Escalations Program

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!

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.
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

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