



Funded through the
New York State Attorney General
Homeownership Protection Program

HOPP Anchor Partner Program

OAG HOPP Data Reporting for Housing Counselors

Presented by:
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Why the OAG Needs Your Data

- Analyzing data reports
 - Progression from intake to outcome
 - Length of time
- Trends
 - Banks/servicers most often involved
 - Tracking Violations
- Patterns and practices
- Targeted approaches

Topics

- HOPP Anchor Partner
- Reporting Expectations
- Review of HOPP Data Points
- HOPP Data Reporting 101
- AG HOPP Deliverables



Empire Justice is a statewide, multi-issue, multi-strategy, public interest law firm focused on changing the “systems” within which poor and low-income families live.

We Teach the Law

We Improve the Law

We Practice the Law

Anchor Partner Team

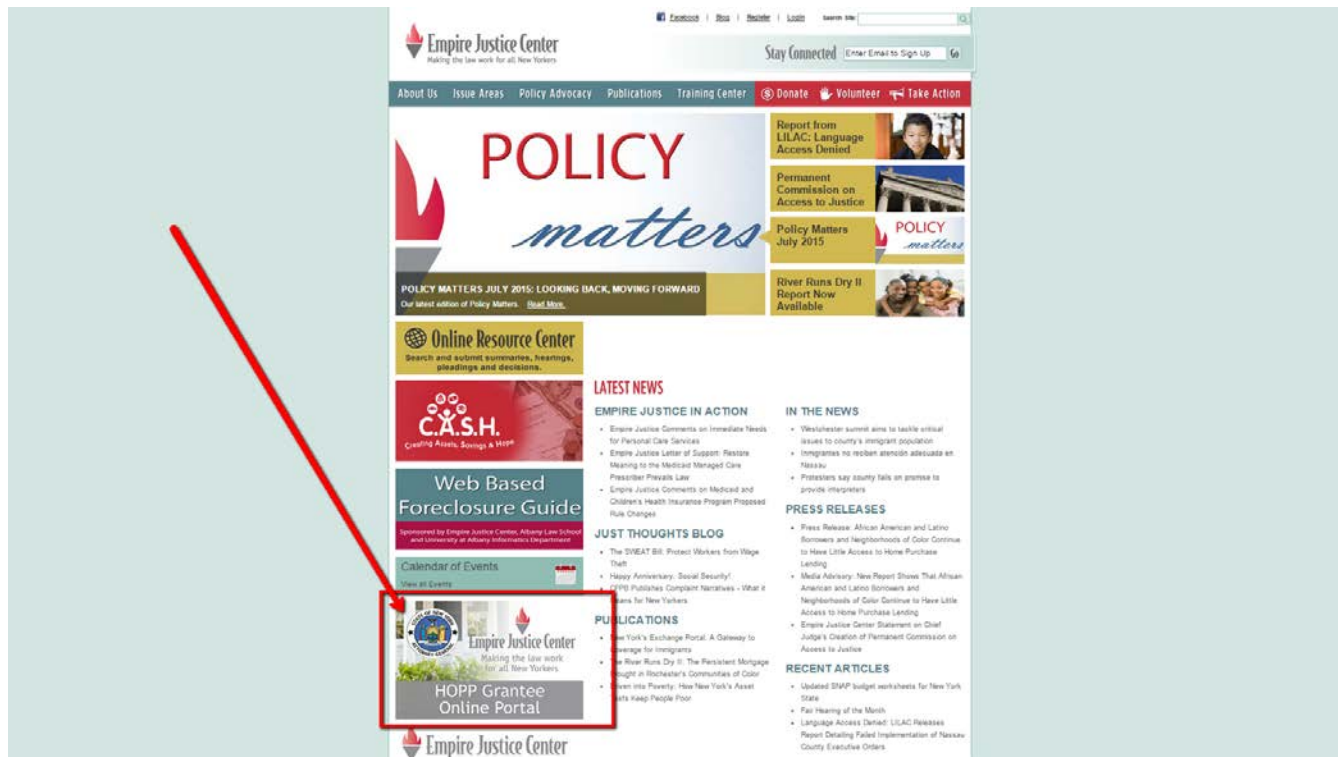
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Portal

