

City of Philadelphia
Foreclosure Prevention
Outreach Procedures



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City of Philadelphia
Division of Housing and Community Development
1234 Market Street, 17th Floor
Philadelphia, PA 19107

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Foreclosure Prevention
Outreach Procedures

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FORECLOSURE PREVENTION OUTREACH PROCEDURES

Step one: promptly send letters to homeowners

- **Retrieve the list of addresses** from <https://outreach.philalegal.org/report>. Note that there are separate lists for mortgage and tax foreclosure.
- **Send letters** to each homeowner. The letter should follow the template in Attachment 1. The letter should attach a flier in the form of Attachment 2, with information filled out.

Step two: visit properties and attach door hangers

- **If any homeowners do not respond** within ten days to the letter sent in step one, visit the homes and attach a door hanger containing:
 - A copy of the letter
 - A filled-out flier
 - A NAC business card

Step three: knock on doors

- **If any homeowners do not respond** to the door hanger left in step two, visit the homes and knock on the door.
- Follow the script described in Attachment 3.

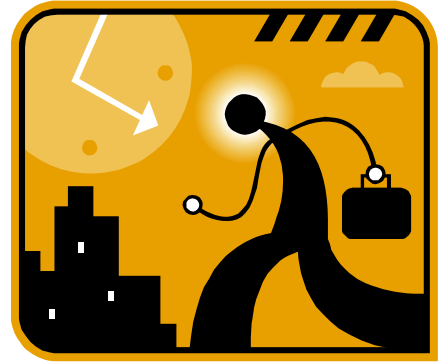
When conducting door-to-door outreach, be prepared:

- **Review your list of addresses** and prepare a plan for conducting outreach. In the web app, you can see a map of where the properties are. You may decide to divide up your service area into zones, and target properties within certain zones on a given day. Or, you may sort by conference date, so that you visit homes with the earliest conference dates first.
- **Notify the community relations officer** of your local police district to let them know that you will be doing door-to-door outreach during the next few days. This gesture alerts them to the activities taking place within their districts so that they can respond to inquiries or provide support if needed.
- **Assemble your supplies**, Bring your ID badge and smartphone/tablet for tracking outreach. Documents you should bring with you include door hanger bags, letters for including in door hangers (attachment 1), filled-out fliers (attachment 2), and water bill inserts (attachment 4).



When to begin door-to-door outreach

- Outreach can begin at any time of day, however, adequate time should be devoted to conducting outreach during evening hours so that contact can be made with homeowners who work during the day.
- Plan your outreach so that if you have to knock on a homeowner's door, you do so prior to the date of the homeowner's conference.



What to do when you ring the door bell

- If you have an ID badge (either from work or issued for this project), please have it visible at all times (ID holders are available upon request).
- You should always leave literature at each visit, whether the owner is at home or not, unless the property is clearly vacant.
- If no one answers the door, the color handbill should be left in an appropriate location, such as behind a storm door or under door handle.
- The conversation with the occupant should take place at the front door – on the porch or stoop. Please maintain social distancing. **We do not advise or encourage anyone to go inside homes.**
- When speaking with the homeowner, use the script to make **three key points:**
 - Describe the **Diversion Program** (for mortgage cases) or the **OOPA Program** (for tax cases) and its benefits;
 - Urge the homeowner to **contact the Hotline ASAP** to get an appointment with a housing counselor;
 - Remind the homeowner about his or her **Conference date.**



- Be respectful and courteous.



- Document what happens at each visit in the web application.

PERSONAL SAFETY

You may encounter a variety of situations that require an on-the-spot decision in the interests of preserving your own personal safety. Please use your best judgment to protect yourself from potentially unsafe situations.



Unsafe situations may derive from the physical condition of properties you are being asked to visit, or potentially dangerous aspects of the environment or setting in which you are doing outreach.

Avoid Unsafe Situations

I. Properties that show obvious signs of danger or instability

Examples:

- Structurally unsound (holes in front porch, buckling walls, sagging roof)
- Lacking basic building elements (stairs, door, roof, windows)
- Visible signs posted by L&I declaring the property dangerous
- Restricted areas (construction sites, police activity, etc.)

