



Escalations Program

SEPTEMBER 19, 2017

Outline

- ◆ Quick History
- ◆ Program Approach Housing Mobility Program
- ◆ Escalation Process
 - ◆ Why?
 - ◆ When?
 - ◆ How?

About the Program

In 2009, the Center created the **Escalations Program** to assist housing counselors in New York City experiencing servicer delays or other issues while seeking modifications for clients.

In 2012 the Escalations Program **expanded statewide** with the introduction of the Attorney General's Homeowner Protection Program (HOPP).

Our job is to **leverage servicer, lender, and regulatory agency relationships** to help you!

Escalations Program

Program Approach

- ◆ **Identify isolated and systemic servicer errors;**
- ◆ **Improve mortgage servicer processes** by working with assigned high-level contacts and/or bringing issues to the attention of regulations (i.e. NYS AG, NYS DFS, CFPB); and
- ◆ **Get clear and expeditious answers for advocates** whose client modification requests have been stalled or improperly denied, or with any other workout matter that requires our escalation intervention.

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When do you escalate a case?

We want more of...

- ◆ **Analysis of the case:** Be as specific as possible about the case details and what you have done to try to assist
- ◆ **Explore options:** Did you explore all available options (loss mitigation, legal settlements, etc.)?
- ◆ **Document collection:** Provide supporting documents for your case
- ◆ **Efficient pursuit of resolution:** Once an alternative was deemed appropriate, did you fully complete the workout application and attach all required documents? Send the application in a timely manner?

And less of...

- ◆ **Lack of review**
- ◆ **No documents or missing documents**
- ◆ **Options that do not fit borrower's goal**
- ◆ **No evidence of follow up**
- ◆ **No proof for argument**

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Escalation Process

- ◆ **Who we serve?** Non-profit housing counseling groups, legal services providers, elected officials, regulators and other partners
- ◆ **How to escalate?** Email escalations@cnycn.org
 - ◆ **Former Process:**
 - ◆ Escalation Request Form
 - ◆ Third Party Authorization
 - ◆ Supportive Documentation
 - ◆ **New Process:** <https://www.tfaforms.com/4600301>

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