



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
- Common Reporting Mistakes
- Year 3 Reporting Schedule
- HOPP Grant Deliverables

HOPP Data Points Overview

Why the OAG Needs Your Data

- Analyzing data reports
 - Progression from intake to outcome
 - Length of time
- Trends
 - Banks/services 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 CD).

Section A:
Record Information
Data Points A1 – A2

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.
- Staff
 - Last name of advocate assigned to the client.

Section B:
Client / Demographic
Information
Data Points B3 – B13

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 C14 – C15

HOPP Data Points Overview

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

- Zip Code
- County

Section D:
Loan Information
Data Points D16 – D36

HOPP Data Points Overview

Data Points D16 – D29 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
 - 1/1991 vs. 22 years ago

HOPP Data Points Overview

For Data Points D20 – D32: *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
 - Format: mm/yyyy
- 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

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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
- Lis Pendens Filing Date
 - *If applicable*

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 E37 – E42

HOPP Data Points Overview

- Total Legal Services Hours
 - Report the cumulative number of service hours since the beginning of HOPP.
 - Report hours, not minutes

HOPP Data Points Overview

- Primary & Secondary Legal Services Provided to the Client
 - Report the most significant service(s) provided to the client during the reporting period
 - Please note, it may not correspond to the Service Date
 - Value: Submission of Loan Modification Request
 - If selecting this value, you must indicate status in the modification request field.
 - **New Values**
 - Assisted with Tax Lien Issue
 - Post Modification Counseling
 - Post Re-default Counseling

HOPP Data Points Overview

- For Grantees Servicing Superstorm Sandy Victims:
 - Primary & Secondary Sandy Related Services Provided
 - Report the most significant service(s) 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.

Section F:
Client Outcomes
Data Points F43 –F58

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
Advised Client Of Rights And Options		
Averted Default Judgment		
Bankruptcy/Obtained Federal Bankruptcy Protection		
Brought Mortgage Current	Benefits	<i>Indicate total delinquent payments + fees + interest.</i>
Case Settled in Settlement Conference		
Client Outcome Unknown	Case Close	<i>Date of case closure.</i>
Client Secured Affordable Housing		
Credit Repaired/Resolved Credit Reporting Errors		
Executed Deed-In-Lieu	Forgiven	<i>Calculate amount of debt discharged by bank less fees.</i>
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>
Filed Complaint with Government Enforcement Agency		

Outcome Value	Supplemental field(s)	Supplemental Reporting Instructions
Foreclosure Dismissed		
Homeowner Relocated	New Housing	<i>Indicate the homeowner's 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>
Mortgage Modified - HAMP	Loan Status	<i>The loan status should be "Trial or Final Loan Modification Received & Accepted by Client"***</i>
	New Pay	<i>Indicate new monthly payments.</i>
Mortgage Modified - NMS	Loan Status	<i>The loan status should be "Final Loan Modification Received & Accepted by Client"</i>
	New Pay	<i>Indicate new monthly payments.</i>



Outcome Value	Supplemental field(s)	Supplemental Reporting Instructions
Mortgage Modified – In House	Loan Status New Pay	<i>The loan 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>
Obtained Clear Title To Property	Benefits	<i>Provide amount of partial claim.</i>
Obtained Housing Counseling		
Obtained Injunction		
Obtained or Restored Settlement Conference		
Obtained Partial Claim Loan From FHA Lender		
Obtained Pro Bono Counsel		
Obtained Real Estate Broker Services		

Outcome Value	Supplemental field(s)	Supplemental Reporting Instructions
Property Sold	Benefits	<i>Calculate amount of equity saved.</i>
Reduced Fees or Charges/Obtained QWR response	Benefits	<i>Indicate amount saved as a result of any reduction.</i>
Referral		
Resolved Non-Mortgage Lien Issue		
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>
Secured Charitable Grant Or Services For Client	Benefits	<i>Indicate amount of debt wiped out.</i>
Short Sale	Benefits	<i>Calculate amount of debt discharged by bank less fees.</i>
Stop Sale/Vacate Judgment of Foreclosure and Sale		
Vacate Default Judgment		
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 (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
- Date of Case Closure
 - Must have a outcome reported.

HOPP Data Points Overview

- Closing a Client's Case
 - 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)
 - Legal 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 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 *immediately*.

Questions?

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