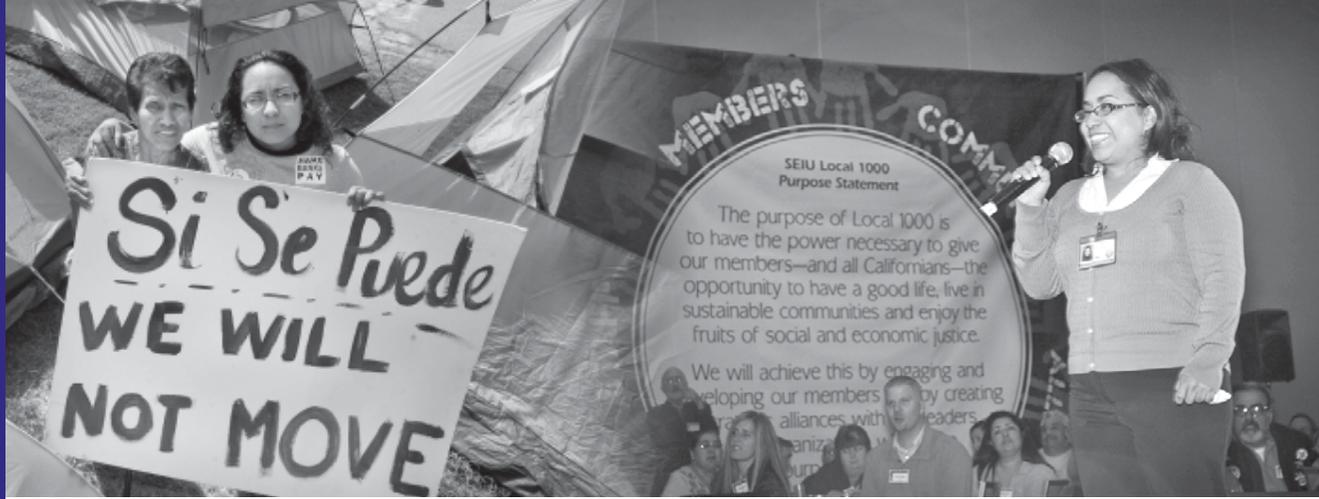


JULY 25
2012

UNION UPDATE

LOCAL 1000
SEIU
Stronger Together



Local 1000 member Rose Gudiel and her mother refused to leave their home until her lender agreed to a loan modification.

Homeowner Bill of Rights

Local 1000-backed law aids thousands of homeowners

Members who fought foreclosure led grassroots campaign

Thanks in part to the efforts of our members, Californians have a tough new law to protect working families from losing their homes to lenders.

“The Homeowner Bill of Rights will help hundreds of thousands of Californians—including many state employees and their families—keep their homes,” said Local 1000 President Yvonne R. Walker. “This law contains provisions that protect the American Dream by empowering homeowners with new tools to avoid foreclosure.”

Walker and several members have testified or spoken out on behalf of the Homeowner Bill of Rights, which was signed into law July 11 by Gov. Jerry Brown.

“The Homeowner Bill of Rights will help hundreds of thousands of Californians—including many state employees and their families—keep their homes.”

—Yvonne R. Walker
President, Local 1000

Stopping foreclosures

The law is expected to help an estimated 700,000 people in default, as well as hundreds of thousands of California residents who are having a tough time paying or modifying home mortgages.

The law includes provisions to encourage lenders and mortgage companies to negotiate with homeowners who have fallen behind instead of foreclosing on them. It prohibits “dual tracking,” a practice where

foreclosure is pursued by banks, even as new terms are simultaneously negotiated with a residential loan borrower. The new law also requires lenders or loan servicers to establish a single point of contact for borrowers and requires a live person to verify whether a bank has the right to foreclose.

“This legislation will make the mortgage and foreclosure process more fair and transparent, which will benefit homeowners, their community and the housing market as a whole,” said Attorney General Kamala Harris, who authored the legislation and led the fight for its passage along with a broad coalition of groups.

