

Maryland Department of Housing and Community Development
 NCSHA 2013 Awards
 The "Mortgage Late? Don't Wait!" Campaign



2013 Annual Awards Entry Form
 (Complete one for each entry.)

Entry Name The "Mortgage Late? Don't Wait!" Campaign

HFA Maryland Department of Housing and Community Development

Submission Contact Wiley Hall, Office of Communications and Marketing

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Entry form with description, check(s), and visual aids (optional) must be received by NCSHA by **Monday, July 1, 2013.**

Entry Name The "Mortgage Late? Don't Wait!" Campaign

Communications	Homeownership	Legislative Advocacy	Management Innovation
<input type="checkbox"/> Annual Report <input type="checkbox"/> Promotional Materials and Newsletters <input checked="" type="checkbox"/> Creative Media	<input type="checkbox"/> Empowering New Buyers <input type="checkbox"/> Home Improvement and Rehabilitation <input type="checkbox"/> Encouraging New Production	<input type="checkbox"/> Federal Advocacy <input type="checkbox"/> State Advocacy	<input type="checkbox"/> Financial <input type="checkbox"/> Human Resources <input type="checkbox"/> Operations <input type="checkbox"/> Technology
Rental Housing	Special Needs Housing	Special Achievement	Are you providing visual aids?
<input type="checkbox"/> Multifamily Management <input type="checkbox"/> Preservation and Rehabilitation <input type="checkbox"/> Encouraging New Prod.	<input type="checkbox"/> Combating Homelessness <input type="checkbox"/> Housing for Persons with Special Needs	<input type="checkbox"/> Special Achievement	<input checked="" type="checkbox"/> YES <input type="checkbox"/> NO

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Category: Communications
Sub-Category: Creative Media
Entry Name: The “Mortgage Late? Don’t Wait!” Campaign

Introduction

The foreclosure crisis in Maryland has been ever-evolving. It began with the crash of the national subprime lending market in 2007 and grew into a much broader economic crisis engulfing families affected by under-employment, unemployment, diminished access to credit and loss of home equity.

Maryland’s response to the crisis has evolved as well.

Acting on the recommendations of three separate task forces appointed to study the problem at each of its stages, Maryland under Governor Martin O’Malley’s leadership enacted what the Washington Post described as some of the most sweeping reforms of the foreclosure process in the country. Those reforms made the process more transparent and fair and implemented new protections against predatory lenders and consumer fraud. The state assembled an army of foreclosure prevention housing counselors and another army of pro bono attorneys to advise families facing foreclosure. Maryland’s Home Owners Preserving Equity (HOPE) initiative featured a comprehensive, multipronged approach to helping both families and neighborhoods combat the effects of foreclosure. And the state’s MD HOPE Hotline ensured that beleaguered families could have access to up-to-date, reliable information about their options at no-risk and no-cost.

It takes an agile communications campaign to keep pace with all that change.

Maryland’s “Mortgage Late? Don’t Wait!” campaign has been comprehensive, multi-pronged and above all, effective. The theme originated from one of DHCD’s partners, the Baltimore Homeownership Preservation Coalition, who found that homeowners were waiting until the very last moment before seeking help, greatly reducing counselors’ options. Other members of the HOPE Counseling Network had similar experiences and “Mortgage Late? Don’t Wait!” became the central message in advertisements, workshops, speeches and collateral material. Although the campaign has evolved as the state developed new tools, new resources, for homeowners, the central message has not.

Key Components

The key components of DHCD’s “Mortgage Late? Don’t Wait!” campaign include the following:

1. **Development of a broad range of campaign ads and marketing collateral** around the clear, succinct and consistent “Mortgage Late? Don’t Wait!” message that is repeated and amplified across various media platforms, including magazines and newspapers; television and radio; movie theater ads; posters; brochures; flyers; consumer mailings; e-blasts; and social media. Materials were made available to other state agencies – particularly those that deliver direct services to the public, such as the Maryland Department of Transportation, the Motor Vehicle Administration

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and the Department of Social Services; public libraries; and members of the MD HOPE Counseling Network of foreclosure prevention agencies.

To give an idea of the comprehensive nature of the campaign, at the height of the crisis in Maryland in 2009-2010, DHCD partnered with Screenvision to air “Mortgage Late? Don’t Wait” screen ads which ran on more than 100 theater screens throughout the state. To date, more than 8,370 ads were shown on MTA buses in the Baltimore and Washington metropolitan regions as well as on bus shelters. Billboards, similar to the bus ads have been displayed in 615 locations in the state.

