

Foreclosure Outreach - FAQ

(1) How do I identify properties that may be involved in an estate?

You may not be able to identify all such properties, but if the name on your outreach list includes terms such as “all unknown surviving heirs;” “estate of John Doe, deceased,” (etc.) it may signal that the case is going to be tied up in an estate.

(2) If I identify a property that is part of an estate, does that change what I say to the occupant during outreach?

You should still emphasize that the affected parties should call the hotline and attend the conference.

(3) What does it mean if the address has “c/o” in front, and does it affect what I should say to the occupant?

If an address on your outreach list has “c/o” before the address, it indicates that one or more of the defendants resides at a separate address. However, all individuals listed are on the mortgage and are eligible to attend the conciliation conference. You may not find all parties at the address provided.

(4) Why is the “United States of America” listed along with the homeowner for certain properties?

If the homeowner took out an FHA insured mortgage and goes to foreclosure, the federal government is also going to be included as a party in the complaint. You can just ignore it.

(5) Sometimes I see duplicate names on the same outreach list (same name & address). Is this a mistake?

You should first confirm that the docket numbers are different. As long as the docket numbers are distinct, assume that these are two separate cases. You should point out both cases to the homeowner. If the lender did a duplicate filing in error, one of the cases will be discontinued. However, sometimes the homeowner may have more than one mortgage in foreclosure (e.g., a first mortgage and a home equity loan).

(6) A property is on my list that is way outside of my NAC Service area. What should I do?

Sometimes properties get assigned to the wrong outreach team (due to mapping glitches). Just send Jonathan Pyle an email (jpyle@philalegal.org) to notify him of the error.

Foreclosure Outreach - FAQ

- (7) My community organization has a city-funded housing counseling agency on site. Can I just have the homeowners schedule an appointment directly with one of our counselors?

No. You should always have the homeowner call the Hotline first, to make sure they get to hear about all the available options. The homeowner will be given an option based on what is most convenient to him or her. Your agency may not have an available opening that works for the homeowner, or another agency may be more convenient to a work location. If the homeowner wants to go to your organization's counseling agency, just have them call the Hotline first and have the Hotline set it up.

- (8) If I get the homeowner's phone number, can I contact him/her later on to provide additional support?

Yes, you can contact the homeowner later on to offer other services, but please try to make sure that any additional services are complementary and do not distract the homeowner from making the foreclosure situation the top priority.

- (9) How can I find out if someone on my list actually attended the conference?

The court docket report is a public record, so you can always find out what happened to a particular homeowner on your outreach list. Just go to the First Judicial District's on line docket search. Go to <https://courts.phila.gov> → Information → CP Trial Division-Civil Dockets.

- (10) How do I get a printable report of the information I put into the web app?

From your computer, log in to <https://outreach.philalegal.org/report> with the same e-mail address and password you use for the web app. From here, you can download Excel spreadsheets containing up-to-the-minute information about outreach attempts recorded in the web app. You can print these spreadsheets or attach them to an e-mail. From this site, you can get statistics about outreach activity and outcomes of homes that received outreach.