PLEASE HELP US SAVE OUR HOME!

The foreclosure crisis in Tucson

HOW PRIMAVERA PROVIDES SUPPORT TO FAMILIES AT RISK OF LOSING THEIR HOME

Primavera is a recognized leader in Southern Arizona when it comes to helping families cope with the current foreclosure crisis. While Primavera’s HomeOwnership Program has been providing post-purchase counseling such as foreclosure prevention since its inception in 1998, the shocking increase in need is now readily apparent and Primavera has been called upon to respond.

WHY PRIMAVERA?
Primavera has demonstrated its credibility with servicers and the community through our highly trained staff, affiliation with the national Ad Council 888-Hope Line, charter membership with NeighborWorks® America (NWA), and a recent federal award of $55,000 to support an immediate increase in foreclosure prevention services.

Primavera engages financial institutions in a proactive way, encouraging lenders to work with clients to retain their homes. The staff conducts formal presentations to local lenders on the benefits of using Primavera’s services to help families struggling with their current mortgage, through our resources including foreclosure prevention counseling services, Primavera’s gap loan assistance and financial and homeownership counseling. We also ask lenders to advise their delinquent mortgage clients to contact Primavera, the Arizona foreclosure hotline, or 1-888-995-HOPE for early intervention mortgage counseling.

WHAT HAPPENS?
Primavera acts as the client’s advocate and go-between with financial institutions, requesting consideration of reasonable workout terms. Primavera has successfully negotiated terms on behalf of the homeowner, including loan modifications, repayment and forbearance plans.

Our staff identifies why the client is having trouble making monthly payments, which may include an adjusting mortgage payment, a subprime loan that was never affordable, loss of employment, or an unforeseen hardship. Primavera provides referrals for refinancing and relief loan product options. Most importantly, staff reviews the client’s budget and focuses on making the client’s house payment a priority. Primavera explains options which would allow clients to retain possession of their homes, explaining the foreclosure process in Arizona and the legal obligations of the trustee.

Families in serious default and pending a foreclosure sale have limited time and few options, if any, to stop a sale. On a case-by-case basis Primavera may provide funding to cure the pre-foreclosure delinquency and get the account current. Primavera has also contacted local attorneys representing the lender in a pre-foreclosure action and has successfully negotiated the acceptance of partial payments to avoid the foreclosure.

From July 1, 2007 – June 30, 2008, Primavera has helped a total of 125 individuals and families near foreclosure. To date, Primavera has helped seven families renegotiate loans helping them to save their homes.

WHAT’S COMING NEXT?
Primavera continues to see an influx of homeowners in crisis, and provides the following for foreclosure clients:
• Working with lenders to modify loan terms for clients.
• Negotiating loan workout agreements when affordable and applicable.
• Helping clients seek financial assistance through several sources including loans of up to $5,000 from Primavera’s revolving loan fund.
• Assisting clients in need/eligible of refinancing to get into a safe loan.
• Offering one-on-one credit counseling so clients can repair damaged credit.
• Providing comprehensive HomeOwnership and Financial Education courses.

It is important to note, no Primavera-educated homeowner has reported any foreclosure danger or has lost their home. They are in safe loans which they can afford.
On May 14th, the Arizona Daily Star reported two separate news reports of homeless men beaten to death in Tucson. William Ferguson, 57, was killed by three unidentified men, and Steven Gedatus, 62, was murdered by Tucson youths whom the Sheriff’s Department alleged “didn’t like the fact that a homeless person was in the area.”

A number of the 125 homeless people, who died last year in Pima County’s streets and washes, were also victims of violence, which points to the urgent need for our community to take stronger measures to protect our citizens who are most at risk.

The Board of Directors and staff of The Primavera Foundation urges Tucsonans and our local, state and federal representatives to endorse H.R. 2216, a bill co-sponsored by Congressman Raúl Grijalva, which amends the Hate Crime Statistics Act to include crimes against homeless persons.

On the state level, we need to call on legislators to add homeless persons as a protected class to Arizona hate crime statutes, and locally, we must promote local school initiatives to educate young people about homelessness and to put a human face on the homeless among us.