A strength of the “Mortgage Late? Don’t Wait!” campaign is that it includes a specific call-to-action. Families are directed to contact the MDHOPE Hotline, where they are connected to the HOPE Counseling Network member in their community. This call-to-action was particularly important at the height of the crisis, when a number of fraudulent counseling agencies and for-profit agencies sprang up to victimize homeowners even further.

2. **Development of the “Mortgage Late? Don’t Wait!” foreclosure prevention workshops**, where DHCD partners with foreclosure prevention counseling agencies, local governments, faith-based organizations and elected officials to bring beleaguered families face to face with counselors, lender servicing agencies and pro bono attorneys in the hope of working out a sustainable solution on the spot. Launched in 2008, this model proved very popular at the height of the crisis when homeowners found it very difficult to get lenders to the phone, much less to a negotiating table. The “Mortgage Late? Don’t Wait!” foreclosure prevention model was adopted by many other states, though few on the level of Maryland.

Seventh District Congressman Elijah Cummings, a ranking member of the Committee on Oversight and Government Reform and the Joint Economic Committee, was an early advocate of the “Mortgage Late? Don’t Wait!” foreclosure prevention workshops. In June, he hosted his eighth workshop, reaching hundreds of homeowners. Other members of Maryland’s Congressional delegations who have partnered with DHCD to host workshops include Senator Benjamin Cardin, Congresswoman Donna Edwards and Congressman Chris Van Hollen.

These workshops also become the focal point for the distribution of additional “Mortgage Late? Don’t Wait!” materials, including informational brochures and foreclosure prevention kits. Since the launch of the “Mortgage Late? Don’t Wait!” campaign in 2008, DHCD has hosted or participated in 722 events, attended by more than 141,000 people, and distributed more than 277,600 collateral materials. Totaling “Mortgage Late? Don’t Wait!” collateral materials distributed at the workshops with DHCD’s targeted mailing campaign, the agency has reached more than 800,000 people since 2008.

3. **Tracking and evaluating the impact of the campaign** through StateStat, the performance measurement and management tool implemented by Governor O’Malley to make state government more accountable and more efficient. Through a process of continually evaluating foreclosure trends and statistics at the highest levels, opportunities to improve coordination and formulate strategies are ongoing. At bi-weekly meetings, DHCD’s leadership meet with the

governor and his executive staff to report and answer questions on agency performance and priority initiatives, with the foreclosure crisis being of significant concern. The StateStat process allowed DHCD to track the evolution of the foreclosure crisis and adopt both strategies and messaging in response.

Results

Perhaps the best way to assess the effectiveness of Maryland’s “Mortgage Late? Don’t Wait!” campaign is by measuring the state’s success connecting homeowners with the help they need. Maryland is arguably one of the most successful states in the country.

- **Nearly 88,000 Maryland homeowners have responded to the MD HOPE initiative by asking for help since the Mortgage Late? Don’t Wait! Campaign began.**
 - 23,273 achieved positive outcomes, or roughly 91 percent of the families who worked with counselors through the completion of their case.
 - 6,514 families sought mediation, or more than 24 percent of eligible cases. The percentage of those seeking mediation has risen steadily over the life of the program.
- **Maryland ranked among the top 10 states (7th) in the delivery of National Foreclosure Mitigation Counseling program legal assistance funds, according to NFMC’s June 2012 report.**
- **Maryland ranked among the top 10 states (9th) in the percentage of NFMC program counseling delivered.**
- **Maryland has delivered more assistance to troubled homeowners than its neighbors.**

Under the terms of the National Mortgage Servicing Settlement, \$2.5 billion (roughly 10 percent of the settlement) was allocated to states with the intent, but not the mandate, that it be used to address foreclosure-related issues. Maryland allocated more than 90 percent of its share to additional counseling, legal resources and other local foreclosure initiatives.

- **Maryland is a leader in the number of modification through the Home Affordable Modification Program and even non-HAMP modifications.**
- **Maryland is a leader in the number of refinances through the Home Affordable Refinance Program, outperforming Virginia, Delaware, Pennsylvania, the District of Columbia, and even the nation in the number of HARP refinances per 1,000 households; and the State’s HARP rate steadily increases each month.**
- **Under the national AG Servicing Settlement, troubled Maryland families have received more benefits in terms of modifications, lien extinguishments, than those in Virginia and Pennsylvania COMBINED**

Client Stories from 2012 Fourth Quarter Report

Members of DHCD's HOPE Counseling Network have helped diverse families, each with unique situations that contributed to their financial difficulties. But those families may not have gotten help were it not for the "Mortgage Late? Don't Wait!" communications campaign.

