



**CAPITAL AREA
FORECLOSURE NETWORK**

Rising Foreclosures Overwhelm Washington, D.C. Area Counseling Organizations

*Results from a survey of housing counseling and
legal service organizations.*

Leah Hendey
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 **URBAN INSTITUTE**

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Executive Summary

This region has not escaped the problems caused by the rising rate of foreclosures across the nation. Many households in the Washington, D.C. region have been affected by the crisis, including those who have lost their homes and jobs or who are struggling to make their mortgage payments. As of December 2009, more than 114,000 households were delinquent on their mortgage payments, representing 9.5 percent of all mortgages in the metropolitan area.

This report presents results from surveys of housing counseling organizations and legal aid organizations offering foreclosure prevention counseling to clients in the Washington, D.C. metropolitan area. The surveys focused on the need for services, the current capacity of counseling organizations, how organizations are staffed and funded, and major challenges to achieving successful outcomes for clients. The report ends with a section on interviews with other social service organizations about how the organizations and their clients have been affected by the foreclosure crisis. The Capital Area Foreclosure Network, a regional foreclosure prevention network jointly led by the Metropolitan Washington Council of Governments (MWCOC) (<http://www.mwcog.org>) and the Nonprofit Roundtable of Greater Washington (<http://www.nonprofitroundtable.org>), commissioned this report with funding provided by Fannie Mae and Freddie Mac.

Current counseling capacity in the metropolitan area falls well short of the potential need for services.

Extrapolating from survey responses, housing counseling organizations in the Washington, D.C. metropolitan area provided about 20,000 clients with foreclosure prevention counseling and had about 130 full-time staff members working on foreclosure prevention in 2009.¹ However, with more than 148,000 mortgages in the region delinquent or in foreclosure at the end of 2009, there is a substantial shortfall in the ability of housing counseling organizations to provide services to all those who might benefit from foreclosure prevention counseling. Prince George's County, Maryland, in particular, has substantial need for counseling services, with more than 45,000 mortgages delinquent or in foreclosure. Legal aid organizations also have capacity

¹ With only one exception, the organizations that were surveyed are located in jurisdictions that are members of MWCOC. However, because many organizations accept clients from more than just the jurisdiction in which they are located or have offices throughout the metropolitan area we have provided estimates for the entire metropolitan area. We only identified a handful of HUD-certified counseling organizations outside the MWCOC boundaries that were not surveyed. See <http://www.mwcog.org/about/jurisdiction/> for a list of MWCOC jurisdictions.

gaps; most reported that they were unable to meet current demand for foreclosure-related legal assistance. In addition, there are geographic disparities in counseling and legal aid capacity in the region, with Northern Virginia being underserved relative to the District of Columbia and Maryland.

To fully meet the needs of troubled homeowners and renters, funding for foreclosure prevention counseling need to be increased and diversified.

Eleven out of 17 organizations reported that their foreclosure prevention counseling budget was less than \$200,000 in 2009. Almost all of these organizations were receiving government funding and 15 out of 22 received federal funding from the National Foreclosure Mitigation Counseling (NFMC) program. Only six private foundations were specifically mentioned as one of the top three funders for an individual organization's foreclosure prevention activities. As new NFMC funding has declined² and as governments at all levels are tightening budgets and cutting programs, housing counseling organizations will need to find new sources of funding to maintain or expand counseling capacity to meet the need for their services in the region.

Improving relationships with servicers is essential to achieving better outcomes for counseled homeowners.

Counseling organizations have adopted many strategies, including methods of working with servicers, which increase their effectiveness and help produce successful outcomes for clients. However, many of the most serious challenges have to do with the lack of responsiveness by mortgage servicers. Specifically, counselors rate unwillingness to make sufficient loan modifications to match borrower resources, lack of response from servicers, and inability to speak with the same servicer contact consistently as some of the most difficult challenges that they face in helping homeowners. Improving relationships with servicers and problems around communication should increase the effectiveness and improve the efficiency of counseling organizations.

² Please see <http://nw.org/network/nfmcp/default.asp>.

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Purpose of the Report

Last year's *Housing in the Nation's Capital 2009* report,³ prepared by the Urban Institute (<http://www.urban.org>), focused on foreclosures in metropolitan Washington, D.C. and included a number of program and policy recommendations intended to help the region meet the growing challenge of the foreclosure crisis. Following the release of the report, the Urban Institute, together with the Metropolitan Washington Council of Governments (MWCOCG) and the Nonprofit Roundtable of Greater Washington, sought to implement some of these recommendations. One recommendation was to create a regional foreclosure network to support the activities of housing counseling organizations and those working to prevent foreclosures. The new Capital Area Foreclosure Network (CAFN) (<http://www.CAFN.org>) was launched officially in April 2010.

Another report recommendation was to conduct a survey of housing counseling organizations to fill the information gap about counseling capacity in the region. Results from the survey would help inform the activities of CAFN and be a valuable resource in supporting the important work counseling organizations are doing in the region. This report presents the information collected from this first ever survey of housing counseling organizations in the Washington region.

About the Survey

The housing counseling organization survey was designed to be administered on the internet and to capture general information on structure, funding, geographic reach, and capacity of agencies providing foreclosure prevention counseling in the Washington, D.C. region. The survey also asked about the number and type of clients that had been served in the past, and to whom and how any marketing and outreach was done. Finally, counselors were asked to evaluate the importance of a set of strategies and challenges to obtaining successful counseling outcomes. The survey was conducted in February and March of 2010.

Recognizing the importance of legal assistance in helping household avoid foreclosures, a second web-based survey of legal aid organizations was conducted. It covered topics similar to the housing counseling organization survey, including funding, geographic reach, and capacity. The survey asked about client demographics and successful scenarios for avoiding foreclosure, with the last section of the survey focused on foreclosure scams.

³ Available at <http://www.urban.org/publications/1001340.html>.

In addition, to cover the range of social service agencies being used by households affected by the foreclosure crisis, a series of interviews with different types of emergency service, food assistance and health organizations were conducted. The purpose of these interviews was to find out how such organizations' clientele was being affected by the foreclosure crisis and how the organizations themselves were fairing in the crisis and economic downturn. The results of these interviews are discussed in the last section of this report.

Survey Sample

The housing counseling web-based survey was distributed to 49 housing counseling organizations in the Washington, D.C. metropolitan area. With one exception, these organizations were all located in counties or cities that participate in MWCOG.⁴ Twenty-eight organizations completed at least a portion of the survey and, of those, 25 reported that they offer foreclosure prevention services. We restricted our analysis only to the 25 organizations that responded to the survey and that reported providing foreclosure prevention counseling services. It is important to remember, therefore, that the analysis presented in this report does not represent the universe of housing counseling organizations in the Washington region, nor does it necessarily represent all foreclosure prevention counseling organizations. Please see Appendix A for a list of organizations who responded to the survey and Appendix B for the survey instrument itself.

The web-based legal services survey was distributed to 47 legal aid organizations initially identified by MWCOG and the Nonprofit Roundtable as groups possibly providing foreclosure-related legal services. In fact, the majority of organizations that responded to the survey or with whom we were able to make some contact did not provide legal aid to households dealing with foreclosure. In the end, we identified 10 organizations that offered legal aid related to foreclosure and who answered at least a portion of the survey. However, only a handful of legal aid organizations completed the entire survey. As with the results of the housing counseling survey, this analysis only represents those organizations who responded to the questionnaire. The 10 organizations that completed a portion of the survey are listed in Appendix C and the survey instrument is included in Appendix D.

⁴ A list of MWCOG member jurisdictions can be found at <http://www.mwcog.org/about/jurisdiction/>.

Introduction

While the Washington, D.C. metropolitan area has been more insulated from the effects of the foreclosure crisis and national economic recession than areas in the Midwest or those hardest hit by foreclosures in California, Nevada, Arizona, and Florida, this region has not escaped the problems caused by the rising rate of foreclosures. Many households in the Washington, D.C. region have been affected by the crisis, including those who have lost their homes and jobs or who are struggling to make their mortgage payments.

As of December 2009, more than 114,000 households were delinquent on their mortgage payments, representing 9.5 percent of all mortgages in the metropolitan area. This rate was up 1.7 percentage points from December 2008 and 4.0 percentage points from December 2007. The regional foreclosure rate was at 2.9 percent, with more than 34,000 mortgages in foreclosure in December 2009. While foreclosures among prime and Alt-A loans are rising, subprime mortgages made up almost half of all foreclosure in the area.

Table 1 shows the county rates of foreclosure for mortgages in the metropolitan area as well as the total non-current rates, that is, mortgages either delinquent or in foreclosure. The non-current rate ranged from 3.4 percent of mortgages in Arlington County, Virginia, to 25.4 percent of mortgages in Prince George's County, Maryland, in December 2009. The share of mortgages for which lenders had already started the foreclosure process ranged from 0.9 percent in Arlington County to 6.0 percent in Prince George's County.

As shown in Map 1, there is considerable variation in the foreclosure rate across the region by ZIP code. Overall, Prince George's County in Maryland and Prince William County and Manassas and Manassas Park Cities in Northern Virginia have some of the largest concentrations of foreclosures in the region. Nevertheless, even within jurisdictions with relatively low overall rates of foreclosure, such as Fairfax County, Virginia, and Montgomery County, Maryland, there are ZIP codes where foreclosure activity is more pronounced.