II. Situations in which YOU feel unsafe

Examples:

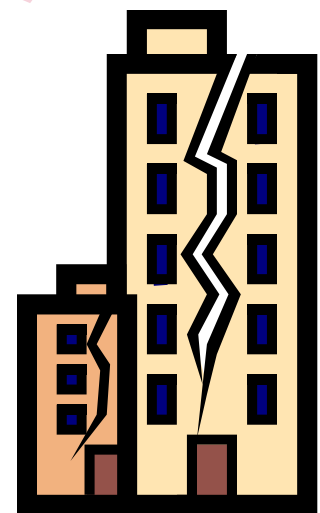
- Unleashed guard dogs behind fence
- Open air drug trade
- Escalating altercation in process



Basic Safety Principles

You are not required to approach any property that appears to be dangerous or structurally unsound. If such a property appears on your list, and you believe that entering the property would put you at undue risk, note the problem in the comments section of the form.

If you approach a home where conditions at the time make you feel unsafe, make a note of the problem, and attempt to visit the property on a different day to see if the potentially dangerous situation has been resolved.



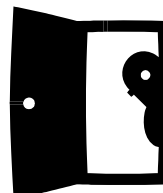
If you feel that you are in immediate danger, or being threatened personally, dial 911 to report the emergency to the police. If you can remove yourself from the dangerous or threatening situation, you should make every attempt to do so.

CLIENT PRIVACY

A foreclosure filing has been initiated, and the foreclosure filing is public information, but out of basic respect for individual privacy, you should do everything possible to avoid disclosing the foreclosure status of the homeowner to outside parties.



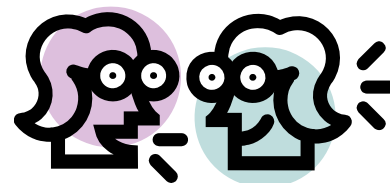
When someone other than the homeowner answers the door...



- (1) **Use your judgment.** If the person answering the door is a spouse or an adult close relative who lives in the home, you may decide to leave fairly detailed information. However, in those instances you should still pay a second visit, to speak directly with the homeowner (or follow up with a phone call to the owner).
- (2) **Use the script:** If an adult answers the door, but you do not know his or her relationship to the homeowner, or if it is not clear that the adult resides in the home, refer to the script!
- (3) **When in doubt, broaden the message:** “We are going door-to-door to inform homeowners about the housing counseling services available through the *SaveYourHomePhilly* Hotline.” If you have water bill inserts (Attachment 4), you can provide the neighbor with a water bill insert, saying, “Please share this information with the homeowner. If you know any other homeowners that may benefit from this program, I can provide you with an extra copy. Thank you very much.”

Next door neighbors

Neighbors may become curious about why you are visiting a particular property. Do not divulge details about the homeowner’s situation to the neighbor.



Neighbor: “Hey, what’s going on with my neighbor? Why are you knocking on his door?”

Bad answer: “His home is in foreclosure and we’re trying to tell him about a program that can help him out”

Good answer: “We’re trying to let homeowners know about the services available through the *SaveYourHomePhilly* Hotline.” (If they want more information, just give them a flier and move on.)

Neighbors sometimes already know that a homeowner is close to losing his or her home and can provide valuable information about the family’s situation. If a neighbor offers information, such as “they moved out last month” or “she’s sick and has been in the hospital for the past six weeks,” you should feel free to make a note of the information in the comments area.

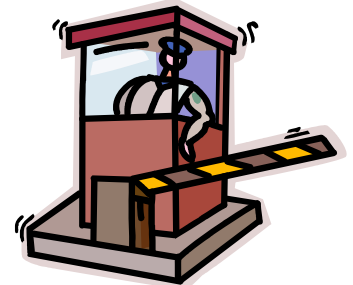
The general rule is – don’t divulge more to next door neighbors than they already know!

Condominiums: Condominium units can present unique challenges that you should be prepared for.



No Access! Condos will often have restricted access, meaning that you may not be able to leave a flier in the homeowner’s mail box, or you may not be able to speak directly with the owner without going through a doorman or security guard.

If you cannot even leave a flier behind – for example, if the complex is a gated community or you are prevented from going inside the building – you should just mark the property as a “Bad Address” and note the problem in the comments section (for example “condo unit – could not access property”).



Special Privacy Concerns: Do not leave outreach material with a doorman, security guard, or management staff. Instead, if you have any condo properties on your list, bring a few plain envelopes with you. Write the name of the owner on the envelope, and leave the envelope containing the outreach information with the staff person. You may also want to include your business card so that the homeowner can contact you directly if he or she has questions.

