



Funded through the  
New York State Attorney General  
Homeownership Protection Program

HOPP Anchor Partner Program

# OAG HOPP Data Reporting

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# Topics

- Review of HOPP Data Points
- Basic Information About HOPP Data Reporting
- Year 3 Reporting Schedule
- AG HOPP Deliverables

# HOPP Data Points Overview

# 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

# HOPP Data Points Overview

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).

**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 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 – D33*** 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, and insurance (PITI).
- Interest Only Loan

# HOPP Data Points Overview

## Loan Information at Intake

- Loan Status
  - **Change**
    - **At least 120+ days late** is no longer valid for clients with an intake date after 1/1/2015
  - **New Values**
    - 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

# 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	<b>New House</b>	<i>Report the client's new residence information.</i>
Assisted with Tax Lien Issue		
Attended Settlement Conference with Homeowner		
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	<b>Benefits</b>	<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	<b>Benefits</b>	<i>Provide amount of partial claim.</i>
Post Re-default Counseling		
Post Modification Counseling		
Referral		
Secured Charitable Grant for Client	<b>Principal Forgive</b>	<i>Indicate amount of debt wiped out.</i>
Submission of Loan Modification Request	<b>Mod Status</b>	<i>Indicate the status of the modification request.</i>

# HOPP Data Points Overview

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

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

- 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 period
  - 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 Mistakes
  - Specific Data Points
    - Service date
    - 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 Mistakes
  - 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.



# Year 3 Reporting Schedule

Report Due Date	Report Due
March 10, 2015	<b>Data Report</b> <i>January 1 – February 28, 2015</i> <b>Interim Report</b> <i>Narrative &amp; 5-Month Financial</i>
May 11, 2015	<b>Data Report</b> <i>March 1 – April 30, 2015</i>
July 10, 2015	<b>Data Report</b> <i>May 1 – June 30, 2015</i>
September 10, 2015	<b>Final Report</b> <i>Narrative &amp; 11-Month Financial</i>
October 12, 2015	<b>Data Report</b> <i>July 1 – September 30, 2015</i> <b>Final Financial Report</b> <i>HOPP 12-Month Financial</i>

# 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
    - FOR SANDY CLIENTS: Homeownership Preserved Through Other Intervention
  - 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.

# Questions?

- Contact Empire Justice Center
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