Besides the concentration of foreclosures, which gives a better understanding of where neighborhoods will be the most affected, it is important to look at the total number of mortgages that are in foreclosure or delinquent in an area. This number gives a sense of the number of households that could benefit from the services of housing counseling organizations. Among all jurisdictions in the region, Prince George's County, Maryland,

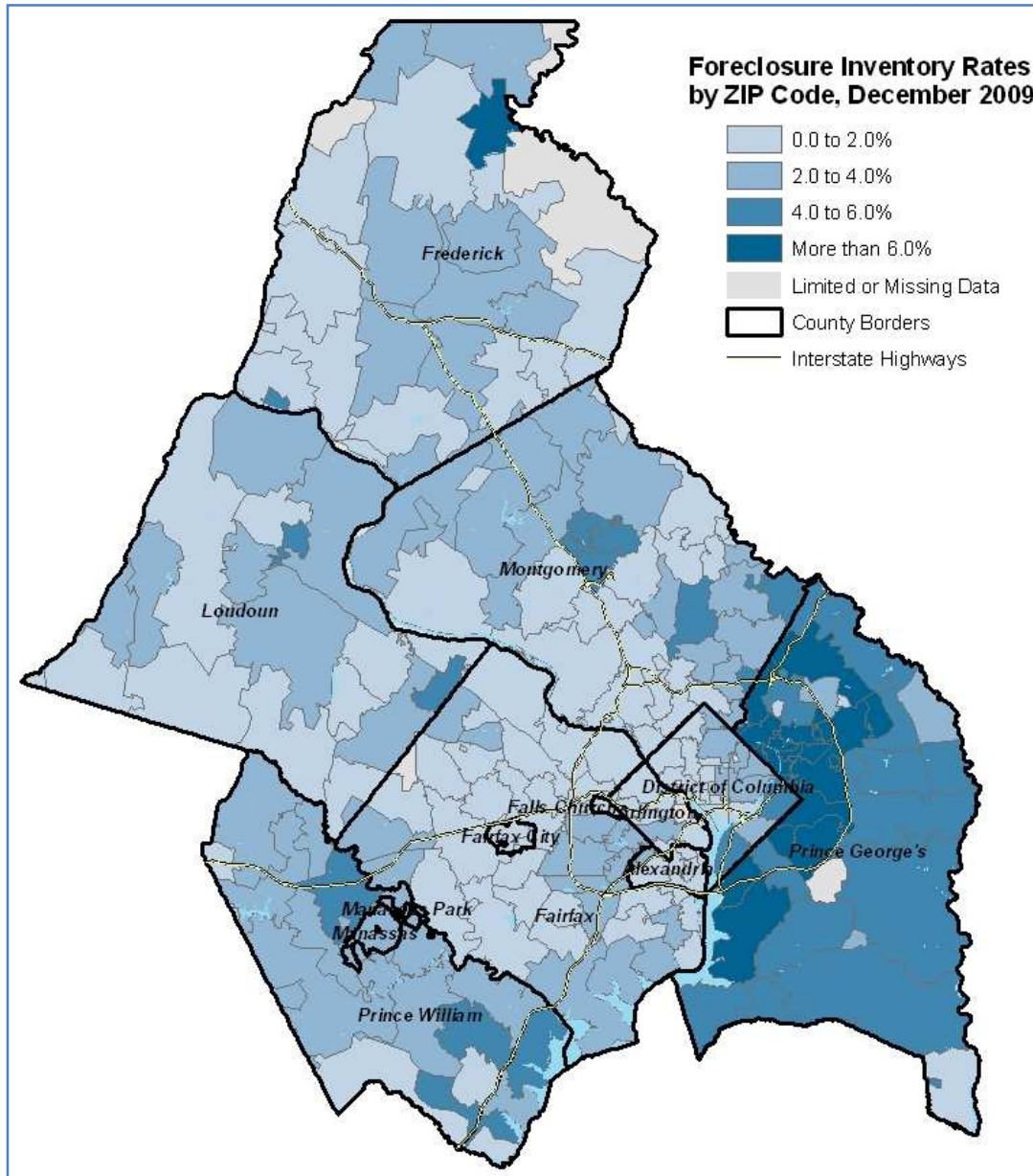
has the highest number of mortgages that are delinquent or in foreclosure, with more than 45,000 non-current mortgages as of December 2009. However, several counties with lower foreclosure rates also have a significant need for counseling services in their communities. Montgomery County, Maryland, had a foreclosure rate of 2.6 percent but had almost 21,000 mortgages that were not current. Fairfax County, Virginia, had an even lower foreclosure rate of 1.8 percent and still had more than 17,000 households behind on their mortgage or in foreclosure.⁵

There is a substantial need for counseling in the region and recent work by the Urban Institute⁶ has shown that counseling is effective and helps homeowners threatened by foreclosure achieve better outcomes. The Urban Institute's evaluation of the congressionally funded National Foreclosure Mitigation Counseling Program (NFMC), administered by Neighborworks® America, has shown that, on average in 2008, the relative odds of curing an existing foreclosure without a foreclosure sale for homeowners who received counseling through NFMC were 1.6 times higher than for homeowners who did not receive counseling. Furthermore, on average, homeowners who went to a NFMC grantee for counseling received loan modifications that resulted in monthly payments that were \$454 lower than the loan modifications they would have obtained without NFMC counseling.

⁵ Data updates on foreclosures in the region are available regularly at www.NeighborhoodInfoDC.org/Foreclosure/.

⁶ N. Mayer, P. Tatian, K. Temkin, and C. Calhoun, "National Foreclosure Mitigation Counseling Program Evaluation: Preliminary Analysis of Program Effects" (Washington, DC: The Urban Institute, 2009), <http://www.urban.org/url.cfm?ID=411982>.

Map 1: Prince George's and Prince William Counties Hardest Hit by Foreclosures



Source: Urban Institute analysis of LPS Applied Analytics (formerly McDash Analytics) data

Table 1

Mortgage Performance Indicators, December 2009
Sorted by Percent of Mortgages that Are Not Current

	Number of Mortgages	Number of Mortgages that Are Not Current	Percent of Mortgages that Are Not Current	Percent of Mortgages in the Foreclosure Inventory
Arlington County, VA	43,000	1,500	3.4	0.9
Alexandria city, VA	27,300	1,300	4.6	1.1
Fairfax County, VA	243,700	17,300	7.1	1.8
Loudoun County, VA	73,900	6,500	8.8	2.2
Montgomery County, MD	208,800	20,800	9.9	2.6
District of Columbia	103,000	10,300	10.0	2.1
Frederick County, MD	55,700	6,400	11.5	2.6
Washington, D.C.				
Metropolitan Area*	1,201,000	148,700	12.4	2.9
Prince William County, VA	87,300	12,700	14.6	3.3
Manassas city, VA	8,700	1,300	15.3	3.9
Prince George's County, MD	178,600	45,300	25.4	6.0

Source: Urban Institute analysis of LPS Applied Analytics (formerly McDash Analytics) data.

Notes: Mortgage performance indicators for Manassas Park City cannot be reported separately because its ZIP codes cross into other jurisdictions. Mortgage counts are rounded to the nearest hundred. Calvert and Charles counties in Maryland, Clarke, Fauquier, Spotsylvania, Stafford, and Warren Counties and Fredericksburg City in Virginia and Jefferson County in West Virginia are also part of the Washington, D.C. metropolitan area and are included in the metropolitan area figures.

Demand for Foreclosure Prevention Counseling Services

Client Caseloads

As the need for foreclosure prevention counseling services has risen with delinquent mortgages in the region, counseling organizations have been able to respond by increasing their caseloads since the foreclosure crisis began in 2007. Of the 11 organizations that responded to the survey question on the number of clients who received foreclosure prevention counseling in 2007, 2008, and 2009, 10 experienced an increase in clients and 7 expanded their caseload by more than 100 clients. The average number of foreclosure prevention clients per organization increased from 287 clients in 2007 to 423 clients in 2009 (table 2).

Table 2: Organizations reporting serving any foreclosure prevention clients by year

	2007	2008	2009
Average number of clients / organization	287	398	423
Number of organizations reporting clients served	8	13	17

Source: Urban Institute analysis of housing counseling survey data.

Despite the expansion in caseloads, counseling organizations do not currently have the capacity to serve a substantial portion of troubled homeowners in the region. Eleven out of the 17 organizations who reported foreclosure counseling client counts for 2009 served fewer than 250 clients each—a total of 7,200 clients for the year. Although we are missing data on clients for a number of organizations and survey nonrespondents, by extrapolating on the responses we did collect, we estimate that approximately 20,000 clients in the region received foreclosure prevention counseling services in 2009. This level falls far short of the potential demand for foreclosure counseling services, if one takes into account the 148,000 mortgages that are delinquent or in foreclosure.⁷

Geographic Disparities in Counseling Capacity

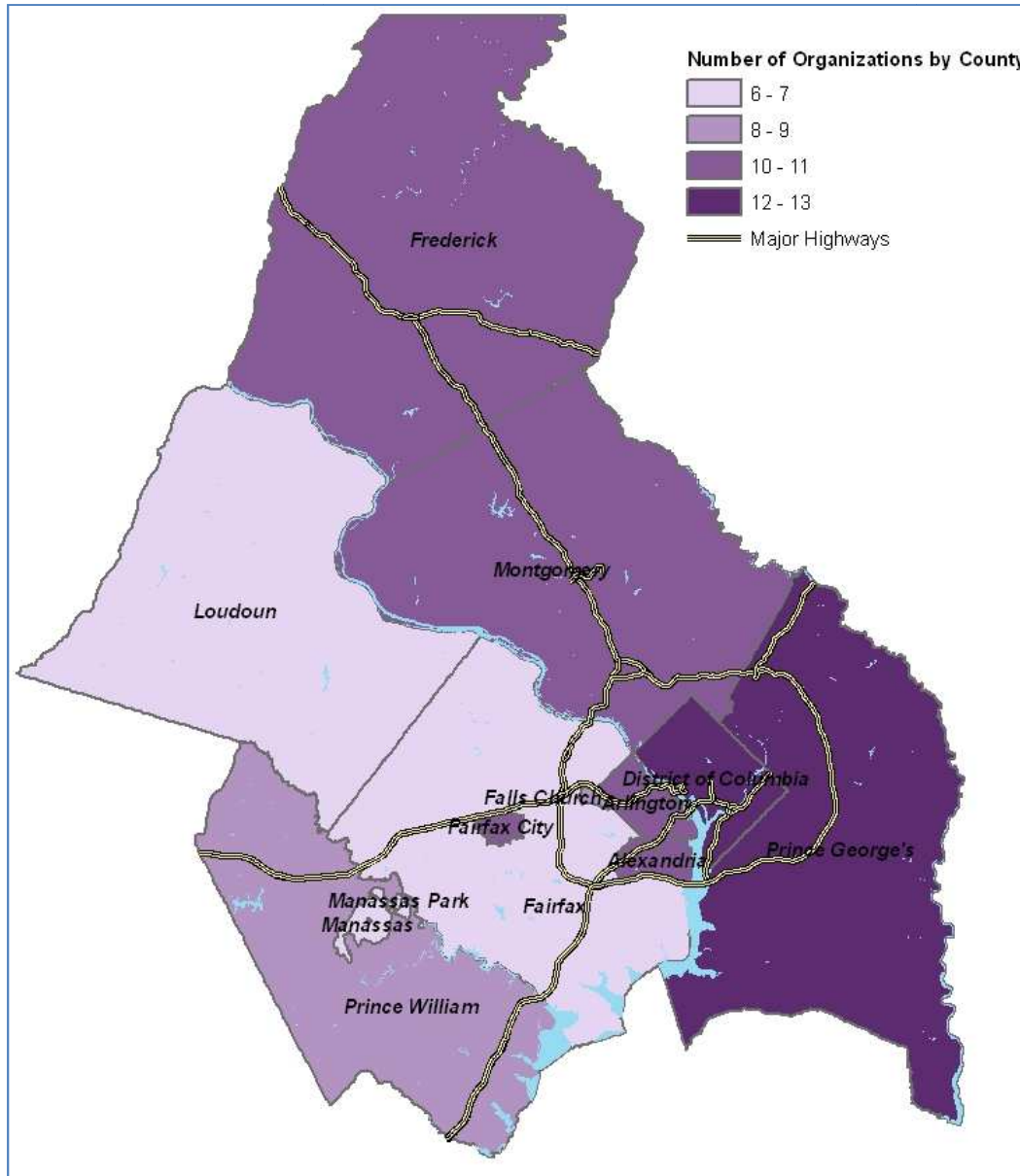
In addition to the need for increased counseling capacity in all parts of the region, there are particular disparities across state lines. Though the need for foreclosure prevention counseling is high in Maryland, especially in Prince George’s County, there are still counties in Virginia that are being underserved by the foreclosure prevention counselors that we surveyed (see map 2). While we do not know the geographic reach of the survey nonrespondents, based on their location, it is unlikely that Virginia is substantially better served than our survey indicates. Of the nonrespondents, seven organizations were located in the District of Columbia, seven in Maryland and five in Virginia.

