



# Best Practices in Foreclosure Intervention Counseling

## Helping More Homeowners Through Efficient Service Delivery

### About the Series

Best Practices in Foreclosure Intervention Counseling is provided by Freddie Mac as a service to organizations doing this important work.

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### Spotlight Organization

Neighborhood Housing Services of Greater Cleveland

### For More Information

Visit [FreddieMac.com](http://FreddieMac.com) for additional titles in this series.

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As the number of homeowners facing foreclosure in Ohio reached record levels, and as Neighborhood Housing Services of Greater Cleveland watched its counselors struggle to effectively serve the hundreds of people who were reaching out for help, management realized that they had to use their limited resources wisely. The foreclosure counselors and managers had to find a way to work smarter if they were going to continue to meet the high demand for foreclosure intervention counseling in their community.

“We used to take every call for help and schedule them for an in-person appointment a few days later, basically no questions asked,” said Lou Tisler, executive director of NMSGC, as he reflected back on that moment in 2007. “Then I was walking around one day and I saw a lot of idle counselors sitting there, waiting for appointments that were not showing up. That’s when we decided to make some changes.”

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## **Efficient Service Delivery Models**

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Due to increasing demand for foreclosure counseling services, it became clear that the organization's existing service delivery model was ineffective. The managers realized it was wasteful and unwise to simply schedule every unprepared homeowner who called or walked in for a face-to-face counseling session. Appointment slots and counselor time were not being fully utilized, and homeowners who were seen were not ready and consumed large portions of counselors' time and energy, only adding to their stress.

In response, NHSGC developed a standardized intake process that is available in three models. The overall goals are to provide basic foreclosure education and to gather critical homeowner information prior to the actual counseling appointment. The many benefits of this delivery method include a more committed and prepared homeowner and a more informed counselor at the start of the appointment. This saves time, allows counselors to work more effectively, and ultimately helps more homeowners.

### **Group Orientation and Intake**

NHSGC counselors deliver a one-hour orientation session that is offered numerous times a month. Up to 60 homeowners can register; typically half actually show up. Although attendance varies, the average is about 15 homeowners per workshop. During this session, a standard intake form is completed, overviews of the foreclosure process and workout options are presented, and NHSGC foreclosure services are described. After the group portion, counselors meet privately for up to 10 minutes with each homeowner (in the order in which they arrived at the workshop) to review information, triage the case, and schedule the next counseling appointment, which is often conducted by phone.

A benefit of this process is to assure that NHSGC counselors are serving the most motivated and committed homeowners. During periods of high-volume demand, homeowners must be fully engaged and committed since counselors do not have much time to spend with unprepared or unmotivated homeowners. Using a group orientation approach is one way to help determine who most wants and needs foreclosure prevention services.

### **Intake Specialist Phone Screening**

After a period of success, attendance started to decrease at the group orientation classes. In response, NHSGC hired a full-time intake specialist who was trained to field all incoming foreclosure calls, complete a basic triage questionnaire, and then schedule a counseling appointment, often by phone and usually within 48 hours of the homeowner's first call for assistance. This intake and triage method still accomplishes the primary goals of providing basic foreclosure education and gathering critical homeowner information prior to the actual counseling appointment, while meeting the needs of those consumers unable or unwilling to attend the group orientation.

### **Web-Based Foreclosure Intake**

For homeowners unable or unwilling to attend group intake or complete a phone intake, a third service entry point is available online. This easy-to-use and secure interface, developed at a cost of just \$7,000, requires the homeowner to provide information critical to an effective counseling session via NHSGC's Web site ([www.nhscleveland.org/intake](http://www.nhscleveland.org/intake)). The NHSGC Web site also provides a great deal of educational content and resources.