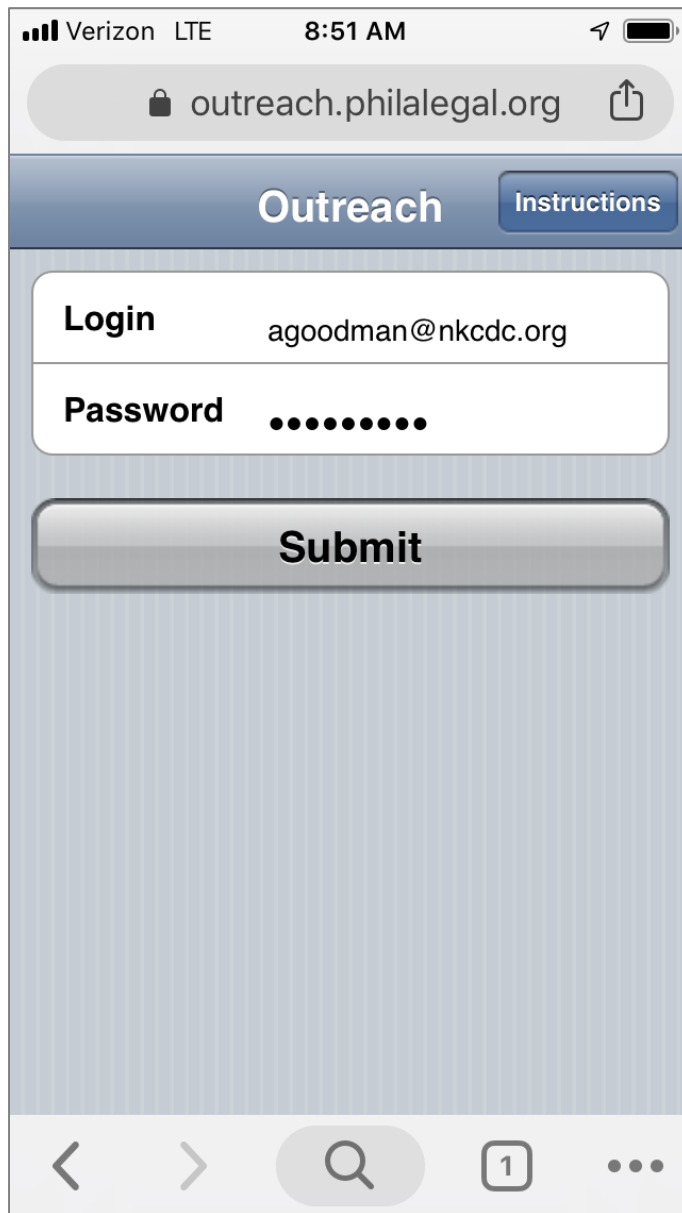
RECORDING OUTREACH ACTIVITY

The Outreach Web App allows you to plan and keep track of your outreach rounds on your smartphone or tablet. It is a “web app,” meaning that you do not need to install anything; you just point your mobile device’s web browser to <https://outreach.philalegal.org> and log in.

Go into the settings of the web browser app you are using and enable location services. If the browser asks you if you want to share your location with outreach.philalegal.org, say yes.

The information about outreach is automatically reported to DHCD as you enter the information, so that you do not need to send a report to Jonathan Pyle later. To generate a report to send to your DHCD program officer with your invoice, visit <https://outreach.philalegal.org/report>.

Step 1: On your mobile device’s web browser (e.g., Chrome, Safari, etc.), go to the web site **outreach.philalegal.org**, enter your login (your e-mail address) and password, and press “Submit.”



Always use your own login and password, not someone else’s.

Jonathan Pyle at Philadelphia Legal Assistance assigns the logins and passwords. If you do not have a login and password, e-mail Jonathan at jpyle@philalegal.org.

Step 2: You will see a list of outreach “rounds” (monthly assignments) for your organization. Choose the “Round” for which you will conduct outreach.