While there are a number of organizations that work in Virginia that were surveyed, many of these organizations have a limited geographic service area and served fewer clients than organizations in Maryland and the District of Columbia. There were 17 organizations operating in Virginia, covering 15 counties and independent cities, 6 of

⁷ As mentioned in the Executive Summary, with only one exception the organizations that were surveyed are located in jurisdictions that are members of MWCOG. However, because many organizations accept clients from more than just the jurisdiction in which they are located or have offices throughout the metropolitan area we have provided estimates for the entire metropolitan area. We only identified a handful of HUD-certified counseling organizations located outside the MWCOG boundaries that were not surveyed. See <http://www.mwcog.org/about/jurisdiction/> for a list of MWCOG jurisdictions.

those organizations only worked in a single county, while 8 accepted clients from the entire metropolitan area. In contrast, there were 12 organizations serving the District and 15 serving the five counties in Maryland that are in the Washington, D.C. metropolitan area. Counseling organizations who worked in Maryland in 2009 served an average of 685 foreclosure prevention clients, while those working in the District of Columbia served an average of 502, and in Virginia only an average of 337.

Map 2: Number of foreclosure prevention counseling organizations working in each county



Source: Urban Institute analysis of housing counseling survey data

There are also geographic disparities in the service areas for the respondents of the legal aid organization survey. Out of the 10 respondents, 4 only work in the District of Columbia, 3 only work in Maryland, 1 organization serves either the District or Maryland, and 1 organization serves only Northern Virginia. The remaining organization focuses on serving the Asian community throughout the metropolitan area. The majority of the nonrespondents, if they do indeed provide foreclosure-related legal services, are not located in Virginia, so it is likely that there is insufficient legal assistance capacity in Northern Virginia.

More than half of the legal aid organizations responding to the survey reported that they were seeing greater demand for services in particular geographic areas. These organizations did not mention any neighborhoods specifically as having greater demand, but did cite Prince George's County, Maryland (mentioned by three organizations); Montgomery County, Maryland; and Fairfax, Prince William, and Loudoun Counties in Northern Virginia and the District of Columbia.

Client Characteristics

Almost all organizations that reported client demographics for 2009 predominantly served clients with a minority racial/ethnic background. On average, across the 16 organizations that responded to the question, 61 percent of their clientele were African-American, 20 percent were Latino or Hispanic, only about 2 percent were Asian, 10 percent were white non-Hispanic, and the remaining 8 percent were of other or unknown race. This is not at all surprising, given that foreclosure activity is pronounced in African-American and Latino communities, such as Prince George's and Prince William Counties, where there was a very high incidence of subprime mortgage lending during the previous decade.⁸

Counseling organizations were also asked the proportion of their clients who were elderly. Among the 15 organizations reporting information about the age of their clients, only 13 percent of clients were elderly, compared with 18 percent of all homeowners who are elderly in the metropolitan area, according to the American Community Survey.

Most clients seeking foreclosure-related counseling were homeowners. Nine organizations reported having clients that were renters, who made up, on average, about 16 percent of their clientele. In a separate question, 11 out of 21 organizations

⁸ K. Pettit, L. Hendey, G.T. Kingsley, M. Cunningham, J. Comey, L. Getsinger, and M. Grosz, *Housing in the Nation's Capital* (Washington, DC: The Urban Institute, 2009).

reported seeing an increase in the number of tenants seeking counseling services related to foreclosure.

Marketing and Client Outreach

Counseling organizations are connecting to clients through their relationships with other organizations (see table 3). Out of the 20 organizations who responded to the question on the type of marketing or outreach used to reach clients, most organizations were using their connections to other organizations and government agencies or their own events and websites to reach out to potential clients. Very few organizations were using formal advertising through newspapers, radio, television, billboard, or bus ads.

Table 3: Type of outreach to clients used by surveyed organizations

Type of Outreach	Number of Organizations
Through other organizations, such as churches, government agencies	16
Organization website	16
Organization events	14
Direct mail—paper	8
Door to door leaflets	4
Direct mail—email	3
Radio advertisements	3
Newspaper advertisements	2
Television advertisements	1
Billboard advertisements	1
Bus/bus stop advertisements	1
Door knocking to speak directly to client	1

Source: Urban Institute analysis of housing counseling survey data

Subprime mortgages, which made up about half of the mortgages in the foreclosure inventory in December 2009, were largely targeted to minority populations,⁹ so it is likely that there is substantial need for foreclosure services among non-English speakers. Fifteen housing counseling organizations reported providing outreach and foreclosure prevention counseling services, materials, or classes in Spanish. Three organizations offer assistance in Vietnamese, Korean, Mandarin, Cantonese, or Amharic. Seven organizations reported only being able to offer services in English. While only two organizations reported turning away clients because they could not serve them in their language, it is unclear whether there is sufficient counseling capacity in the region to handle clients who do not speak English.

⁹ Pettit et al., *Housing in the Nation's Capital*.

Similarly, eight out of ten legal aid organizations offered assistance in Spanish; four organizations provided assistance in Vietnamese, Korean, Mandarin, Cantonese (with one organization providing assistance in more than 20 Asian languages); and three organizations offered assistance in Amharic.

Despite the presence of organizations that provide services in other languages, it is possible that many homeowners or renters who do not speak English are unaware of the availability of housing counseling services generally, or do not know that these services may be provided in their native language. As a result, they may be less likely to contact counseling organizations for assistance when facing a foreclosure.

In addition to using relationships with other organizations to reach out to clients, many counseling organizations have formalized their partnerships with other groups and with each other (see table 4). The most common types of partnerships include ones with local government agencies, with Fannie Mae or Freddie Mac, or with other counseling organizations. However, fewer than half (10 organizations) said that they have established formal partnerships with banks, lenders or loan servicers, relationships that could potentially be very useful in achieving better results for clients. Only four organizations did not have any formal partnerships.

Table 4: Types of formal partnerships for counseling organizations

Formal Partnerships with...	Number of Organizations
Local government agencies	16
Fannie Mae/Freddie Mac	12
Other housing counseling organizations	12
HOPE NOW Alliance	10
Banks/mortgage lenders/loan servicers	10
NeighborWorks® America	8
Legal Aid	8
Emergency Assistance	6
National housing/community development organizations.	6
Homeless service providers	5
No formal partnerships	4

Total Respondents = 22

Source: Urban Institute analysis of housing counseling survey data

Twenty-one out of 22 organizations reported that they are networking and are sharing best-practices information, counseling and outreach strategies, and news about trainings with other counseling/agencies. Fifteen organizations used email to facilitate this exchange and 13 reported networking occurs at meetings. A few organizations mentioned participating in already established networks, both local and through the NFMC program, as well as in conference calls, trainings, reports, or face-to-face

networking. It is important to note that, at the time of the survey, CAFN had not yet launched and any marketing and outreach and partnerships fostered by CAFN were not captured in the survey.

Organization Staffing and Funding

All foreclosure prevention counseling organizations surveyed had nonprofit status or were government agencies. Nineteen of the organizations reported being HUD certified. To qualify for HUD certification an organization must be a nonprofit, have been functioning at least one year in their community of service as a housing counseling organization, use an electronic recordkeeping system, have sufficient funds to execute their counseling plan, and have been recently audited. Most of the surveyed foreclosure counseling organizations in the Washington, D.C. region have been operating for quite some time, with all but three having been established more than 10 years ago. In addition to foreclosure prevention counseling, these housing counseling organizations also perform other needed services including homebuyer education, pre-purchase counseling and financial literacy education, among others.

Staffing

Many organizations surveyed have a small foreclosure prevention staff, more than half of the organizations had three or fewer full-time equivalent (FTE) staff working on foreclosure prevention counseling. Only two organizations had more than 7 FTE staff for foreclosure prevention (see table 5).

Table 5: Organization Foreclosure Prevention Counseling Staff

Size of Foreclosure Prevention Staff (FTE)	Number of Organizations
Fewer than 2	8
2–3	5
4–6	6
7–8	2

Total Respondents = 21

Source: Urban Institute analysis of housing counseling survey data

The 21 organizations in the survey that provided information on the number of FTE staff reported a total of 60 FTE's dedicated to foreclosure prevention counseling. These organizations make up about 45 percent of the housing counseling organizations in the region. Extrapolating from these figures, we estimate that there are about 130 FTE

counselors working on foreclosure prevention in the Washington, D.C. metropolitan area.