The ultimate solution, however, depends on our willingness to end the current lottery for housing resources which shelters only 50% of America’s homeless and leaves the remaining men, women and children on the street and vulnerable to the next violent act.
As part of its 25th Anniversary Celebration, Primavera sponsored a forum on Poverty in our Community at the Stevie Eller Dance Theatre. Over 100 attendees listened to the panelists outline the scope of poverty in the Tucson area and actions that can be taken or are being taken to alleviate poverty. Moderated by Toni Massaro, Dean, Regents’ Professor of Constitutional Law at the University of Arizona, each panelist was asked to make recommendations on reducing poverty in Tucson.

BARBARA ATWOOD
Professor of Law at the University of Arizona – Spoke on the effects of poverty on the family. She said that about 22% of children in the U.S. live in poverty which is anywhere from 2-10 times as high as Western European nations. Her recommendations to combat child and family poverty include: streamlining additional monetary resources into the household including welfare, child support, or earned income. Investing in preschool intervention programs like Head Start, after-school programs, and parent education.

RUTH BRINKLEY
Clinical Professor of Law and Director of Child Advocacy Clinic at the University of Arizona – Said that statistically speaking the Pima County Juvenile Court is a poverty court because 7 out of 8 parents summoned are eligible for assigned counsel. He suggested trying to understand why there is racial and ethnic disproportionality in juvenile detention, creating educational outcomes for children in foster care and to continue to find support for families experiencing or at risk for substance abuse even after they leave the court room.

PEGGY HUTCHISON
Executive Director of The Primavera Foundation – Spoke on the challenges of people returning to the community after time in prison (re-entry). 17,904 people were released from Arizona prisons in 2006 and without assistance state and national statistics show that 42-66% of them will return to prison within three years. There must to be investment into reentry strategies that increase public safety and save money including employment programs, mentoring services, increased funding for mental health services and drug rehabilitation and support for communities that see many formerly incarcerated people return.

P AUL ATWOOD
President/CEO of Carondelet Health Network – Stated that the nationwide Ascension Health system, of which Carondelet is a part, sees one new uninsured person enter one of their hospitals every 60 seconds. She spoke of the need for overall healthcare reform including 100% access and 100% coverage for everyone. She also said that it is important for everyone to have a basic benefits package comparable to what everyone has in the community. There must be special attention to the poor and vulnerable and the reforms must be economically viable.

NINA RABIN
Director of Border Research, Southwest Institute for Research on Women/Adjunct Assistant Professor at the University of Arizona – Spoke about non-citizens in the low-wage workforce. 1 in 5 low wage workers is an immigrant. Undocumented workers are covered by most labor laws but do not have access to legal service agencies.
On April 29th of this year, Primavera joined in the festivities of “National Volunteer Week” (April 27-May 3) to celebrate the tremendous gift that volunteers are to this agency. The event was held for the second year at the Tucson Museum of Art. Outside, musicians played soft jazz while volunteers and staff munched on tasty treats, mingled with old and new friends, and enjoyed the pleasant spring weather. Inside, the museum was open to enjoy, along with a slideshow of photos from the past year of Primavera volunteer projects. It is a wonderful feeling to be among such generous and caring hearts all at one time and we humbly thank all who attended.

Relief & Referral volunteer, Mary Clare Gildon, was honored with a plaque that now hangs in the R&R toiletry sorting room, in honor of her late father and long-time Primavera volunteer, Dave Hall.

(top photo) Volunteers Paul & Dolores Gohdes and Barbara Moon, listen to various staff members share how essential volunteers are to our Primavera family. (bottom photo) Primavera staff enjoy the party and each other’s company.

Darrell Miller, long-time Primavera donor and volunteer, passed away this year on May 16th. He will be remembered for his willingness to always go above and beyond to lend a helping hand. Darrell and his partner, Bob Mihallik, served dinner six months out of the year at Five Points Transitional Housing, volunteered on the Social Justice Calendar committee, and served many holiday meals at the Primavera Men’s Emergency Shelter. Darrell will be missed.