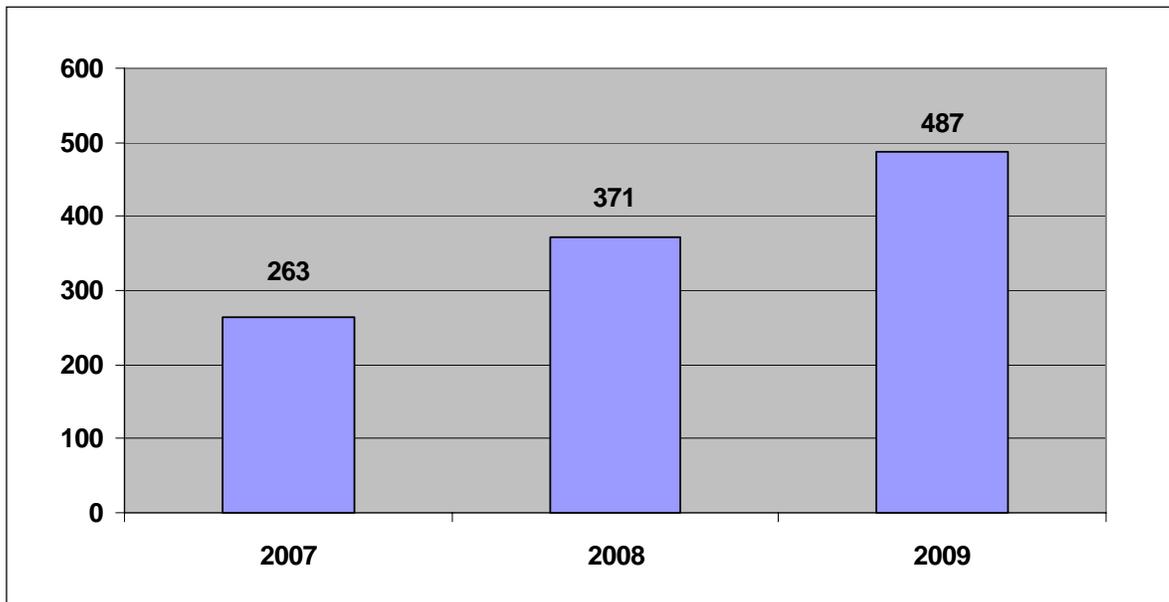
This service delivery method requires no staff time and places the initial responsibility on the homeowner, and results in an organized and committed consumer when counseling begins. Furthermore, the online intake augments the other entry points. For example, if a homeowner cannot be on the phone for a 20-minute intake call because they are at work, they can be given the option to complete the intake online at their convenience. Once a submission is received, NHSGC staff contact the homeowner by phone or e-mail to verify information and to discuss the homeowner's needs and goals before scheduling a counseling appointment.

## Outcomes

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The primary outcome of using various service entry points is simply to be able to serve more homeowners per counselor. Figure 1 shows the increase in efficiency of NHSGC's foreclosure counseling services since 2007 using these enhanced service delivery methods.

**Figure 1. Neighborhood Housing Services of Greater Cleveland Annual Cases Completed Per Full-Time Equivalent**



Another benefit of this approach is a dramatic decrease in no-show rates for phone and face-to-face counseling appointments.

## Lessons Learned

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*“It is really beneficial to segment the counseling process. For example, intake is completed by an intake specialist or online, and counselors focus their time on counseling homeowners on options and communicating with servicers,” said Tisler. “This allows for the best utilization of staff skills and talents, and ensures homeowners receive quality services in a timely fashion.”*

### **Balance customer demands and counselor workloads.**

Modifying the service delivery model as client demographics and needs change helps keep production and quality levels high, while at the same time helping to manage counselor workloads and stress. As unemployment

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spreads and housing prices depreciate in many neighborhoods, the demographics of customers in trouble are changing. Organizations serving these customers need to provide different service entry points to meet various consumer preferences and needs, while at the same time completing these tasks in a way that places a premium on staff time.

**Provide multiple access points to services.**

Suburban and middle-income homeowners often prefer the online intake and phone counseling to group intake. Increasingly, all homeowner groups not only have Internet access, but experience a comfort level and preference to do the initial contact and service entry online, rather than via phone or in person.

**Use technology wisely.**

Investment in simple web-based technologies, such as an interactive intake form, is affordable and saves staff time. In the case of NHSGC, its \$7,000 investment to create an interactive online intake has been easily recovered as it is saving 8 hours of intake staff time every month. Today 20 percent of all new cases start via the Web site, which is equivalent to 40 online applications every month.

**Agency Background**

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Neighborhood Housing Services of Greater Cleveland is an organization providing free, fair and unbiased information, programs and services to the residents of Greater Cleveland and the surrounding areas of northeast Ohio to assist residents in achieving, preserving and sustaining the American dream of homeownership. NHSGC is one of the first chartered NeighborWorks® organizations, a network of over 230 organizations working in nearly 4,400 urban, suburban and rural communities nationwide. In addition, NHSGC is one of the leading providers of housing rehabilitation services and loan products. This experience has led NHSGC to expand its focus from the traditional “neighborhood based” market to the entire city of Cleveland with an expansion throughout Cuyahoga County and other strategic locations.

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