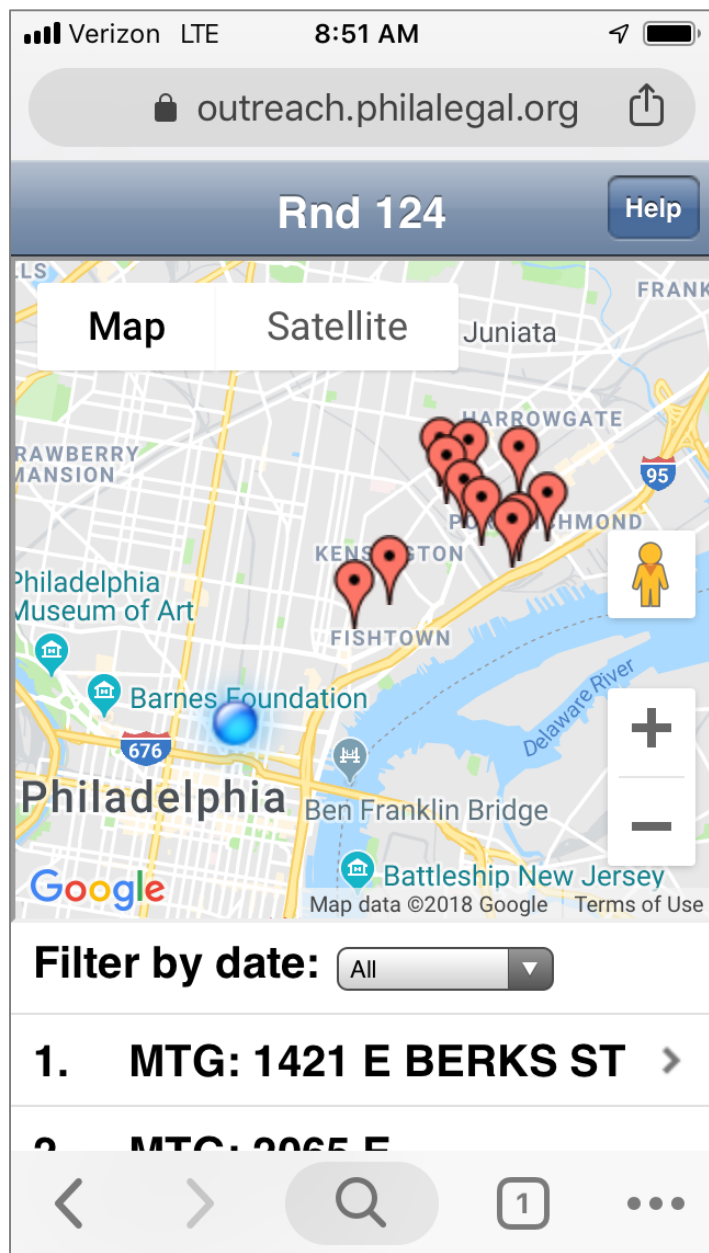


Step 3: You will see a list of properties along with a map.

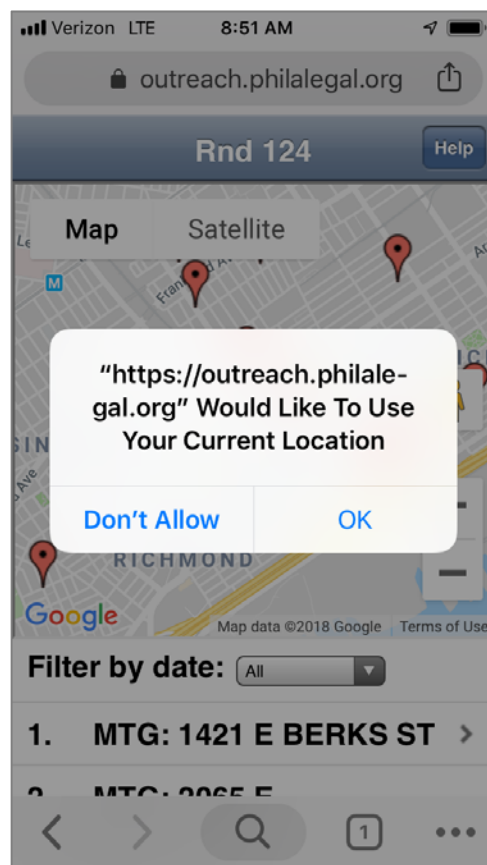
The map is a Google Map, so you can zoom in and out by using two fingers in a “pinching” motion. You might need to zoom out to see all the properties. You can click on the marker of a property to see its address.

To view only properties that are scheduled for Conciliation Conference on a particular date, change the “**Filter by date**” selection. Mortgage cases are marked **MTG**. Tax cases are marked **TAX**. Homes that may be owned by a senior are marked with a red “**(S)**.” Homes that have a reverse mortgage are marked with a red “**(RM)**.”

Visit one of the homes on the list and click on the address.



Note: your mobile device may notify you that the web site is asking for your current location and ask if it is ok to share this information. You should say yes. That way, you can see your current location on the map as a blue dot.



Step 4: Record the results of your visit by pressing one (and only one) of the buttons:

- **Spoke with Owner:** You spoke with a homeowner.
- **Spoke with Other Person:** You spoke with someone who answered the door, who was not the homeowner.
- **Left Material:** You did not speak with anybody, but you left materials.
- **Made Attempt:** You tried to visit the property but you did not speak to anyone or leave materials. Use this for vacant properties and rental properties where you don't leave materials. Also use this for condominium properties or other properties where you are unable to obtain access.