Most of the organizations responding to the survey have added staff members since the foreclosure crisis began in 2007. Eleven organizations were able to add more than 2 FTE staff for foreclosure prevention counseling. Seventeen organizations were unable to increase foreclosure prevention counseling capacity, despite wanting to; the major reason cited for not being able to add staff was lack of funding (16 organizations). Four organizations faced space constraints and three organizations reported being unable to attract qualified personnel. To find additional staff 10 organizations used online recruiting, 7 recruited from the mortgage industry, including former underwriters or mortgage brokers, 5 organizations recruited from local government agencies, and 8 organizations employed multiple methods to recruit new staff.

Like housing counseling organizations, legal aid organizations do not have a large staff devoted to their foreclosure-related work. Six out of eight organizations had fewer than 1.5 FTE staff working with households facing foreclosure or eviction due to foreclosure. Seven out of nine legal aid organizations respondents report that their organization did not have the capacity (staff or funding) to meet the current demand for foreclosure-related services. Six of those organizations reported having to turn clients away in 2009, five because they did not have any capacity to serve the clients. Four organizations also reported turning away clients because they were outside of their geographic service area, two identified a lack of expertise needed to handle the situation, and one organization mentioned turning clients away due to insufficient legal merit or income above the eligibility guidelines.

Legal aid organizations did employ several strategies to build their capacity to handle the increase in foreclosure-related caseloads. Six out of nine respondents were partnering with a housing counseling organization, four made use of paralegals, three used a caseload triage system, three partnered with a private law firm and two partnered with Maryland Pro Bono Legal Resource Center. Another organization trained other attorneys and housing counselors on how to spot foreclosure-related legal issues in their caseloads.

Funding Levels

The housing counseling organizations surveyed ranged quite a bit in the size of their annual budgets for all activities, including foreclosure prevention counseling, in 2009. While some organizations had very small budgets, a few had budgets of more than \$3

million (see table 6). Survey respondents included national organizations with counseling operations in this region as well as small organizations that have significantly lower administrative and operational support for their counseling activities.

On average, the 17 organizations in table 6 spent 37 percent of their total budget on foreclosure prevention counseling. However, 11 out of 17 organizations only dedicated less than \$200,000 to foreclosure prevention counseling services in 2009.

Table 6: Counseling Organization Funding, 2009

Overall Annual Budget in 2009	Number of Organizations
\$200,000 or less	3
\$200,001 - \$500,000	3
\$500,001 - \$1 million	1
\$1 million - \$3 million	5
\$3 million - \$5.4 million	5
Budget dedicated to foreclosure prevention services	Number of Organizations
\$100,000 or less	6
\$100,001 to \$200,000	5
\$200,001 to \$1,000,000	3
\$1,000,000 to \$4,000,000	3

Total Respondents = 17

Source: Urban Institute analysis of housing counseling survey data

Funding Sources

Nearly all organizations, 17 out of 18, who provided information on their funding sources, reported that they received some type of government funding—either direct funding from federal, state, or local governments or funding passed through from the federal government to state and local governments. Seven organizations reported receiving funding from either Fannie Mae or Freddie Mac.

Organizations were also specifically asked about their top funders for foreclosure prevention counseling activities. Five counseling organizations mentioned six specific private foundations as one of the top three funders for such activities. Only one private foundation connected to a bank was listed in the response to the top three funders for foreclosure prevention counseling.

The legal aid organizations surveyed appear less reliant on government support. Out of the seven legal aid organizations who reported on their top funders for foreclosure-

related services, three reported government sources while five mentioned six specific private foundations.

Many of the counseling organizations and one legal aid organization surveyed are receiving funding through the congressionally-funded National Foreclosure Mitigation Counseling (NFMC) program, administered by NeighborWorks® America. Fifteen out of 22 counseling organizations received NFMC program funds, either directly as a grantee or indirectly as a subgrantee. For at least five of these organizations, NFMC funding was more than half of their foreclosure prevention counseling budget for the year. However, for another five organizations NFMC funds made up less than 10 percent of their foreclosure prevention counseling budget.

While Congress has continued to support foreclosure counseling through the NFMC program, more recent rounds of funding have decreased, from \$130 million and \$180 million nationally in Rounds 1 and 2 to only \$48 million and \$59 million in Rounds 3 and 4.¹⁰ Therefore, it is likely that organizations who received NFMC funding in Rounds 1 and 2 would have received less support in Rounds 3 and 4, meaning they would either have to find additional funding elsewhere to replace the reduced NFMC support or cut back on their counseling services.

Counseling Challenges and Successes

Foreclosure prevention counseling is an extremely demanding and difficult job. Counselors need to stay current on ever-changing programs and tools that are available to help clients. They need to know how to handle the stress and strain facing clients and need to have strong interpersonal and financial management skills. Achieving positive results for clients requires great persistence and ingenuity on the part of counselors. Interactions with mortgage servicers are important—and are among the most serious challenges that counselors face. Effective strategies for working with mortgage servicers were also identified as an important key to success. Building better relationships between servicers and counseling organizations may be essential to make improvements in outcomes for clients.

Challenges

In the survey, counseling organizations were given a list of possible challenges that they may face in trying to achieve successful client outcomes. They were asked to rank each

¹⁰ Please see <http://nw.org/network/nfmcp/default.asp>.

challenge on a scale of one to five, where one was not a challenge and five was an extremely serious challenge. A total of 21 organizations responded to this section of the survey, however, a few organizations did not rate every challenge.

At the time the survey was conducted, February to March 2010, counseling organizations reported that unemployment or loss of income was the biggest challenge they faced in trying to achieve successful outcomes for their clients, with an average score of 4.95 out of 5 (see table 7). Related to this, the next most serious challenge, at a score of 4.70, was servicers who were unwilling to make loan modifications or provide forbearance plans that matched borrower resources and ability to pay. Servicer responsiveness and the inability to speak to the same servicer contact consistently were also rated among the most serious challenges (4.55). Another important challenge was that servicers were unable to locate client documentation after it had been sent (4.40). Counselor-related or challenges involving the clients around timeliness, such as clients coming in too late into the foreclosure process or the counselors' available time to follow up on the case, were rated as less serious obstacles to achieving successful outcomes.

Table 7

Challenges that organizations face when trying to achieve successful foreclosure counseling outcomes	Average seriousness of challenge (maximum=5)
Unemployment or reduction in wages leaves borrowers without income to support a modification or refinance.	4.95
Servicers unwilling to make sufficient loan modifications and forbearance agreements to match borrower resources.	4.70
Slow or no response from servicer.	4.55
Inability to speak to the same servicer contact consistently.	4.55
Servicers unable to locate client documentation after it has been sent.	4.40
Servicer failing to confirm receipt of clients' authorization for counselor to receive mortgage information.	4.37
Difficulty identifying or getting the right person at servicer assigned to account.	4.20
Decline in house price below loan amount makes any modification, refinancing, or sale difficult.	4.14
Servicers are slow to respond to modification requests because of limited understanding of Pooling and Servicing Agreement requirements.	4.06
Unexpected expenses (ex. Medical bills) leave borrowers without income to support a modification or refinance.	4.05
Lack of emergency/assistance/rescue funds to help client remain in home.	3.95
Lack of long-term second mortgage funds which would lower cost for borrower.	3.89
Lack of cooperation from second-lien holders in making loan modifications.	3.89
Servicers are unwilling to negotiate loan modifications for securitized mortgages.	3.84
Servicers are unwilling to negotiate any modifications of loans held in a lender's portfolio.	3.68
Counselor has inadequate time for following up on the case.	3.52
Clients coming in for counseling too late to be helped.	3.50
Clients not providing documents in a timely way, withholding essential information, or failing to follow through with counselor requirements.	3.43

Total Respondents ranges from 18 to 21 depending on the challenge.

Source: Urban Institute analysis of housing counseling survey data

Strategies for Success

The respondents to the counseling survey were also asked to rank a list of possible strategies to increase an organization's effectiveness in obtaining successful foreclosure counseling outcomes. A similar scale was used, with one being not at all helpful and five being extremely helpful. Depending on the strategy being rated, 16 to 21 organizations responded to this section of the survey.

Two strategies stood out. The organizations surveyed rated "being frank with clients about options and likelihood of success" as the most helpful strategy, with an average

score of 4.90 out of 5 (see table 8). Determining what individual servicers needed in the loan modification request packages also rated very high at 4.85. Transferring documents to servicers, establishing an action plan and prioritizing clients were the next highly rated strategies at 4.68, 4.62 and 4.60, respectively

Table 8

Strategies important for increasing organization's effectiveness in obtaining successful foreclosure counseling outcomes.	Average level of helpfulness (maximum=5)
Being frank with clients about options and likelihood of success	4.90
Determining what individual servicers want included in loan modification request packages	4.85
Being able to transfer documents to or email with servicers	4.68
Establishing an action plan at first meeting	4.62
Prioritizing clients with highest likelihood of foreclosure	4.60
Conducting one-on-one interviews with clients at start of counseling	4.38
Providing access to legal assistance, either in-house or through partnership	4.33
Identifying who, at the loan servicer, should be contacted for loan modification requests	4.28
Calling lender/servicer with client present	4.25
Giving client information before first meeting	4.24
Conducting in-person or face-to-face outreach	4.21
Helping clients stick to budgeting/debt management plans	4.20
Conducting group workshops to supplement one-on-one work	3.68
Analyzing lender/servicer refinance plans	3.50

Total Respondents ranges from 16 to 21 depending on the strategy.

Source: Urban Institute analysis of housing counseling survey data

The only two strategies to increase an organization's effectiveness that did not score above 4.00 were conducting group workshops to supplement one-on-one work at 3.68 and analyzing lender/servicer refinance plans at 3.50.

In addition to strategies for success, organizations were also asked if they were able to offer soft second mortgages or reduced-cost first lien loans, either through their own programs or in partnership with another organization or government agency. Such products can help clients afford to remain in their homes by reducing the monthly payment required to service their mortgage. Only two organizations reported that they were able to offer their clients these types of products. Another two counseling organizations and one legal aid organization offered emergency assistance grants or loan assistance either through themselves or partner organizations, however.