- HOPP Online Portal
 - Secured Resource Center
 - Grant Related Resources
 - Relevant Substantive Resources
 - Training Opportunities
 - Previously recorded trainings & materials
 - Note – emails will be sent out as well pertaining upcoming trainings
 - Reporting Information
 - Upload Reporting Documents

Portal

- Access the Portal
 - Go to our homepage and click on the AG Portal Button
 - Visit <http://www.empirejustice.org/hopp-grantees>



Portal

HOPP Online Portal

The screenshot shows the website for the HOPP Anchor Partner Program. At the top left is the Empire Justice Center logo with the tagline "Making the law work for all New Yorkers". To the right are social media links for Facebook, Blog, Register, and Login, along with a search bar. Below this is a "Stay Connected" section with an email sign-up form. A navigation menu includes "About Us", "Issue Areas", "Policy Advocacy", "Publications", "Training Center", "Donate", "Volunteer", and "Take Action". The main banner features the State of New York Attorney General seal and the text "HOPP Anchor Partner Program". Below the banner is a quote from New York Attorney General Eric Schneiderman: "[The Attorney General's] office will bring every resource to bear to help struggling families navigate out of a foreclosure crisis. With the help of our friends at the Center for New York City Neighborhoods and the Empire Justice Center, New York families will continue to have access to the resources they need, helping to ensure they have a place to call home." Below the quote are six resource links: "HOPP Grantee Resources", "HOPP Sandy Resources", "Upload Documents", "NY SMAP Resources", "Training Center", and "HOPP Anchor Partner Staff".

Welcome to the AG HOPP Online Portal!

"[The Attorney General's] office will bring every resource to bear to help struggling families navigate out of a foreclosure crisis. With the help of our friends at the Center for New York City Neighborhoods and the Empire Justice Center, New York families will continue to have access to the resources they need, helping to ensure they have a place to call home."

- New York Attorney General Eric Schneiderman

HOPP Grantee Resources
Access the HOPP reporting templates & materials, Year 3 reporting schedule, and important information pertaining to the HOPP program.

HOPP Sandy Resources
Access important Superstorm Sandy resources and articles.

Upload Documents
Upload HOPP documents for submission.

NY SMAP Resources
Relevant NYSMAP Resources

Training Center
View upcoming trainings and previously recorded webinars and training materials.

HOPP Anchor Partner Staff
Meet your AG HOPP Anchor Staff!

Settlement Resources & Updates
Access important settlement documents and updates.

To access the HOPP Online Portal, visit www.empirejustice.org or www.empirejustice.org/hopp-grantees

Portal

The screenshot shows the Empire Justice Center website. At the top left is the logo with the tagline "Making the law work for all New Yorkers". To the right are social media links for Facebook, Blog, Register, and Login, along with a search bar. Below this is a "Stay Connected" section with an email sign-up form. A navigation bar contains links for "About Us", "Issue Areas", "Policy Advocacy", "Publications", "Training Center", "Donate", "Volunteer", and "Take Action". The main content area features a large image of a courthouse with the inscription "THE TRUE ADMINISTRATION OF JUSTICE". Below this image is a headline: "CHIEF JUDGE MAKES TASK FORCE ON ACCESS TO JUSTICE PERMANENT" with a sub-headline and a "Read More" link. To the right of the main image are three smaller article teasers: "Report from LILAC: Language Access Denied", "Permanent Commission on Access to Justice", and "Policy Matters July 2015". Below the main image is an "Online Resource Center" section with a search and submit summaries, hearings, pleadings and decisions. To the right of this is a "LATEST NEWS" section with three sub-sections: "EMPIRE JUSTICE IN ACTION", "IN THE NEWS", and "PRESS RELEASES". Below these is a "JUST THOUGHTS BLOG" section. At the bottom left, there is a "Calendar of Events" section. A red arrow points from the left side of the page to a box around the "Web Based Foreclosure Guide" link, which is highlighted in red. The link is sponsored by Empire Justice Center, Albany Law School and University at Albany Informatics Department.

