of volunteers to create educational workshops to enable people—both adults and young people—to fully understand their budget process and to establish

goals to reach their dreams and the promise of America.

Forms we have developed through the past several years are now readily available on our Web site. We hope you will take time to not only visit [www.MarinFamilyAction.org](http://www.MarinFamilyAction.org), but to offer suggestions that you know to work.

Manny Fernandez  
Executive Director

*"We have particular interest in building the capacity of low income families and individuals to actively participate in creating affordable housing."*

## Accomplishments this year

We are pleased to say that we have had a successful year on many fronts, including our Financial Literacy program for high schools.



### New Programs

- Money Smarts for Young Adults
- Don't Get Mad, Get Even
- Adult Financial Literacy Workshop
- Financial Self-Help Program
- Healthy Family Program

## Join us in our effort . . . please provide resources, volunteers, donations . . .

You undoubtedly know that thousands of Marin's hard-working men, women and children are in the midst of America's foreclosure crises. Marin Family Action is now working with Marin County families to establish ways of navigating this crisis. Our primary goal is to stabilize our communities by keeping hundreds of families in their homes or by creating the smoothest transition possible. Some of these families might even be your neighbors . . . no demographic or economic group is being spared.

*The displaced of today were our donors yesterday*

Marin Family Action has been given space by the Marin Community Foundation and is now working with hundreds of low-to-moderate income families to establish ways saving their homes from foreclosure or by creating the smoothest transition possible. There are no simple solutions: In addition to the exemplary work already done by Marin Family Action, we are establishing new leadership roles to determine paths needed to support individuals and business in our community.

### MarinStock! Great event for a good cause.



California Assembly Member Jared Huffman and Supervisor Judy Arnold (left) joined us in our goal of helping families stay in their homes. We are providing the guidance and assistance needed to avoid foreclosure and through the legal nightmare that can occur.

Our first MarinStock Benefit Concert was held to encourage us to give back and to raise funds for families struggling due to the mortgage crises. Thousands of individuals in Marin County are being evicted from their homes due to foreclosure. And with rising rents, many find themselves living with friends, family, in shelters or they are simply homeless.



Numbers of homes in foreclosure do not truly reflect the damage to families . . . the national average for homes is 2.9 people per home so any numbers must be multiplied by that amount. Seniors, parents, children and their pets are uprooted. Keep in mind, please, that it is less expensive to help people stay in their homes than it is to get them back into housing once they have lost their homes.

For more information and photos of this event, please visit our website.

We are expanding efforts to help develop paths that work for financial institutions, Realtors, and of course our priority—families. We invite you to join us by providing resources, volunteering or by donating. Services and funds will be used to establish new solutions to stabilizing families . . . solutions that serve every member of our community. Visit our website for information on our ongoing activities.

#### DONATIONS

Please help us help our neighbors in need. For our address or to donate online please visit our website **MarinFamilyAction.com**

#### Staff

Manny Fernandez  
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Laura Minnigerode  
Grant Writer  
Nick Fernandez  
Executive Assistant

#### Volunteers

Rich Bertolina  
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Donna Ilnicki  
Mike Ilnicki  
Dianne Levy

## Produce the Note

Excerpted from *The Marin Independent Journal*  
Jim Staats, 11/07/2009

"In the past decade, tragic events have befallen Dennis of San Rafael much like dominoes, one after another, including a stroke, loss of loved ones and a divorce. He's now being forced out of his home of 38 years, lost in a foreclosure sale two years after he tried to modify his loan.

"Shuffling through paperwork in a living room bordered by a collection of antique clocks, Dennis, 60, claimed his bank refused valid mortgage payments after he sought refinancing for a lower interest rate, exposing his property to the auction block months ago without his knowledge.

"Asked to explain why the bank refused Dennis' payments when no modification was done, Hammond responded in an e-mail that "monthly payments not equal to the amounts specified in the original contract (partial payments) would not be accepted." Bank officials would not confirm whether the rejected payments were partial amounts . . .

Last month, state Attorney General Jerry Brown called on 10 major banks and loan servicers including Wells Fargo, Bank of America and J.P. Morgan Chase & Co. to lay out their plans to help homeowners facing the "ticking time bomb" of expected monthly payment increases on pay option adjustable rate mortgages."

### Take Time to Rejoice

Even though many of us are having a rough time, we hope you will take time to enjoy the beauty of this season as lights begin festooning homes.

A favorite childhood holiday outing was when a neighbor's dad piled all the kids into his car and drove around San Francisco's neighborhoods to see magically decorated homes. No matter what was going on in our lives, these were happy days. Marin has quite a few beautifully decorated houses, including Marinwood, Fairfax (behind the Fairfax Theater), San Anselmo, Shady Lane in Kentfield. If you know of any that everyone would enjoy, please visit our Blog at [MarinFamilyAction.org](http://MarinFamilyAction.org) and include them for all to see. We'll list every one we know of also.

This is the season of miracles when prayers are heard and answered!

## Meet New People. Make A Difference!

Our growing group of concerned professionals has split into take-action committees. Consider joining us in the New Year to shape our beautiful country into the healthy, viable community it has been for decades. We have many excellent ideas, we welcome yours, and we need people who would like to bring them to life.

### Development Committee

- Public Image
- Data management
- eMail Campaigns
- Calendar
- Volunteer Coordination

### Legal Committee

- Legal expertise in area of mortgages/notes
- Templates for people facing foreclosure (documents to be sent to lenders, etc.)
- Work with elected officials
- Subpoena records

### Action Committee

- Web/Blog
- Event calendar updating (on site and with local press)
- Research Records
- Fundraising Activities/Events

## Season's Greetings!

We wish you the brightest and best of holidays and a splendid New Year.

## Heart of Marin Award

Marin Family Action was nominated for Innovation

## Donors in 2009

Center for Neighborhood Network  
Marin County Board of Supervisors  
HSBC North America  
Marin Community Foundation  
Marin County Board of Supervisors  
Morling & Company  
PG&E  
Target  
Our Community

## Talk to us . . .

Stop by our new Blog at [marinfamilyaction.com/wordpress/](http://marinfamilyaction.com/wordpress/) and say hello, let us know your concerns, and share your great ideas!

### MEETINGS

*Wednesdays at 4 p.m.  
(unless otherwise noted on our Web site)*

*At Marin Family Action Offices*

### eMail

*[manny@MarinFamilyAction.org](mailto:manny@MarinFamilyAction.org)*

### INFORMATION FOR DONORS

Please help us help our neighbors in need.

[marinfamilyaction.com/donations.htm](http://marinfamilyaction.com/donations.htm)

### BOARD OF DIRECTORS

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