Social Service Interviews

As discussed in the introduction to this report, a series of interviews were conducted with social service organizations around the region. Unlike the surveys of housing counseling and legal aid providers, these interviews were conducted over the phone and used an interview guide with largely open-ended questions intended to elicit more qualitative responses on the organizations' activities and experiences. This section of the report discusses the organizations who were interviewed and how their clients and the organizations themselves have been affected by the foreclosure crisis.

About the Organizations

Organizations were selected based on a scan of the social services the nonprofit organizations offered and/or membership in the Nonprofit Roundtable, supplemented by a few organizations that were recommended during the course of the interviews or by others in the region working on foreclosure. Altogether, we interviewed 20 organizations, 8 serving all or parts of Northern Virginia, 8 serving Maryland, 3 serving the District of Columbia, and 2 serving anyone or areas in all three jurisdictions (one served both the District and Maryland). All interviews were conducted between March and July, 2010. Please see Appendix E for a list of the participating organizations and Appendix F for the interview protocol.

These 20 organizations provided a wide variety of social services to their communities. Several organizations operated homeless shelters and provided transitional or supportive housing. Many organizations provided emergency assistance, such as help with late utility, rent, or mortgage payments. A few organizations were food banks or operated food pantries. A couple organizations offered health care services, including one that focused on mental health. Interviews were also done with a domestic violence crisis center and a child care referral service. Many organizations offered a range of services, but there were several who specialized with one type of service, such as health care or homeless shelter.

In addition to the variation in service programs, the organizations ranged in size of their annual budgets and staff with some very small organizations managing budgets of \$100,000-250,000 to a few very large organizations at \$23 million to \$50 million and organizations with 1 FTE staff to a few groups with more than 100 FTE staff.

We asked each organization to describe the characteristics of their clientele. In general, these 20 organizations were serving some of the most vulnerable populations in the region. Their clients were typically minorities, becoming increasingly diverse in the suburbs, and often immigrants. Most clients were renters or homeless, almost all were low income or unemployed. These organizations also frequently saw physically or mentally challenged clients or clients who had substance abuse problems. A substantial proportion of clients assisted at these organizations were families, including children.

Social Service Clients and the Foreclosure Crisis

Although we did question the organizations on whether there were differences between clients who were affected by foreclosure, regardless of housing tenure, and those who had lost jobs, it was impossible for most organizations to separate the effects of the foreclosure crisis from the effects of the national economic downturn and job losses in the area.

While most organizations could not report specific numbers of clients offhand, we did ask if they had noticed changes in who was seeking out services since the foreclosure crisis and national recession began in 2007. Two organizations reported that their clientele was no different than before, which is understandable given that many of their services are geared to the most vulnerable populations whose situations may not have changed much because of the foreclosure crisis. Four organizations reported that they were seeing more homeowners than before, however. Six organizations believed they had more clients who had higher incomes than their clients before the crisis and five organizations had more clients that were working or were capable of working, which they referred to as the “working poor.” A couple of organizations indicated that the number of two-parent families and children they were serving had also risen. Two of the health clinics reported more clients with stress, depression, anxiety and mood disorders than in the past.

Nearly all organizations that were interviewed reported that they had experienced an increase in the number of clients they were serving, in the number of services they were providing, or in the demand for their services since the foreclosure crisis began. Several organizations said not only that demand for services was increasing, but also that the extent of need was rising, that is, clients no longer came in seeking one service but two or three services. Newer clients may also require more intensive case management than in the past.

Few of the organizations we interviewed could differentiate whether they had served homeowners who had been through foreclosure or homeowners who were affected by job or income loss at the time they were seeking out assistance. However, four out of seven organizations in Northern Virginia reported that they were seeing more renters evicted due to foreclosure, while only one other organization (in the District) conveyed a similar impression.

Another example of a service provider with clients facing steep challenges due to the economy and the foreclosure crisis was a nonprofit child care referral organization that works with private child care providers in Prince George's County. Many child care providers, who are predominantly single women, were experiencing income losses as fewer families use their services due to rising unemployment rates. In addition, more stringent county business license requirements were forcing these business owners to pay additional fees in order to stay in licensure. One child care provider in particular was personally facing foreclosure and desperately needed the income generated from her child care services. However, she was unable to reregister her license without paying steep fees due to bureaucratic mistakes. This conundrum—choosing between her business license and her mortgage—made it more likely that she would go into foreclosure and lose both. The impact of this type of situation affects more than the provider: it creates instability for the children being served, which can lead to negative developmental impacts, and it affects working families who need child care services in order to work.

Each organization was asked to describe any unique challenges to serving clients affected by foreclosure or job loss in the recent crisis. What stood out the most from these responses was their emotional nature. Some thought clients were afraid to ask for help, while others thought dealing with the clients' emotions, such as frustration, anger, denial, fear, depression, and stress, was the most difficult challenge. There were concerns that clients dealing with foreclosure thought that there was a stigma attached to seeking mental health services. Several health care providers worried about people in a housing or financial crisis handling the stress and depression; poor stress management and ignoring health issues could lead to negative health outcomes. As one provider put it, "[patients] come in for an ear infection but they're suicidal." They often cannot get prescriptions to manage anxiety or depression because they lost their health insurance when they lost their job. The lack of health insurance may mean that they delay seeking treatment for problems of all kinds.

Depression, in particular, was a serious concern. One health clinic had a patient facing foreclosure who committed suicide. Because of that incident, the clinic trained the

counselors at a housing counseling organization co-located with the clinic on how to screen for depression for all their foreclosure prevention counseling clients. While they had only done a few screenings at the time of the interview and had problems with clients refusing the screen, “21 percent had a score [on the screening] high enough to warrant treatment for depression and 18 percent had a major depressive syndrome.” The housing counselors can now refer anyone with high depression scores on the depression screen to the clinic. It should be noted that these findings are not unique to the Washington region. Similar results were reported in a study conducted by researchers at the University of Pennsylvania, where they found that 37 percent of their sample in foreclosure met the criteria for major depression, while only 13 percent of their control community sample had ever been diagnosed with depression.¹¹

Given the emotional stress and problems clients affected by foreclosure are facing, this clinic also decided to set up a support group for the housing counselors who have to deal with these clients every day and who are themselves reporting high levels of stress and burnout.

When asked to name the biggest challenges facing households after foreclosure, most organizations we interviewed focused on a few specific ones. As one organization put it, “The first challenge they face is finding shelter—a place that’s safe.” Organizations were concerned about the tight rental market and several organizations also brought up the lack of affordable housing in the region as a barrier to families’ ability to recover from foreclosure or eviction due to foreclosure. This barrier could also force households to move jurisdictions to find affordable, suitable housing, possibly disrupting their social services and benefits and adding additional stress on the household.

Organizations also felt that many households affected by foreclosure and who seek rental housing would have difficulty passing credit checks that some landlords impose, and finding enough money for moving expenses, the new security deposit and the first month’s rent. The latter is particularly of concern for renters evicted due to foreclosure who may not have received their original security deposit back and may need assistance to come up with a new one. In addition to passing credit checks to find a new residence, households also face the difficult process of repairing their credit over the longer-term.

¹¹ C. Pollack and J. Lynch, “Health Status of People Undergoing Foreclosure in the Philadelphia Region,” *American Journal of Public Health: Research and Practice* 99, no. 10 (2009): 1833–39.

Manna Food Center also believed that food insecurity was one of the biggest problems for families facing foreclosure and financial crises, telling us, “People are on limited budgets and food is often the only flexible item in the budget.” In fact, Capital Area Food Bank reported their partner agencies were experiencing between a 30 percent and 200 percent increase in people needing food.

Social Service Organizations and the Foreclosure Crisis

Like housing counseling organizations, the foreclosure crisis has challenged many social service organizations to meet increasing demand for services in the face of flat or declining funding. A few organizations received additional funding through the American Reinvestment and Recovery Act (ARRA) for Homeless Prevention and Rapid Rehousing (HPRP) or The Emergency Food Assistance Program (TEFAP). At least one organization was worried about what they would do when they had used all of their ARRA money, if county and state budgets were cut and unemployment and demand for services remained high.

Some organizations have seen changes in their mix of funding sources, though those changes varied. Some reported that foundation-sponsored funding was down but personal donations were up, while others reported the reverse. A few groups were able to diversify their funding because they had been forced to look for additional support. States and counties were beginning to cut funds for social service providers. In the most recent fiscal year, Montgomery County cut their contracts by 7 to 11 percent. Another District of Columbia organization had their city funding cut by 10 percent. One organization commented that other nonprofit organizations have run out of money and then end up referring clients to larger organizations (or those who still have funding), creating even greater demand for services.

Even if organizations are able to maintain current funding levels, many are limited in their ability to serve the larger numbers and increasing needs of clients without additional resources. Organizations that give out emergency assistance, money for late rent payments, or food assistance can only help more families if they take in more funds (or food donations), just as homeless shelters cannot provide more shelter without more space or beds. An organization providing case management or health care may be able to improve efficiency to handle a small increase in clients in tight times without the need to raise more funds, but most organizations have limited ability to substantially increase capacity without additional support.

Most organizations have been able to get by in the current crisis without cutting staff, though one did have to furlough their senior management team for a few days (they were eventually able to restore the time) and another executive director had to go without pay for several months. Others have had to seriously consider making staff cuts and have not ruled out layoffs in the future. Several organizations relied on a significant number of volunteers to get the work done. Most groups were concerned about their ability over the long run to maintain current funding and staffing levels, especially in the face of expected continued increased demand for services.

About half of the organizations interviewed have made adjustments to the services that they provide since the crisis began. The types of changes made varied widely. Two organizations said that they were providing more mental health services, while two were spending additional time on case management. One organization reported doing more homeless prevention and rapid rehousing work. Another had expanded geographically to serve more areas.

One organization, Northern Virginia Family Services (NVFS), adjusted their services to meet the needs created by the crisis. They reported, “In the last 12 months, we refocused all of our programs on financial counseling and literacy,” acknowledging that households needed to resolve their housing crisis before they could focus on other issues. Financial counseling is one of the first programs clients go through when seeking assistance and the organization partnered with Fairfax Department of Housing and Community Development, Freddie Mac and others to offer “Credit Smart” and other credit repair programs. NVFS tried to increase clients’ awareness of credit issues and incorporate assistance with building a monthly budget into their case management.