Darrell Miller (left) helps with the Christmas meal at the Emergency Men’s Shelter
Where can a man who is on the streets or who just lost his housing go for a soft bed and a hot meal? Primavera Men's Shelter is one option! The 100-bed facility opens at 5:00pm and offers an evening meal, cooked and served by our amazing volunteers. Breakfast and lunch are also prepared by our volunteers.

The men who stay at the shelter can develop a case plan with the case manager if they are motivated to work, attend classes, or go to a behavioral health or medical clinic for other services. A five day stay is guaranteed and extensions up to 90 days are available for those who are working or involved in a treatment program. Self-sufficiency is emphasized at the Men's Shelter as an important goal to reach. Many men become employed through Primavera Works, our job training and temporary employment service that provides job readiness orientations, transportation, sack lunch and water for their day on the job, job leads, phone service and case management.

Shelter residents are also assisted with saving money and looking for housing when they are ready. The shelter offers relief from the heat and the cold as well as a friendly face to those in need. Hygiene supplies, laundry, showers and clothing are available to residents as well.

These dedicated students from the John Valenzuela Youth Center went door to door on Saturday, June 21, conducting interviews to learn about the concerns of the South Tucson community. This survey is part of a project that Primavera has just started to measure the success of our neighborhood revitalization work so that we can better address the needs of South Tucson’s residents. Neighbors were excited to have their voices heard and participated enthusiastically. The youth were surprised to be received so well, and felt encouraged to become more involved in their community.

Author and Journalist Silja Talvi visited Tucson in April to talk about her new book, Women Behind Bars: The Crisis of Women in the U.S. Prison System. In an event sponsored by The Primavera Foundation, American Friends Service Committee, and the UA Women's Resource Center, Talvi read excerpts from her book and Michelle Convie of the Women’s Re-Entry Network spoke about her experiences as a woman in prison. Together they also answered questions from the audience. Talvi’s book highlights the remarkable increase of women in America’s prison system over the past Three decades and provides insight about the impact of high incarceration rates on our society.

“It is my hope that, by providing stories from a wide variety of settings and women’s personal backgrounds, you, the reader, can gain a deeper understanding of why the plight of female prisoners should be a matter of serious and urgent concern for our society as a whole. As it now stands, most of these women rightly feel as though they are a nearly invisible group that has been dehumanized, forgotten, and locked away from the public eye, and whose identities have simply been reduced to the nature of their offenses and the prison numbers they have been assigned.”
**INVEST IN PRIMAVERA**

**PRIMAVERA COOKS!**

**SUMMER DINING EVENT**

The Primavera Foundation partners with select Tucson Originals restaurants for our seventh season of ten wine-paired, fine dining fundraising dinners. For information or reservations contact David at 623-5111 x101 or delliott@primavera.org

### 2008 SCHEDULE OF DINNERS

**REMAINING DINNERS OF THE 2008 SEASON:**
- **WED, AUG 6** PASTICHE
- **WED, AUG 20** CUP CAFÉ AT HOTEL CONGRESS
- **WED, SEPT 10** CUVEE
- **SUN, SEPT 14** KINGFISHER BAR & GRILL (BRUNCH)
- **WED, SEPT 17** JONATHAN’S CORK

### EVENT UNDERWRITERS

- CITRON
- Native Tucson Builders
- Community Partnership of Southern Arizona
- Desert Diamond Casino
- Tucson Association of Realtors
- Pam Grissom
- 58 & Holding Co
- Solar Store
- ANONYMOUS
- CBIZ
- TALERICO FAMILY
- MESCH, CLARK & ROTHSCHILD
- UNIVERSITY MEDICAL CENTER

### MEDIA SPONSORS

- The Mountain
- KOLD News

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**SAVE THE DATE!**

**THURSDAY, OCTOBER 2, 2008**

**PRIMAVERA’S 25TH ANNIVERSARY GALA CELEBRATION**

**At the Tucson Convention Center & Leo Rich Hall | 5:30 - 9:00 pm | Dinner and Program**

Tickets $150/Person | $1,500/Table of Ten

RSVP to Natalie Leon 623-5111 /108 or nleon@primavera.org

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Norma and Walt Harmer with Deborah Dale (center) of Primavera. The Harmers delivered over $10,000 in donations from the Voyager Community Chapel and members. This generous gift was then matched by the Christopher J. McCandless Memorial Fund. Christopher’s life was memorialized in the book and film “Into the Wild”.