In addition to pressing one of the buttons to record your visit, you can optionally leave information about the property in the “About the Address” area, including:

- Miscellaneous **comments** (type any text you want)
- A **phone number**;
- Whether you **sent mail** to the property;
- Whether the property appears to be **vacant**;
- Whether the property appears to be a **rental property**; and
- The homeowner’s **status** with respect to calling the Hotline. The choices here are:
 - **Will call Hotline**: Homeowner says that he or she will call the Hotline.
 - **Called on spot**: Homeowner calls the Hotline while you are there.
 - **Already called**: Homeowner reports that he or she has already called the Hotline.
 - **Has counselor**: Homeowner reports that he or she already has a counselor.
 - **Took care of it**: Homeowner claims to have taken care of the foreclosure problem already



Note!

If you make changes to any of the information in the “**About the Address**” area, you will need to press the “**Save Changes**” button when you are done, or else the information will not be saved.

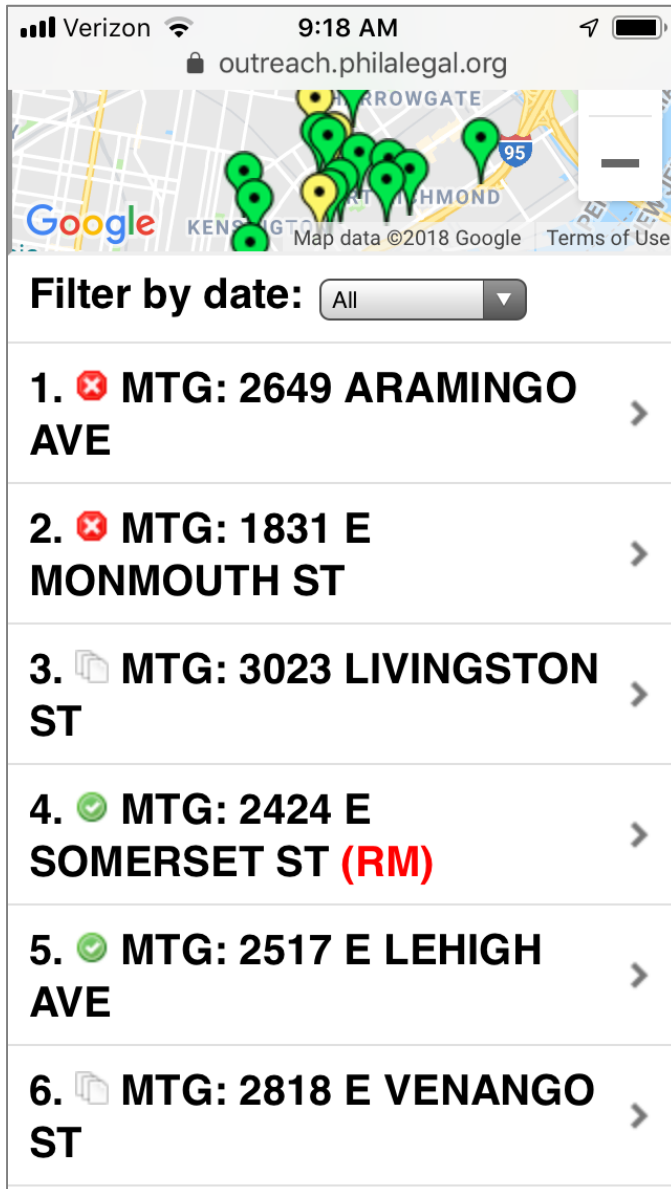
The “**Save Changes**” button only appears after you make a change. When you click it, the button will disappear and it will say “**Changes Saved.**”

By contrast, when you click one of the buttons at the top to record your visit, the information is saved immediately.

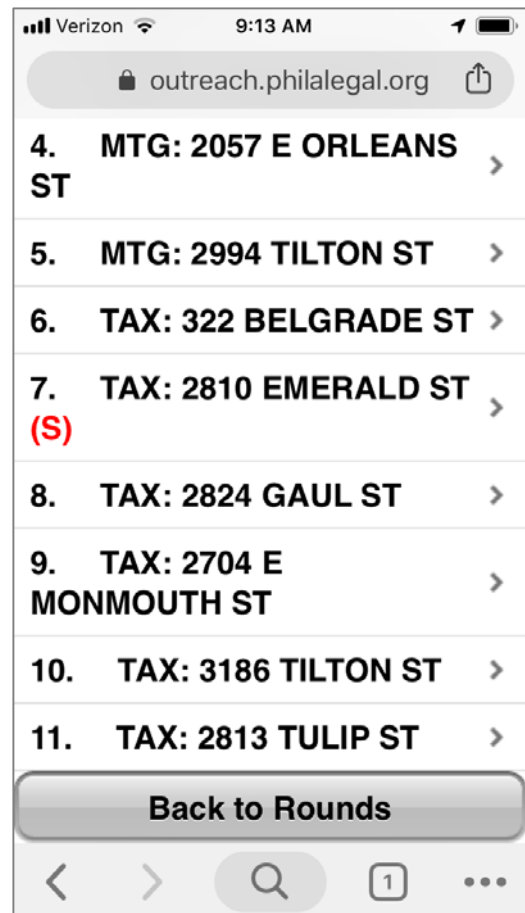
Step 5: Go back to the list of properties by clicking the back button in the upper left corner of the screen (in the screenshot above, it is the button labeled “Round 124”).