In addition to the organizations being affected by the crisis, employees at several organizations have gone through foreclosure themselves. In some cases, their employers were aware and able to intervene but in a few cases the foreclosure occurred before the employer could provide assistance.

Finally, a couple of organizations saw some potential positive outcomes that might occur as a result of the crisis. They mentioned increased awareness in their communities about hunger and poverty issues that previously might have been more hidden to much of the community. A few organizations have also seen increases in the number of volunteers working at their organizations. Some organizations have been able to demonstrate clearly their flexibility and responsiveness to community needs because of the crisis. Another organization was able to increase efficiency when they

built a new, larger food warehouse due of the rise in the amount of food that it was necessary to distribute as a result of the crisis.

Conclusion

Housing counseling, legal assistance, and social service organizations are all working hard to help households in the Washington, D.C. metropolitan area cope with the foreclosure crisis and national economic downturn. There were more than 140,000 mortgages that were delinquent or in foreclosure in December 2009 and the existing counseling capacity is only sufficient to assist a small proportion of these households in need.

All three types of organizations need additional funding if they are going to address this gap in capacity. It is also important that they begin to diversify their funding sources and seek out new funding opportunities, especially as federal government funding for housing counseling decreases, ARRA money runs out, and state and local government encounter declining revenue and make tough decisions to balance budgets.

Based on the survey responses from counselors it is clear that improving relationships with servicers would assist counselors in improving outcomes for their clients. A new system to enhance communication on loan modifications and assist in the collection of necessary client documentation, HOPE LoanPort™, was launched in the past year by HOPE NOW, an alliance of counselors, mortgage servicers, Fannie Mae, and Freddie Mac. Although initial reports from counseling organizations are that HOPE LoanPort™ has significantly improved the process of obtaining a loan modification from mortgage servicers, it remains to be seen whether this system will substantially improve client outcomes or whether servicer unwillingness to make sufficient loan modifications to match borrower resources dominates any improvements in communication.

The surveys conducted for CAFN did not capture information on the differences in how counseling organizations operated, the best practices in foreclosure prevention counseling, or information on client outcomes. Future research and in-depth case studies might provide insight as to what counseling strategies produce the most successful outcomes for different types of households and financial situations.

Appendix A—Housing Counseling Survey Participants

The following list includes only the 25 organizations who reported providing foreclosure prevention counseling services. Location of the organization (or branch that responded to the survey) is reported in italics.

Affordable Homeownership Made Easier (AHOME): *Arlington, VA*
Catholic Charities USA: *Washington, D.C.*
Central Virginia Housing Coalition: *Fredericksburg, VA*
City of Alexandria Department of Housing: *Alexandria, VA*
First Home Alliance: *Woodbridge, VA*
Frederick Community Action Agency: *Frederick, MD*
HomeFree-USA: *Gaithersburg and Hyattsville, MD*
Housing Counseling Services, Inc.: *Washington, D.C.*
Housing Initiative Partnership, Inc.: *Germantown and Hyattsville, MD*
Housing Options and Planning Enterprises Inc.: *Oxon Hill, MD*
Housing and Community Services of Northern Virginia: *Springfield, VA*
Kairos Development Corporation: *Camp Springs, MD*
Latino Economic Development Corporation: *Wheaton, MD*
Loudoun County Housing Services: *Leesburg, VA*
Lydia House: *Washington, D.C.*
Money Management International: *Multiple in Metro Area*
National Community Reinvestment Coalition: *Multiple in Metro Area*
Northern Virginia Urban League: *Alexandria, VA*
Operation HOPE Inc.: *Washington, D.C.*
Prince William County Virginia Coop. Extension: *Manassas, VA*
Reston Interfaith: *Reston, VA*
St. Ambrose Housing Aid Center Inc.: *Baltimore, MD**
United Communities Against Poverty: *Capitol Heights, MD*
United Community Ministries: *Alexandria, VA*
Unity Economic Development Corp.: *Brandywine and Temple Hills, MD*
University Legal Services: *Washington, D.C.*

**In addition to Baltimore, St. Ambrose serves residents in Frederick, Montgomery, and Prince George's County, MD.*

Appendix B—Web-Survey of Housing Counseling Organizations

Informed Consent

The Urban Institute, an independent, nonprofit research organization in Washington, D.C. is conducting a survey of housing counseling agencies providing foreclosure prevention services in the Washington, D.C. metropolitan area, in partnership with the Metropolitan Washington Council of Governments (COG) and the Nonprofit Roundtable of Greater Washington.

This survey collects information on your organization’s funding and staffing, foreclosure prevention clients, marketing and outreach and counseling strategies and challenges. When we are finished we will write a report on what we have learned, which will be made public. Our hope is that this web survey will inform the organization of a regional foreclosure counselor network by providing insight into the current needs of housing counseling organizations in the areas of funding, education and training, and marketing and outreach and lead to tangible benefits, including targeted training and resource development for regional counseling organizations.

All of your answers will be kept confidential and will only be accessible to the Urban Institute evaluation team. The Urban Institute will report summary level, aggregated responses from this survey and will not share identifiable individual responses, other than names of organizations and information on service locations, without seeking specific permission from you.

We appreciate the time you are taking to answer the survey today. The survey should take about 25 minutes to complete. Before finishing, you can exit the survey and resume where you left off, but you will need to press the “Save and Exit” button at the bottom of the page to save any changes. Your participation, of course, is completely voluntary, but your help will be invaluable to this effort and will have a direct impact on the regional foreclosure counselor network’s activities.

Do you understand the purpose of the survey and do you wish to proceed? (Yes/No)
Initials:

Organization Background Information

Organization:

Name: (For follow-up purposes only)

Title:

Number of years that your organization has been in operation:

Number of offices or branches:

Address of each office location:

What types of housing or foreclosure counseling services do you offer?

(Check all that apply)

- Foreclosure prevention/delinquency/default counseling
- Counseling related to the Making Home Affordable, Home Affordable Modification Program (HAMP) or Home Affordable Refinance Program (HARP)?
- Pre-purchase counseling
- Homebuyer education
- Non-delinquency post-purchase homeowner counseling/education
- Reverse mortgage counseling
- Renter/tenancy counseling
- Homeless/displacement counseling
- Fair housing education
- Financial literacy education
- Other? (Please specify)

Number of years that your organization has provided foreclosure counseling services:

For which counties do you provide foreclosure counseling services?

Do you turn away clients who are not in these jurisdictions? (Yes/No)

Is your organization a nonprofit? (Yes/No)

Is your organization a HUD-certified housing counseling organization? (Yes/No)

Is your organization a NeighborWorks® organization? (Yes/No)

Organization Budget and Funding

What was your organization's overall annual budget in 2009?

What percent of this budget was dedicated to foreclosure prevention services? If you do not have a separate budget item, please estimate.

What were your sources of revenue in 2009?

List the three largest sources of revenue for your foreclosure prevention work.

Do you receive funding, either directly as a grantee or indirectly as a subgrantee, from NeighborWorks® America through the National Foreclosure Mitigation Counseling (NFMC) program? (Yes/No)

If so, approximately what percentage of your counseling budget is currently made up of NFMC funding?

Do you expect that your organization's funding for foreclosure prevention activities in 2010 will...

- Remain at the same level
- Increase
- Decrease

If you expect funding to increase or decrease, please give a brief explanation (e.g. loss or gain of a funder, etc.)

Organization Staffing and Capacity

How many foreclosure prevention counseling staff members does your organization have now (in full-time equivalents (FTE))?

If you do not have full time staff specifically devoted to foreclosure prevention counseling, please estimate their hours for FTE equivalents (i.e. two full-time employees who spend 50% of their time on foreclosure prevention counseling would equal 1 FTE).

How many foreclosure prevention counseling staff members are HUD certified?

Have you increased your foreclosure prevention counseling capacity (as measured in FTE) since 2007? (Yes/No)

By how much? (Enter 0 if no change, a negative number if a decrease)

From where do you attempt to recruit new counseling staff? (Check all that apply)

- Online recruiting
- Mortgage Industry (for example, former underwriters or mortgage brokers)
- Local government agencies
- Other:

If you tried or wanted to increase foreclosure prevention counseling capacity but could not, what prevented you from doing so? (Check all that apply)

- Lack of funding
- Unable to attract qualified personnel
- Lack of office space
- Other:

What training do your foreclosure prevention counselors receive? (Check all that apply)

- Attend NeighborWorks® America foreclosure counseling training class
- NeighborWorks® America NFMC "Foreclosure Basics" e-learning course
- Internal training with experienced senior-level staff
- Other:

Do your counselors have trouble accessing necessary training? (Yes/No)

If Yes, explain.

In which other ways have you built your organization's capacity to handle increased foreclosure caseloads? (Check all that apply)

- Holding group clinics where multiple clients can take advantage of intake, document collection, and assessment services all at once.
- Establishing a caseload triage system at or prior to full intake.
- Taking advantage of temporary and/or volunteer staff (including university/law student interns) for data input, file management and maintenance so that counselors can focus on follow-up with clients and servicers.
- Using improved means to reach clients: regularly scheduled brief check-in phone calls, email, web/internet, fax and videoconferencing to communicate with clients more quickly and in a remote fashion, where possible.
- Partnerships with other organizations (realtors; the HOPE NOW Alliance; state-level organizations; regional, statewide, or national foreclosure hotlines, etc.) so clients can be referred out in a timely fashion and caseload is handled more efficiently.
- Partnership with legal services organizations to refer out cases best handled by a lawyer.
- Don't know/no opinion.
- Other:

For how many clients did you provide foreclosure prevention counseling in the following years? 2009 2008 2007

If your organization provides other counseling services besides foreclosure prevention counseling, has there been... (Check all that apply)

A longer than usual wait for clients seeking other counseling services

Less staff available to provide other counseling services

Other (Describe):

Please estimate the percentages of clients receiving foreclosure prevention services in 2009 in each of the following groups:

Housing Tenure

% Homeowners

% Renters

% Unknown

Race/Ethnicity

% African-American

% Latino/Hispanic

% Asian

% White (non-Latino)

% Other

% Unknown

Age

% Elderly

% Non-elderly

% Unknown

Do you have to maintain a waitlist for clients who you are unable to serve immediately?
(Yes/No)

How many clients are currently on the waitlist? (enter 0 if no wait list)

Do you turn away clients (without putting them on a waiting list)? (Yes/No)

If so, please estimate, on average, how many clients during a month you turn away
(enter 0 if you don't turn anyone away)?