Organization: Frederick Community Action Agency

Ms. S. is a 54-year-old African American, single female, parent of three children. She resides in Frederick, MD 21702. She heard of available Housing Counseling Services through paperwork included with the Order to Docket. The date of first contact was July 28, 2012.

Homeowner started missing payments when her ex-husband stopped paying his court ordered child support. At first contact, the homeowner had two loans: the first was serviced by Bank of America. The loan was 11 months past due. The monthly payment was \$2,576 on a 5.9% 30 year fixed mortgage. The balance was \$308,000. The second lien was with CitiMortgage. The principal balance was \$80,807, interest rate of 11.75%, fixed for 15 years. Monthly payment was \$602; the loan was due for 12 payments. The approximate value of Ms. Saad's home was \$250,000.

Ms. S. worked with FCAA Housing Counselor Brad Petersen. Housing Counselor Petersen submitted Ms. S.'s Loss Mitigation application through the Hope Loan Portal.

After having her primary loan transferred during the Loss Mitigation review process, Ms. S. was able to achieve a positive outcome on both liens. The primary lien, now serviced by Ocwen Loan Servicing, offered a loan modification on December 26, 2012 through the Making Home Affordable program. Ms. S.'s PITI payment dropped to \$1090.04. Her interest rate will be 2% for five years, 3% in year six, and then 3.375% for the duration of the loan. \$259,000 of the principal balance was deferred to a non interest bearing account. Following the Attorney General's Settlement guidelines, CitiMortgage eliminated the ENTIRE loan balance on December 3, 2012.

Organization: Allegany County Human Resources Development Commission

Mr. and Mrs. W called after referral through the MD HOPE Hotline in May 2012 when they were 10 months delinquent. Mr. W had suffered some medical issues and had been unable to work. Mrs. W also had some medical issues. Their lender, GMAC, was giving them the run around. Paperwork was submitted through Hope Loan Port on June 4, 2012. On June 20, 2012 they were denied a HAMP modification. Meanwhile, both Mr. and Mrs. W had gotten jobs and their income was actually above where it was when they got into trouble with their mortgage. Mediation had been requested and was granted due to the denial.

The lender was very difficult to work with. In partnership with Allegany Law an attorney was provided for the W's. On Aug 8, 2012 we went to mediation. It was decided by all parties that if we continued to submit updated pay stubs that there may be an in-house modification option available since they no longer qualified for the HAMP modification. The judge asked for a 30 day continuance, as the lender said they would have an answer before then and it was set for Sept 18th. The beginning of September came and

still nothing from the lender; with a phone call from our attorney to theirs, we got yet another delay and the continuance was set for Nov. 13th. We continued to send updated pay stubs every week. Four days prior to the November mediation, we were informed that they wanted a total new work out packet – as if it were a new case. I had correspondence with the lender's attorney telling her that we had not been asked to send anything other than the pay stubs- long story short, we jumped through hoops and got them their packet. On mediation day, we once again met with the judge; GMAC was still playing games-wanting yet more documents than was asked for, by the end of the day they had them. Mr. and Mrs. W received a letter on November 30th offering them a trial modification period. Their payments had gone from \$847.19 to \$776.75. The interest rate stayed the same.

Organization: Garwyn Oaks Northwest

Ms. E, living in Baltimore, MD 21217, is an African-American Female living alone. Client was referred through MD Hope Hotline and came to a Road to Recovery workshop on 4/16/2012 and attended a one-on-one counseling session on May 11, 2012. Mrs. E. is serviced by PNC and received a three month trial modification for June, July, and August. Mrs. E. paid all of her payments on time, but failed to send in the final modification paperwork due to technical difficulties which included not knowing how to work a fax, not having access to a fax, and trusting her paperwork to a co-worker who also could not use a fax. She sent the paperwork in five days late. She was thus denied for a modification and put into foreclosure status. She received the final loss mitigation affidavit in October; we requested mediation and attended mediation on December 4, 2012. We were instructed to resend in the paperwork and we would get an approval. The lender had the package in 24-48 hours after mediation and one month later on January 3, 2013 Mrs. E. was denied a modification because she had a modification in the past and FHA was unwilling to provide a modification. We escalated the file to FHA escalation department in January 11, 2013 and by January 22 we received a modification. Whenever there is a FHA investor loan, we suggest escalating the case as the result is usually positive and immediate.

Organization: Salisbury Neighborhood Housing Services, Inc.