The marker on the map will change to green if you visited the property. The marker will be yellow if you marked it as vacant or a rental.

On the list of addresses, there will be an icon to indicate the type of visit you made and the information you recorded about the property.

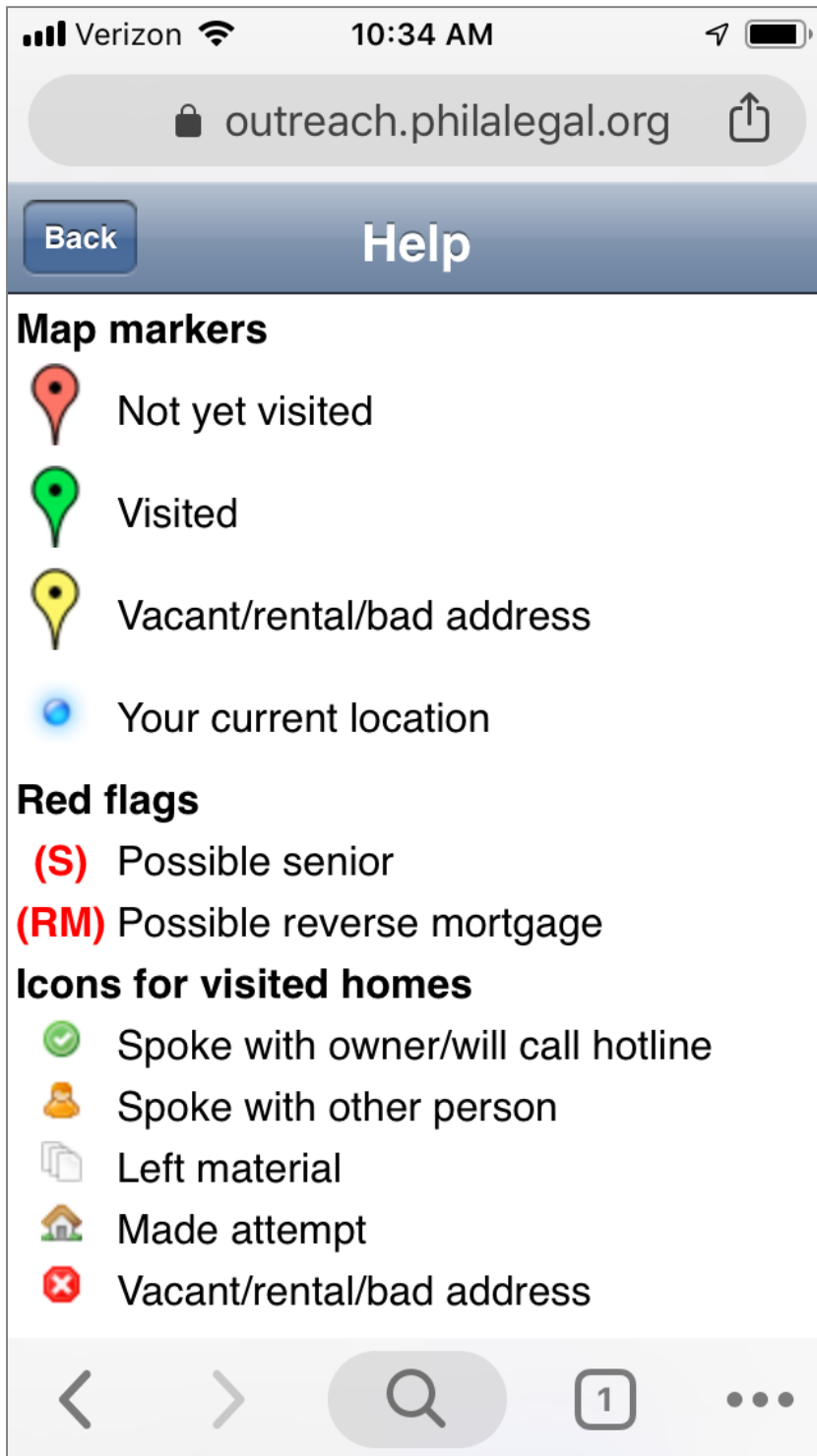


To go back to the list of rounds, scroll to the end and click the “Back to Rounds” button.