Have you seen an increase in the number of clients who are renters or tenants who are
being affected by foreclosure? (Yes/No)

If your organization does not provide counseling services to renters, do you give them
referrals to other organizations? (Yes/No)

If yes, which organizations?

Organization Client Outreach

Does your organization perform outreach to clients for foreclosure counseling services?
(Yes/No)

If No: What is the reason that your organization does not perform outreach to clients?

Could not handle additional clients outreach might produce due to
staffing/funding capacity

Do not have staff capacity to launch or engage in outreach efforts

Other (explain):

If Yes:

Do you target specific subareas/neighborhoods within your service area? (Yes/No)

If so, please describe?

Do you target outreach to specific populations? (Check all that apply)

Homeowners

Renters

African-Americans

Latinos/Hispanics

Asians

Women/women-headed families

Elderly

Homeless

Persons who are already in foreclosure

Persons who are at risk of entering foreclosure

Other (describe)

If you checked "Asians" as one of your targeted populations, please specify if a
specific Asian population is targeted:

What type of outreach do you conduct? (Check all that apply)

- Direct mailings--paper Door to door leaflets
- Direct mailings--email Door knocking and speaking directly with homeowners/tenants
- Radio advertisements
- Conduct outreach through other organizations (churches, nonprofits, local government agencies)
- TV advertisements
- Events we organize
- Signs on buses, bus stops
- Newspaper advertisements
- Organization Website
- Billboard advertisements
- Other outreach (describe):

All answer:

Do you provide outreach and foreclosure prevention counseling services, materials or classes in languages other than English? If so, which ones:

(Check all that apply)

- Only provide counseling in English
- Spanish
- Vietnamese
- Korean
- Mandarin
- Cantonese
- Amharic
- Other (specify):

Have you turned away clients because you do not have staff to speak the language?

Which languages? (Check all that apply)

- Don't need to turn away clients because of language
- Spanish
- Vietnamese
- Korean
- Mandarin
- Cantonese
- Amharic
- Other (specify):

Are there other reasons besides language that your staff must turn away clients?
Please list.

If a regional marketing campaign for foreclosure prevention counseling services generated an increase in the number of clients who contacted your organization for services, could you...

- Handle a small increase in clients with existing staff
- Handle a large increase in clients with existing staff

Handle an increase in clients only with additional staff/funding.
Other:

Organization Partnerships and Networking

Do you have any formal partnerships with other organizations ? (Check all that apply)

No partnerships with other organizations or affiliates
Local government agencies
Other local housing counseling organizations
Legal Aid
Emergency Assistance
Homeless Services Providers
NeighborWorks® America
HOPE NOW Alliance
National housing/community development organizations
Banks/mortgage lenders/loan servicers
Fannie Mae/Freddie Mac/Ginnie Mae
Other:

Do you share best-practices information, counseling and outreach strategies, news about trainings, with other counselors/agencies? (Yes/No)

If so, how does this exchange take place? Email? Meetings? Other? What types of information?

Would you be interested in participating in a regional network of local foreclosure prevention counseling organizations to share strategies, training, and other best-practice information? (Scale 1 to 5, 1=Not at all interested, 5=Extremely interested)

Counseling Strategies/Challenges

Please indicate the importance of each of the following strategies in increasing your organization's effectiveness in obtaining successful foreclosure counseling outcomes. Select "Not applicable" if your organization did not use a particular strategy.

Rate on a scale of 1 to 5, where 1=Not at all helpful, 5=Extremely helpful.

- Conducting in-person or face-to-face outreach
- Prioritizing clients with highest likelihood of foreclosure
- Giving client information before first meeting
- Conducting one-on-one interviews with clients at start of counseling
- Establishing an action plan at first meeting
- Being frank with clients about options and likelihood of success
- Determining what individual servicers want included in loan modification request packages
- Helping clients stick to budgeting/debt management plans
- Analyzing lender/services refinance plans
- Identifying who, at the loan servicer, should be contacted for loan modification requests (e.g., using HOPE Now list)
- Calling lender/servicer with client present

- Being able to transfer documents to or email with servicers
- Providing access to legal assistance, either in house or through partnership
- Conducting group workshops to supplement one-on-one work

Please indicate the importance of each of the following challenges that your organization faces when trying to achieve successful foreclosure counseling outcomes. Rate on a scale of 1 to 5, 1=Not a challenge, 5=Extremely serious challenge

- Unemployment or reduction in wages leaves borrowers without income to support a modification or refinance.
- Unexpected expenses (ex, medical bills) leave borrowers without income to support a modification or refinance.
- Decline in house price below loan amount makes any modification, refinancing, or sale difficult.
- Clients not providing documents in a timely way, withholding essential information, or failing to follow through with counselor requirements.
- Clients coming in for counseling too late to be helped.
- Slow or no response from servicer.
- Difficulty identifying or getting the right person at servicer assigned to account.
- Inability to speak to the same servicer contact consistently.
- Servicer failing to confirm receipt of clients' authorization for counselor to receive mortgage information.
- Servicers unable to locate client documentation after it has been sent.
- Servicers are unwilling to make sufficient loan modifications and forbearance agreements to match borrower resources.
- Servicers are slow to respond to modification requests because of limited understanding of Pooling and Servicing Agreement requirements.
- Servicers are unwilling to negotiate any modifications of loans held in a lender's portfolio.
- Servicers are unwilling to negotiate loan modifications for securitized mortgages.
- Counselor has inadequate time for following up on the case.
- Lack of emergency/assistance/rescue funds to help client remain in home.
- Lack of long-term second mortgage funds which would lower cost for borrower.
- Lack of cooperation from second-lien holders in making loan modifications.

Does your organization make available soft second or reduced cost first-lien loans through itself or through partnerships with state or local rescue funds? (Yes/No)

Does your organization offer emergency grant or loan assistance through itself or through partnerships with state or local rescue funds to homeowners to allow them to bring their mortgages current or to undertake a repayment plan? (Yes/No)

Approximately what share of your clients...

- received a permanent loan modification after completing counseling with your organization?

- received a temporary loan modification after completing counseling with your organization?
- entered into a repayment plan after completing counseling with your organization?
- received a loan modification or entered into a repayment plan, and later returned for further counseling because they had trouble making payments on the loans

Do you use any electronic record keeping systems to track clients? (Check all that apply)

Do not use any electronic record keeping system
Fannie Mae Home Counselor Online™ (HCO)
NeighborWorks® America Solutions To Enhance Performance (NSTEP)
NeighborWorks® America CounselorMax
Housing Opportunities Made Equal in Virginia HCDMS
DebtPlus
Homewise HATS
Microsoft Excel or Access database
Other (specify):

Do you follow-up with clients after they have had counseling? (Yes/No)

If yes, describe your follow-up strategy (time frame, situations for follow-up, outcomes tracked, etc.)

Network Participation

The network will focus on marketing and outreach, advocacy, training and education activities and building funding and capacity of housing counseling organizations. Activities and goals related to these groups may include, but are not limited to: marketing and outreach to at-risk borrowers, increased resources and capacity of existing counseling organizations, workshops on new modification plans, webinars on counseling best practices, development of a directory of regional service providers, connecting with representatives from servicing companies and training on legal issues. Are you interested in participating in any of the following working groups in the regional network? (Marketing and Outreach, Advocacy, Training and Education, Funding)

Yes, I would like to actively participate in the working group.

Please keep me up-to-date on working group activities via email.

Thank you for taking the survey! We greatly appreciate your response.

Appendix C—Legal Aid Survey Participants

The following list includes only the 10 organizations who reported providing foreclosure-related legal services.

AARP Legal Counsel for the Elderly
Archdiocesan Legal Network of Catholic Charities
Asian Pacific American Legal Resource Center
Civil Justice Inc.
Community Legal Services of Prince George's County
D.C. Bar Pro Bono Program
Legal Aid Society of the District of Columbia
Legal Services of Northern Virginia, Inc.
Pro Bono Resource Center of Maryland
U.D.C. David A. Clarke School of Law Community Economic Development Clinic

Appendix D—Web-Survey of Legal Aid Organizations

Informed Consent

The Urban Institute, an independent, nonprofit research organization in Washington, D.C. is conducting a survey of legal aid organizations providing foreclosure-related services in the Washington, D.C. metropolitan area, in partnership with the Metropolitan Washington Council of Governments (COG) and the Nonprofit Roundtable of Greater Washington.

This survey collects information on your organization's funding and staffing, foreclosure-related clients, legal strategies to mitigate foreclosure and case outcomes. When we are finished we will write a report on what we have learned, which will be made public. Our hope is that this web survey will inform the organization of a regional foreclosure counselor network by providing insight into the current needs of housing counseling and legal aid organizations in the areas of funding, education and training, and marketing and outreach and lead to tangible benefits, including targeted training and resource development for regional counseling and legal aid organizations.

All of your answers will be kept ***confidential*** and will only be accessible to the Urban Institute evaluation team. The Urban Institute will report ***summary level, aggregated responses*** from this survey and will not share identifiable individual responses, other than names of organizations and information on service locations, without seeking specific permission from you.

We appreciate the time you are taking to answer the survey today. The survey should take about 20 minutes to complete. If your agency has multiple branches, please answer for all your branches combined.

Before finishing, you can exit the survey and resume where you left off, but you will need to press the “Save and Exit” button at the bottom of the page to save any changes. Your participation, of course, is completely voluntary, but your help will be invaluable to this effort and will have a direct impact on the regional foreclosure network’s activities.

Do you understand the purpose of the survey and do you wish to proceed? (Yes/No)
Initials

Organization Background Information

Organization:

Name:

Title:

Phone number:

Email: (if not original person survey was sent to)

Number of years that your organization has been in operation:

Number of offices or branches:

Address of each office location:

If applicable, please indicate which is your main office

If possible, we request that you respond to all of the survey questions at an organization level. If you cannot complete the survey for all branches in your organization, please indicate the branch for which you are able to fill out the survey. If you believe that there is another individual who could answer the survey for all branches in the organization please provide their name and contact information, including their email address below.