To access the Web Based Foreclosure Guide, visit www.empirejustice.org

HOPP Reporting Expectations

HOPP Reporting Expectations

- Bi-monthly Data Reporting
 - Add new clients
 - Update services provided for existing clients
- Narrative & Financial Reports
 - Interim & Final

HOPP Data Points Overview

Section A:
Record Information
Data Points A1 – A3

HOPP Data Points Overview

- Client ID
 - **The Client ID needs to be the same on every data report.** The Office of the Attorney General wants to see a client's progression and history throughout a case.
 - The format must remain the same
 - 12345 VS 123 45
- HOPP ID
 - Only need to report if the client came to you through the HOPP Call Center. Like the Client ID, it will remain the same for each reporting period.
- Staff

Section B:
Client / Demographic
Information
Data Points B4 – B14

HOPP Data Points Overview

- Intake Date
 - Report the actual date of intake, even if it is prior to 10/1/2012;
 - This date will not change.
- Service Date
 - Report the most recent date the client received services in each reporting period.

HOPP Data Points Overview

For the next three data points, select the prescribed value that best identifies your client. If they decline to answer, leave the field blank:

- Race
- Ethnicity
- Language

HOPP Data Points Overview

For the next three data points, identify the number of individuals whom reside in the home four or more nights per week.

- Children
- Adults
- Seniors

HOPP Data Points Overview

- Income
 - Client's estimated entire gross household income for the most recent year.
 - Includes: Welfare, AFDC, Social Security, S.S.I., pension, disability compensation, unemployment compensation, interest income, babysitting, caretaking, alimony, child support, annuities, dividends, income from rental property, armed forces reserves, scholarships and/or grants
- Credit Score
- Household Type
 - Select the prescribed value that best represents your client.

Section C:
Property Information
Data Points C15 – C18

HOPP Data Points Overview

- Property House Number (PHN)
- Street Name

The OAG seeks data by zip codes *and* counties. Please ensure you complete both fields.

- Zip Code
- County

Section D:
Loan Information
Data Points D19 – D39

HOPP Data Points Overview

Data Points D19 – D32 refer to the loan information at ***intake*** and will not change throughout your interaction with the client.

HOPP Data Points Overview

- Reasons for Distress
 - Select the primary and, if applicable, secondary values that best represent your client's reasoning for mortgage distress.
- Number of Units on the Mortgage
- Date of Property Purchase
 - Format: mm/yyyy
 - 12/1991 vs 22 years ago

HOPP Data Points Overview

For Data Points D23 – D36: *If you are assisting your client with a second lien, report that information in the secondary fields ending in 2. Example: report the second mortgage's Loan Amount under "Loan Amount 2."*

HOPP Data Points Overview

- Current Loan Origination Date
- Loan Amount at Origination
- Loan Term at Origination
 - Report the number of years, not months
- Current Loan Owner Type

HOPP Data Points Overview

Loan Information at Intake

- Principal
- Fixed or ARM
- Interest Rate
- Total Monthly Payment
 - Includes principal, interest, taxes, insurance and association fees (PITIA).
- Interest Only Loan

HOPP Data Points Overview

Loan Information at Intake

- Loan Status
 - Current
 - Between 30 and 60 days late
 - Between 60 and 90 days late
 - Between 90 and 120 days late
 - Between 120 and 240 days late
 - Between 240 and 360 days late
 - Between 1 and 2 years late
 - Between 2 and 3 years late
 - At least 3+ years late
 - Lis Pendens Filed
 - Foreclosed

HOPP Data Points Overview

- Name of Current Loan Servicer
- Servicing Standards Violations
- Servicer Change During Interaction

HOPP Data Points Overview

- Number of Settlement Conferences
 - Only report the total number of settlement conferences within the reporting period, do not cumulate.
- Date of First Settlement Conference
 - Only report the first date.
- Bad Faith Motion Filed By Client

Section E:
Services Provided
Data Points E40 – E45

HOPP Data Points Overview

- Total Housing Counseling Service Hours
 - Report the cumulative number of service hours
 - Carryover Clients: continue reporting hours from previous years
 - Report hours, not minutes
- Primary & Secondary Housing Counseling Services
 - Report the most significant service(s) provided to the client during the reporting period
 - Please note, it may not correspond to the Service Date
 - Supplementary Fields