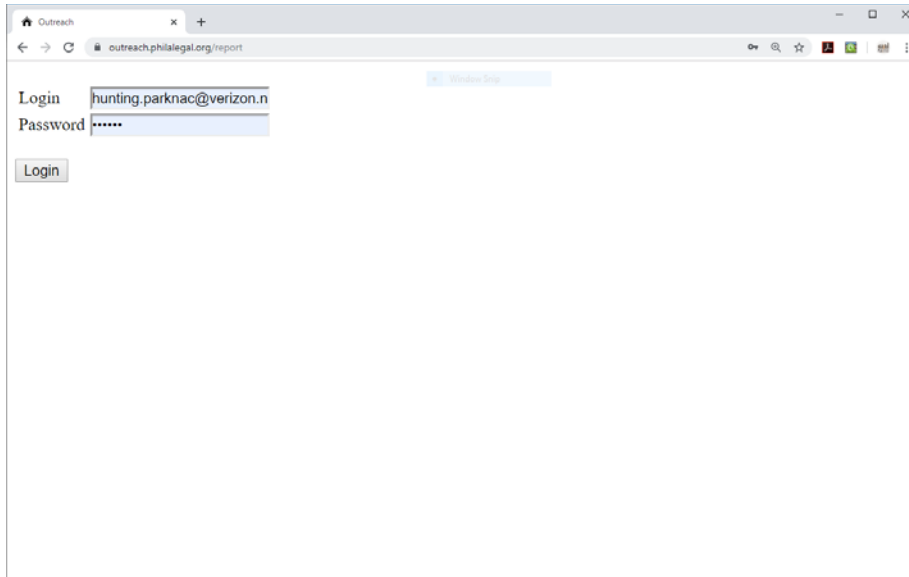
If you forget what the different icons and different colored map markers mean, click the “Help” button.

The Help screen also contains a sample script (similar to Attachment 3, below).

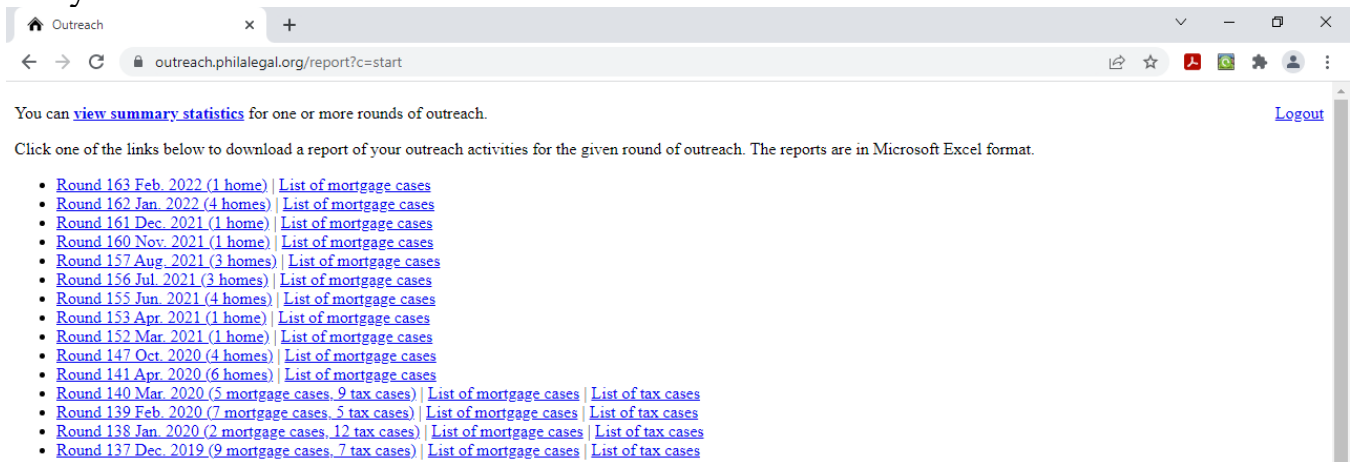


PREPARING INVOICES

To get a report of the data you have entered into the web app, go to <https://outreach.philalegal.org/report> and log in with the same username and password that you use for the web app.