Members fought for homes & new law

“I hope this new law helps thousands of people avoid the nightmare that I went through,” said Renee Lee, a recently retired Local 1000 member who almost lost her home when then-Gov. Arnold Schwarzenegger imposed furloughs three days a month in 2009-10. After Lee protested at banks, spoke to the news media and testified before the Legislature, her lender finally agreed to a modification.

Rose Gudiel, who works at the Employment Development Department, agrees. With assistance from Local 1000 and other allies, Gudiel refused to leave her home last year when sheriff’s deputies tried to evict her on behalf of her lender. Her lender only agreed to a loan modification after Gudiel drew national media attention.

“Thousands of people are being forced out of their homes, and there was no government legislation to help keep them from losing their dream,” Gudiel said. “I’m happy the Homeowner Bill of Rights is now law because thousands of families need help right now.”

Exclusive member benefits

Have some summer fun & save some money

Local 1000 members have exclusive access to many discounts and services

Summer is heating up, and it is the perfect time to be with family and friends. Local 1000 membership gives you the ability to purchase discounted tickets for fun activities like movies and theme parks. Why not save some money while spending time with loved ones?

The group pricing and discounts are just one more way that Local 1000 helps our members stretch their hard-earned dollars just a little further.

To learn more about your member benefits and discounts, visit the California State Employees Association (CSEA) benefits page at seiu1000.me/NuuvZx

Local 1000 and CSEA are always looking for ways to enhance our benefit packages with products ranging from life insurance to movie passes. For a list of frequently asked questions, go to seiu1000.me/MG9uXt



Here's how you can stretch your budget:

- Discounted admission to theme parks like Disneyland and Six Flags
- Value-priced movie and event tickets
- Affordable rates on hotel lodging, cruises and airfare
- Special discounts on computers, cell phones and gift certificates
- Group pricing on insurance including life, home, auto and pet
- Members-only rates for financial and legal services

Your Union Contract Protections

KNOW YOUR RIGHTS: What to do when your supervisor asks for a meeting

When your supervisor calls you into a meeting—with or without prior notice—proper action can lead to more positive outcomes. Articles 2.6 and 2.7 of your union contract grants stewards and employees reasonable time off for meetings and to confer on representational issues in the workplace.

If you are called into a meeting:

- Ask what the meeting is about and if there is anything you can do to prepare.
- Always ask for representation. “If this discussion/meeting could in any way lead to my being disciplined, terminated, or cause an effect on my personal working conditions, I respectfully request that my Union Representative be present at this time.” If you do not have representation at the meeting, contact your steward or a Local 1000 staff person immediately after the meeting.
- Do not refuse to attend the meeting, and do not leave the meeting until it is over.
- Take notes.
- Answer questions honestly, and if appropriate to the question, with a “yes”, “no”, “I do not know”, “I do not recall” or “I’ll have to check on that and get back to you.” If you feel uncomfortable about some

of the questions, you can ask that you be allowed to write them down and answer after you have had a chance to confer with the Union.

- If the meeting is recorded, ask for copies of the tape to be provided within 24 hours.
- You have the right to request to record the meeting with your own recording device. Should management refuse to allow you representation, you should request to record management’s denial of your right to representation. You may not record the meeting secretly, and if management refuses to allow you to record and directs the meeting to proceed, you must continue the meeting.
- If the meeting is investigatory in nature, ask for a date when they expect to complete the investigation.
- Ask for time off pursuant to Article 2.7 for all future meetings with Local 1000 stewards and/or staff.

How to take action

Contact your Local 1000 steward if you feel your rights have been violated. Your steward will work with you and management to determine the best course of action, up to and including filing a grievance. For more information regarding Article 2—Employee Time Off For Representation, review your contract by visiting seiu1000.org

Resource Center

Monday-Friday
7 a.m. to 7 p.m.
866.471.SEIU (7348)

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