Service Value	Supplemental field(s)	Supplemental Reporting Instructions
Advised Client of Options (Deed in Lieu, Short Sale)		
Advised on pre-existing loan modification request or response		
Assisted Client in Applying for Gap Loan or Fund Assistance		
Assisted with Credit Repair/Resolved Credit Reporting Errors		
Assisted with Relocation	New House	<i>Report the client's new residence information.</i>
Assisted with Tax Lien Issue		
Attended Settlement Conference with Homeowner	Conference #	<i>Report the number of conferences attended by the homeowner during the reporting period.</i>
Escalated the Case Through CNYCN		
Escalated the Case Through Servicer		
Escalated the Case to HAMP Admin/Fannie Mae/Freddie Mac		
Extended Homeowner Or Tenant's Tenure In Property	Benefits	<i>Indicate how long tenure was extended for and if there was any financial impact on the homeowner (i.e. payments saved) during this period.</i>
Foreclosure Prevention Counseling		
Initiated Forbearance Agreement/Repayment Plan		
Obtained Clear Title To Property		
Obtained Partial Claim Loan From FHA Servicer	Benefits	<i>Provide amount of partial claim.</i>
Post Re-default Counseling		
Post Modification Counseling		
Referral		
Secured Charitable Grant for Client	Principal Forgive	<i>Indicate amount of debt wiped out.</i>
Submission of Loan Modification Request	Mod Status	<i>Indicate the status of the modification request.</i>

HOPP Data Points Overview

- For Partners Servicing Superstorm Sandy Victims:
 - Primary & Secondary Sandy Related Services Provided
 - Report the most significant services provided.
- Modification Request Status
 - Update field every time the status of the modification request changes.
 - This field must correlate to the outcome reported:
 - If a client did not qualify for a modification yet they have a reported outcome “Mortgage Modified – HAMP” then something is incorrect.
 - If received a final modification, record as an outcome.

Section F:
Client Outcomes
Data Points F46 –F61

HOPP Data Points Overview

- Outcomes
 - You are not expected to fill in this field until you have achieved one of the milestones or outcomes listed.
 - You may fill in more than one outcome over the life of the representation of a client. If you do not have an outcome/milestone during a reporting period, leave this field blank.
 - If you have two outcomes for one mortgage, you do not need to prioritize the value.
 - Supplemental Reporting Fields:

Outcome Value	Supplemental field(s)	Supplemental Reporting Instructions
Brought Mortgage Current	Benefits	<i>Show total delinquent payments + fees + interest.</i>
Client Outcome Unknown	Case Closed	<i>Report the date of case closure. If you are still working with the client, leave the field blank.</i>
Executed Deed-In-Lieu	Principal Forgive	<i>Calculate amount of debt discharged by bank less fees.</i>
Foreclosure Dismissed		
Homeowner Relocated	New Housing	<i>Indicate the homeowners new housing situation.</i>
Homeowner Obtained Private Insurance Funds	Benefits	<i>Indicate the amount of insurance funds obtained.</i>
Homeowner Obtained Federal Assistance Funds	Benefits	<i>Indicate the amount of Federal Assistance funds obtained.</i>
Homeowner Obtained Private Loan/Grant Funds	Benefits	<i>Indicate the amount and source of Private funds obtained.</i>
Homeownership preserved through other intervention		
Mortgage Foreclosed	Loan Status	<i><u>For clients who seek services after being foreclosed upon:</u> Report the Loan Status as Foreclosed</i>
	Intake Pay (blank)	<i>Intake Pay field <u>should be left blank.</u></i>

Outcome Value	Supplemental field(s)	Supplemental Reporting Instructions
Mortgage Modified – HAMP	Mod Status New Pay	<i>The mod status should be “Final Loan Modification Received & Accepted by Client”</i> <i>Indicate new monthly payments.</i>
Mortgage Modified – NMS	Mod Status New Pay	<i>The mod status should be “Final Loan Modification Received & Accepted by Client”</i> <i>Indicate new monthly payments.</i>
Mortgage Modified – In House	Mod Status New Pay	<i>The mod status should be “Final Loan Modification Received & Accepted by Client”</i> <i>Indicate new monthly payments.</i>
Mortgage Refinanced – HARP	New Pay	<i>Indicate new monthly payments.</i>
Mortgage Refinanced –NMS	New Pay	<i>Indicate new monthly payments.</i>
Mortgage Refinanced – In House	New Pay	<i>Indicate new monthly payments.</i>
Property Sold	Benefits	<i>Calculate amount of equity saved.</i>
Resolved Non-Mortgage Lien		
Reverse Mortgage Obtained	Benefits	<i>Indicate if monthly payments are now \$0 or if client is being paid.</i>
Satisfied Mortgage	Benefits	<i>Indicate cost of total outstanding loan balance paid by client.</i>
Short Sale	Principal Forgive	<i>Calculate amount of debt discharged by bank less fees.</i>
Withdrew From Counseling	Case Closed	<i>Report the date of case closure.</i>