Mr. Ryan Taylor is a 34 year old married white male who lives in Eden, Maryland 21822. Eileen Hughes began working with him on 9/26/2012. He was referred to SNHS through the HOPE Hotline after he lost his job. His terms at start were a 30 year fixed at 6.50% with a payment of \$1204. Ryan was approved for trial on 10/05/12 and now has a permanent modification. The terms at resolution included a stretched term to 40 years, reduced interest rate to 4.25%. Payment is now \$1032.65, added arrears to principle balance. We did prequalification over phone with Wells Fargo, and submitted requested documents. This was one of the quickest resolutions we had seen. Ryan had tried previously for a modification on his own. He presented all documents as requested and was honest in his hardship letter. SNHS encourages clients not to leave anything out when they relate their hardship. MR. Taylor listened and his candor paid off and was integral to his quick approval. One thing however he did not mention in his hardship letter was the fact that he only has one arm and also has a bit of a limp. We don't know if it was due to a birth defect or an accident. We didn't ask and he didn't volunteer. It wasn't relevant.

Congressman Elijah Cummings urges families not to give up hope at his eighth “Mortgage Late? Don’t Wait!” foreclosure prevention workshop, June 2013.



U.S. Senator Benjamin Cardin partnered with DHCD and the Mount Enon Baptist Church to host his “Mortgage Late? Don’t Wait!” workshop in Prince George’s County, January 2012.



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DHCD’s Karen Ashby works with a homeowner at one of the 722 “Mortgage Late? Don’t Wait!” Foreclosure Prevention workshops held since 2008.



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**“Mortgage Late? Don’t Wait!”
Homeowners Foreclosure Prevention Kit in PowerPoint Form**



http://mdhope.dhcd.maryland.gov/Documents/Foreclosure_MASTER.pptx


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Maryland's HOPE Website


The screenshot shows the Maryland HOPE website interface. At the top, there is a navigation bar with the Maryland state logo and the text "HOME OWNERS PRESERVING EQUITY". Below this is a secondary navigation menu with tabs for HOME, AG SETTLEMENT, COUNSELING, MEDIATION, LIBRARY, EVENTS, and FEDERAL ASSISTANCE. On the left side, there is a vertical menu with categories such as HELP FOR HOMEOWNERS, FORECLOSURE MEDIATION, HELP FOR RENTERS, AVOID FRAUD, HOUSING & COMMUNITY DEVELOPMENT (DHCD), LABOR, LICENSING & REGULATION (DLLR), and RELATED LINKS. The main content area features a large banner with the headline "Mortgage Late? Don't wait! You have options. We can help." and the Maryland HOPE Hotline number 1.877.462.7555. Below the banner, there are several smaller sections: "HOMEOWNER'S RESOURCES" with an image of a woman watering plants, "REPORT FRAUD" with an image of a woman at a computer, "HELP FOR TENANTS" with a "FOR SALE BY AUCTION" sign, and "UPCOMING EVENTS" with an image of people at a table. On the right side, there is a section for "Letter from the Governor" featuring Governor Martin O'Malley and Lt. Governor Anthony G. Brown, and a "Property Foreclosure Reports" section with links to reports for the 1st Quarter 2013 and 4th Quarter 2012. The footer contains contact information for the office, accessibility and privacy notices, and the address: 100 Community Place - Crownsville, MD 21032.


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Storyboard for Maryland's Newest "Mortgage Late? Don't Wait!" Television Spot


 DHCD TV Spot Concept 1 - Foreclosure .30



The time has come for you to save your home,
spare your family,


and keep the precious dream of homeownership
alive.



We know the idea of foreclosure is terrifying,
but you don't have to fight for your home alone.



The state of Maryland has helped thousands of
families avoid foreclosure,



please call the Hope Hotline now, and together,
we'll find a solution.



VISIT WWW.MDHOPE.ORG
CALL (887) 462-7555


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 DHCD TV Spot Concept 2 • Foreclosure .30



When sweet dreams turn into nightmares,
being afraid is ok.



but fear alone will not save your home from
foreclosure.


If you're worried, scared, and stressed because
you're struggling to pay your mortgage -



you're exactly who we want to help.



Call the Hope Hotline now ...



we've already helped thousands just like you.





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 DHCD TV Spot Concept 3 • Foreclosure :30



Who would you call if your house were ablaze?


Who would you look to if your basement was suddenly a swimming pool,


or if mother-nature walked into your living room?


When our homes are threatened, we reach out for help from experts.


So, if foreclosure is threatening your home, call the Hope Hotline now,


be one of the thousands who took control and received the help they deserved.