You will see a list of links to Excel spreadsheets for each round of outreach. Click on the one you want to download.



Include the spreadsheet with your invoice.

Attachment 1: Sample Letter to Homeowner

[DATE]

Dear Homeowner,

First and foremost, I hope you and your loved ones are faring well amidst these dynamic times.

My name is [NAME], and I work with [AGENCY]'s NAC Program to deliver vital information and connect people to programs that help them live comfortably in their homes. I am sending this letter and attached flyer because the City of Philadelphia wants to ensure that you are familiar with the **Save Your Home Philly Hotline (215-334-4663)** and its benefits.

This Hotline exists to connect homeowners facing mortgage and/or tax foreclosure to City-funded Housing Counselors, who serve as client advocates and advisors in order to prevent foreclosure and keep people in their homes.

You are receiving this letter because the City of Philadelphia's outreach lists states that you are currently at risk of mortgage foreclosure. If this is in error, please call the Hotline to rectify the situation. If you have not yet sought assistance, we advise calling the Hotline ASAP to save your home.

For your convenience, [AGENCY] Housing Counselors are offering appointments in person ([AGENCY ADDRESS]) or virtually (by phone and/or video).

If you have questions, need further assistance, and/or wish to schedule an appointment with a Housing Counselor at [AGENCY], please do not hesitate to contact me: [PHONE NUMBER] or [EMAIL].

Wishing you and your family all the best.

Warmly,

[NAME]

NAC Program Director

Attention Homeowner!

Dear owner of _____
Your foreclosure conference is
on _____ in room 676
City Hall at _____ a.m.

You MUST attend this conference to avoid losing your home.

Before coming to the conference, please call the **SaveYourHomePhilly** hotline at

215-334-HOME

to talk with a Housing Counselor. They will explain your options to help save your home.

There is no charge for this service.

If you rent this property, call your landlord immediately!

Attachment 3: Sample Script

1. *If door is answered:*

Hello, my name is _____ and I am with _____.
(Show identification.) Am I speaking to [NAME OF HOMEOWNER]?

1(a) If speaking to homeowner:

Describe program
benefits →

You may be in danger of losing your home to foreclosure, but you still have a chance to save it. In order to save your home you will need to **meet with a housing counselor** and then **go to a conference** that the court has set up to help you work out a solution. Your conference is scheduled for [DATE AND TIME OF CONFERENCE] and will take place at City Hall, in Courtroom 676.

Urge them to call
Hotline ...

To set up a meeting with a housing counselor, call 215-334-HOME (215-334-4663). The counselor will review your financial situation and prepare you for the conciliation conference, where you will have a chance to present your lender with a plan to save your home.

Give them
materials →

This pamphlet will give you more information about what you can do to save your home, and should answer most of your questions.

Final reminder to
call hotline →

Thank you for your time and please call 215-334-HOME.
[Optional, if you have a work-issued cell phone]
I can place the call with you right now if you would like.

1(b) speaking to someone other than homeowner:

When will [NAME OF HOMEOWNER] be home? Please give this flier to [the homeowner] and tell him [or her] to call 215-334-HOME. Thank you for your time.

1(c) speaking to renter occupant:

Does the owner reside in this property? [If yes, see 1(b) above; if no, continue below]

If you are in contact with the owner, please share this flier with them. If you want to learn about your rights as a renter, you can contact the Hotline at (215) 334-HOME.

2. *If no one is home:*

Leave flier and record when home was visited.

Attachment 4: Water bill stuffer (Front and Back – English/Spanish)

Are you facing foreclosure?

If you are facing foreclosure because of

- unpaid mortgage
- unpaid property taxes
- problems paying your reverse mortgage
- other financial concerns



You are not alone!

-Español al reverso-

Call **215-334-HOME (4663)** to get a legal consultation and housing counseling that can help you save your home.

There is no charge for this service.

Get FREE help from the City of Philadelphia to save your home by calling

215-334-HOME

¿Enfrenta usted una ejecución hipotecaria?

Si usted está enfrentando una ejecución hipotecaria debido a

- impago hipotecario
- impago de impuestos de propiedad
- problemas pagando su hipoteca reversible
- otros problemas financieros



¡Usted no está solo!

-English on reverse-

Llame al **215-334-HOME (4663)** para obtener una consulta legal y asesoramiento de vivienda que le puede ayudar a salvar su casa.

No hay cargo por este servicio.

Obtenga ayuda GRATIS de la ciudad de Filadelfia para salvar su casa llamando al

215-334-HOME