HOPP Data Points Overview

Modified Mortgage Information:

- New Principal
- New Term
 - Years, not months
- New Type
- New Interest Rate
- New Monthly Payment (PITIA)*
 - This information should be reported for both Trial & Final Modifications

HOPP Data Points Overview

- Amount of Principal Forgiven
- Amount of Forbearance
- Short Sale
 - Price
 - Date
- Fully Forgiven

HOPP Data Points Overview

- Deed-in-Lieu Date of Action
- Cash Benefits Description
- New Housing

HOPP Data Points Overview

- Date of Case Closure
 - Must have an outcome reported.
 - If a client returns for services after their case has already been closed, you **MUST** use the same ClientID and update their information using a new service date, delete the closed date and enter new data that relates to the new services provided.

HOPP Data Reporting 101

HOPP Data Reporting 101

For all data points:

- What if the client does not know the information or declines to answer?
 - If a client does not know the information or declines to answer, **leave the data field blank**. If you can easily obtain the information, that's great! But don't go to extreme measures to collect the information.
 - Do not need to enter "N/A" or "Don't know"
- Only insert the prescribed fields/allotted values.
 - We really appreciate your willingness to include explanations, yet please place them in the **comments** field (Column CG).

HOPP Data Reporting 101

- Reporting New Clients
 - Enter all available information
 - Input actual intake date
 - Report the most significant service provided to the client during the reporting period
 - Report on the cumulative number of service hours since the beginning of the grant
 - Include clients with services covered by any portion of HOPP funding
 - One household = One client (regardless of the number of people listed on the mortgage)

HOPP Data Reporting 101

- Reporting Existing Clients
 - If you worked with a client during the reporting period, you must update their HOPP information to include the services provided
 - If a client received multiple services in a reporting period, report on the most recent &/or most significant service
- How to report clients serviced outside the reporting period who were not previously reported under HOPP

HOPP Data Reporting 101

- Reviewing Data Report Prior to Submission
- Common Reporting Discrepancies
 - Specific Data Points
 - Service date
 - Reporting on Tax Foreclosures
 - Loan terms (years, not months)
 - Counseling hours (not minutes)
 - Conference number (cumulative vs reporting period)
 - Spelling out servicer's name
 - Outcomes: completing supplemental fields
 - For data points that contain “new” in the title, reenter the amount – do not enter “same.”

HOPP Data Reporting 101

- Common Reporting Discrepancies
 - Providing explanations outside the comments field
 - Client does **not** have to be officially closed in your CMS in order for you to close them with HOPP
 - Foreclosure prevented does not equal closed, and vice versa
 - Listing a Modification Status of “Final Modification Received & Accepted” does not equal foreclosure prevented.

HOPP Grant Deliverables

HOPP Grant Deliverables

Under this grant, the OAG and your Anchor Partner will be tracking your progress against your proposed deliverables:

- Clients Served
 - Number of unique clients serviced by your organization.

HOPP Grant Deliverables

- Foreclosures Prevented
 - Achieving one of the following FINAL client outcomes:
 - Brought Mortgage Current
 - Executed Deed in Lieu
 - Foreclosure Dismissed
 - Homeownership Preserved through Other Intervention
 - **Mortgage Modified**
 - Modifications in the *TRIAL* period are NOT considered a foreclosure prevented, as it is not a FINAL outcome.
 - Mortgage Refinanced
 - Property Sold
 - Reverse Mortgage Obtained
 - Satisfied Mortgage
 - Short Sale
 - One per client (even if they achieve multiple outcomes classified as ‘Foreclosures Prevented’)

HOPP Grant Deliverables

- If at any time you feel your organization is underperforming and will not be able to achieve your projected deliverables, contact your regional coordinator immediately.

Available Training

- Individual Reporting Training
 - Available for 1-1 training to review data reporting in your organization
- Microsoft Excel Tips & Tricks
 - Tips & tricks to make updating & review data in Excel easier!

Next data report will be due on
March 10, 2016

Interim Narrative & Financial
Reports also due March 10

Questions?

Contact us!

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