Does your organization provide legal representation to homeowners facing foreclosure or renters at risk of eviction because of foreclosure? (Yes/No) – (If No → exit survey).

Do you serve...

Homeowners

Renters

Both

For which jurisdictions do you provide foreclosure related legal services?

Is your organization a nonprofit? (Yes/No)

Does your organization have income requirements for prospective clients? (Yes/No)
If yes, what are they?

Organization Budget and Staffing

What was your organization's overall annual budget in 2009?

What percent of this budget was dedicated to foreclosure related services? If you do not have a separate budget item, please estimate.

What were your sources of revenue in 2009?

List the top three specific funding sources for your foreclosure related services.

How many lawyers (in full time equivalents (FTE)) are available to provide legal services to people facing foreclosure or eviction due to foreclosure?

If you do not have staff specifically devoted to foreclosure-related services, please estimate their hours spent on these services in FTE equivalents (i.e. two full-time employees who spend 50% of their time on these services would equal 1 FTE).

What training do your lawyers receive to handle foreclosure-related cases?

Organization Capacity for Services and Client Demographics

For how many clients facing foreclosure or eviction due to foreclosure did you provide legal services in the following years: 2009, 2008, 2007

Does your organization have the capacity (staff/funding) to meet the current demand for foreclosure-related services? (Yes/No)

If not, how many clients seeking foreclosure-related services did you turn away in 2009?

- 0
- 1-50
- 51-150
- More than 150

What were the reasons you turned clients away? (Check all that apply)

- No capacity to serve
- Outside of geographic area
- Required expertise not available at organization
- Other:

What do you do with clients you are not able to serve right away? (Check all that apply)

- Place on waiting list
- Refer to another agency
- Other:

Who/what are the most common sources of referrals to your agency for foreclosure-related legal services?

What strategies have you used to build your organization's capacity to handle increased foreclosure cases?

- Partnership with housing counseling organization
- Partnership with Maryland Pro Bono Legal Resource Center
- Partnership with private law firms
- Use of paralegals
- Using a case load triage system
- Other:

Does your organization partner with any other agencies working on foreclosure prevention?

- No partnerships or affiliates
- Non Profit Housing Counseling Services
- Local government staff
- State government staff
- Federal government staff
- Lending/Service Network
- Other:

Are there particular geographic areas where you see a greater demand from residents?
(Yes/No)

If so, from which areas is the demand coming from?

What do you do with clients who come from outside of your geographic service area?

- (Check all that apply)
- Refer to another agency
- Provide services
- Turn away without referral
- Put on waitlist
- Other:

In what languages do you provide legal services to clients facing foreclosure or eviction due to foreclosure?

- (Check all that apply)
- English only
- Spanish
- Vietnamese
- Korean
- Amharic
- Mandarin
- Cantonese
- Other:

Please estimate the percentage of 2009 foreclosure-related clients in each of the following groups:

% Homeowners
% Renters
% Unknown

% African-American
% Latino/Hispanic
% Asian
% White (non-Latino)
% Other
% Unknown

% Elderly
% Non-elderly
% Unknown

Legal Services and Client Outcomes

What are some of the main scenarios you encounter that help clients avoid foreclosure? Check all that apply in the first column. Check the second column for scenarios that have most often produced successful outcomes.

Failure of lender to produce the note
Violation of contract law
Violation of laws regarding interest rates
Violation of the Fair Debt Collections Practices Act
Failure to offer HAMP modification or FHA loss mitigation
Fraudulent mortgage origination
Improper calculation of past payments, including escrow
Improper assessment of lender fees
File for bankruptcy
State or federal consumer protection law
Short sale
Deed in lieu

Have you reported any actors to state or federal enforcement entities for prosecution? (Yes/No)

If yes, what entity or entities did you report to the authorities and why?

If yes, what were the outcomes of the cases?

Enter the number of cases in each category:

Pending
No enforcement action taken
Claim filed against violator
No violation found

Has your organization filed any class action suits relating to foreclosures? (Yes/No)

If yes, please describe the case:

Does your organization make available soft-second or reduced first-line loans either itself or in partnership with another government or private source? (Yes/No)

Does your organization offer emergency grant or loan assistance either itself or through partnership with state or local rescue fund providers? (Yes/No)

Please share any outcomes data you have for your clients seeking foreclosure-related services in 2009.

Total clients

Number completing foreclosure

Number entering bankruptcy

Number receiving loan modification

Number receiving short sale or deed in lieu

Number receiving reverse equity mortgage

Number receiving other type of refinanced mortgage

If you do not have data on outcomes for 2009, is there another time period that you have data for? If so, please list.

Do you use any electronic record keeping system to keep track of clients and client outcomes? (Yes/No)

If yes, what kind of system is it?

Foreclosure Rescue Scams

Have any clients approached you after falling victim to foreclosure rescue scams? (Yes/No)

Have you noticed an increase in foreclosure rescue scams in 2009? (Yes/No)

Is any particular group targeted by the scammers? (Check all that apply)

African-Americans

Asians

Latinos/Hispanics

Elderly

Renters

Other:

What services do you provide for clients that have fallen victim to scams? (Check all that apply)

Initiate legal action

Report to enforcement agency

Identify emergency funds

Other:

What do you think would be the best way of combating foreclosure rescue scams?

Media awareness campaign

Enhanced enforcement
Enhanced local and state consumer protection laws
Other:

The network will focus on marketing and outreach, advocacy, training and education activities and building funding and capacity of legal aid and housing counseling organizations. Activities and goals related to these groups may include, but are not limited to: marketing and outreach to at-risk borrowers, increased resources and capacity of existing legal aid and housing counseling organizations, workshops on new modification plans, webinars on counseling best practices, development of a directory of regional service providers, connecting with representatives from servicing companies and training on legal issues.

Are you interested in participating in any of the following working groups in the regional network? (Marketing and Outreach/Advocacy/Training and Education/Funding)

Yes, I would like to actively participate in the working group.

Please keep me up-to-date on working group activities via email.

Thank you for taking the survey! We greatly appreciate your response.

Appendix E—Social Service Interview Participants

Arlington Free Clinic
Capital Area Food Bank
Carpenter's Shelter
Catholic Charities of the Archdiocese of Washington
Community of Hope, Inc.
The Community Partnership for the Prevention of Homelessness
FACETS
Family Services, Inc. - Outpatient Mental Health Center
Germantown Help
Greater Prince William Community Health Center
Interfaith Works
Local domestic violence provider in Prince George's County
Loudoun Cares
Manna Food Center
Northern Virginia Family Services
Reston Interfaith
Prince George's County Child Resource Center
Spanish Catholic Center of Catholic Charities
United Communities Against Poverty
Volunteers of America Chesapeake Inc.—Hilda M. Barg Homeless Prevention Center

Appendix F—Social Service Interview Protocol

On behalf of [the Nonprofit Roundtable of Greater Washington](#), the [Urban Institute](#), an independent, nonprofit research organization in Washington, D.C. is conducting interviews of emergency and social service providers in the Washington, D.C. metropolitan area.

The purpose of these interviews is to find out how the foreclosure crisis has affected emergency and social service organizations and their clientele. Housing counseling agencies and legal aid organizations are also being studied to see how the foreclosure crisis affects their ability to provide resources to families across the region. Given the acute nature of the crisis, the Nonprofit Roundtable, the Metropolitan Washington Council of Governments, and the Urban Institute believe that the time for action is now and are currently working with stakeholders to launch a regional foreclosure network. The Capital Area Foreclosure Network (CAFN) will bring together organizations and local governments from the District of Columbia, Northern Virginia and Maryland.

About Your Organization

Name of organization:

Organizational structure (nonprofit, government agency etc.)

Address of organization:

Number of office locations (w/ addresses):

What services do you offer?

How many years has your organization been in operation?

In which jurisdictions do you provide services to clients?

Did you turn away clients who are not in these jurisdictions?

What was your organization's overall annual budget in 2009?

What were your sources of revenue in 2009?

Which sources of revenue are the largest?

How many staff members does your organization have? (FTE) What types of positions do these staff members hold? (Case worker, administrative, etc.)

How do clients get connected to your organization?

Do you have formal partnerships set up with other organizations?

Partnerships with housing counseling organizations? Which ones?

Do you receive referrals from government agencies? Which ones?

Does your organization do marketing and outreach to attract more clients and advertise services?

How/where do you advertise?

Do you turn clients away or maintain a waiting list for services? How many people are on the waitlist?

About the Clients - generally

What types of populations make up your clientele?

[Families, single individuals, immigrants, elderly, income level, homeowner/renter]

How many clients did you provide services to in 2007? In 2008? In 2009?

In the past, before the foreclosure crisis and economic downturn, what were the most common reasons that clients sought out your services?

Clients & the Foreclosure Crisis

Has your organization seen changes in the types of populations that you serve in the past two years since the foreclosure crisis began?

Have you had to provide a different set of services to clients since the crisis began than you did in the past?

Are you seeing people who have lost their job or lost a source of income? Could you provide a rough estimate of the number of clients in this situation?

Are you seeing people come in for services who are in foreclosure, who have lost their homes to foreclosure or have been displaced from their apartment because of foreclosure?

Could you provide a rough estimate of the number of clients in these situations? From your experience, who do you think has been more affected by foreclosure, homeowners or renters? Why do you think that is?

Are there challenges unique to serving these clients? [Job loss vs. foreclosure related]

Is there a particular service or set of services that they need?

What do you think are the biggest challenges that are facing households after foreclosure?

Would you be willing to provide us with stories about clients affected by the foreclosure crisis?

About changes from past experience how has the crisis affected the organization in the past two years?

Has there been a change in the funding you receive for your organization in the past two years? Have you received more or less funding? Has it come from different sources?

Are there other ways that you think the foreclosure crisis and the economic recession has affected your organization?

Are there other organizations that you believe it would be important for us to talk with? (We are already surveying housing counseling agencies and legal aid organizations.)

Can we use you and/or your organization's name in our report? If you prefer we can send a write-up of this interview to you for review.

Thank you!