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Every day Primavera provides people a foundation from which they can make changes to improve their lives. We can continue only through the assistance of our community of donors. By joining our Foundation Circles, and giving gifts of $1,000 or more, these generous donors enable Primavera to help people rebuild lives, rebuild our community and maintain those critical safety nets that we all depend on.

### Foundation Circles

- **$20,000 and above**
  - Anonymous
  - Arizona State Parks
  - Jim Clip Family Foundation
- **$10,000-$19,999**
  - Jane W Thorne
- **$5,000-$9,999**
  - The Fred & Christine Armstrong Foundation
  - National Bank of Arizona-Phoenix
  - Native Tucson Builders LLC
  - Lucille & Jonathan Penner
  - Tohono O’Dham Gaming Enterprise
  - Tucson Association of Realtors
  - Wells Fargo Bank

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### Contributions of $250 to $499

- Briggs & Pat Ackert
- Metin Akkaya
- Gary and Oneida Albert
- Frank & Amie J Allen
- Rene S Almazan
- Applied Rite Doors & Docks
- Steven Michael Banzhaf
- Perry Bassett & Ting Gee
- David & Azura Benson
- Tim Bentley & Christina Rossetti
- Sharon & William Blair
- Thomas & Janice Bradel
- Laura & Archibald M Brown
- Beth Ann Carey
- Kimberly B Carothers
- Yves Carriere & Kathleen Walker
- Mark & Jennifer Cassius
- Soo F Chin
- Gary & Maureen Connell
- Edward M Coury
- Michael J Drake
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- Bette & Gerard Ervin
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- Intuit Foundation
- David & Charlotte James
- Susan T Johnson
- Marvin W Kahn
- Michael C Sturgis
- Ruth M Tankersley
- Debra & Vernon L Tomanek
- Tucson City Council, Ward 2
- Unitarian Universalist Church
- Sandy & Malcolm B Vila III
- John E Wahl
- Barbara H Warren
- Sue Westby
- Mr & Mrs Charles H Whitehill
- Patricia A Wiedhopf
- Deborah N Wong & Rene Almazan
- David A Yetman & Lynn Fowler
- Joyce C Young
- June Young
- Gerry & Bette Zatuchni
- Mark & Marcy Ziska

### In Memory Of:
- James Moffet
- John Sheber
- Judy Snow
- Lois Peterson
- Lorraine Jessop
- Lucille Burkholder
- Miriam K Nelson
- My Dear John

### In Honor Of:
- Alan Lee Stein
- David Wohl
- Francis Jefferson
- Gordon Packard
- Jack Levy
- Janice Crebbs
- Kathy Salewsky
- Leslie Hunter
- Mark & Julie Williams

### In Honor Of:
- Nancy Bissell
- Peggy Hutchison
- Phil Woodall
- Primavera Staff
- Rick Eck
- Shirley Allen
- Steven & Cindy Wool
- Susan Tarrence & Steve Golden
TAKE A TOUR OF PRIMAVERA’S PROPERTIES AND PROGRAMS

Every month Primavera staff members give tours for new staff, volunteers and donors of our properties spread out around Tucson.

A few of the places visited are:
~ Training Center programs: (Prisoner Re-Entry Partnership, Works, HomeOwnership & Financial Education)
~ Men's Emergency Shelter
~ Relief & Referral
~ Greyhound Family Shelter
~ Five Points Transitional Housing
~ Development and Administrative offices
~ Women in Transition
~ Casa Paloma Women’s Residence
~ Neighborhood Revitalization

To sign up for a group or individual tour contact Jenny Cowen at jcowen@primavera.org or at 623-5111 x102