



THE SLIPPERY SLOPE OF FORECLOSURE

And understanding the emotional stress

This presentation was prepared for you by the Community and Economic Development Department of the Urban Affairs Coalition



Urban Affairs Coalition

Driving Change from the Ground Up

Here and Now: Be Yourself Again

- ❑ Foreclosure is stressful!
- ❑ People tend to isolate themselves and feel alone.
- ❑ Experiencing it alone can amplify the stress and make someone act irrationally.
- ❑ Understanding common reactions to emotional stress is one step to take in managing the situation.

The following advice was provided to the Urban Affairs Coalition by Dr. R. Dandridge Collins, PhD., a licensed Pennsylvania psychologist.

Emotional Stress

1. Imbalanced emotions

What does this mean?

- ❑ Psychological distress causes many people to over-react or numb out.

Emotional Stress

1. Imbalanced emotions

How can you help?

- ❑ Focus on emotional balance. Allow the person to be upset, but then help them understand they can take actions to keep their life together.
- ❑ Don't allow them to isolate themselves.
- ❑ Remember the four useless emotions and avoid them: Panic, Worry, Rage and Despair.
- ❑ Dwelling on these useless emotions will make the foreclosure process more difficult.

Emotional Stress

2. Can't tell the past from the present

What does this mean?

- ❑ Trauma can't tell time. Problems from the past and present seem to merge.
- ❑ Memories of traumatic experiences may affect their ability to concentrate on saving their home.
- ❑ Be aware that many homeowners experiencing foreclosure have had money management problems in their past.

Emotional Stress

2. Can't tell the past from the present

How can you help?

- ❑ Focus on the here and now to tackle the issue at hand.
- ❑ If they have nightmares, flashbacks and intrusive thoughts, listen to what they say, but then remind them that those things have passed.

Emotional Stress

3. Inaction

What does this mean?

- ❑ When people become overwhelmed, they become stuck, sometimes for years.
- ❑ Many people shut down as a way of “managing” their stress.

Emotional Stress

3. Inaction

How can you help?

- ❑ Encourage follow through. If there is paperwork they need to fill out and submit, ask and see that they are doing so.
- ❑ Provide do-able action steps (see “The Slippery Slope of Foreclosure”).
- ❑ Reinforce follow-through behavior with encouragement.
- ❑ Let them know life does go on if they make the effort to move forward.

Emotional Stress

4. Inability to learn

What does this mean?

- ❑ When people become overwhelmed, they become stuck, sometimes for years.
- ❑ Many people shut down as a way of “managing” their stress.

Emotional Stress

4. Inability to learn

How can you help?

- ❑ Encourage follow through. If there is paperwork they need to fill out and submit, ask and see that they are doing so.
- ❑ Provide do-able action steps (see “The Slippery Slope of Foreclosure”).
- ❑ Reinforce follow-through behavior with encouragement.
- ❑ Let them know life does go on if they make the effort to move forward.

Emotional Stress

5. Ignoring the problem

What does this mean?

- ❑ Some people avoid problems in the hope that they will just go away.
- ❑ Make it clear to your loved ones' that ignoring the problem is the worst thing they could do in stopping foreclosure.
- ❑ The more time that passes without action, the deeper the problem gets and the more difficult it becomes to fix it.

Emotional Stress

5. Ignoring the problem

How can you help?

- ❑ Let families know that you understand that avoidance of something stressful is understandable but not helpful.
- ❑ Counsel that avoidance is a disaster strategy with financial institutions.
- ❑ Advise them that true relief will come by addressing the problem. For example, seeking professional help from a housing counselor to work with the mortgage company and trying to modify the terms of the mortgage to make it more affordable.

Important Contact Information

❑ Philadelphia Senior Center

Carolyn Walker

215-546-5879 ext. 230

For seniors in Center City and South Philadelphia

❑ Center in the Park

❑ Michelle Brix

Bernadette Prater

❑ 215-848-7722 ext.315

215) 848-7722 ext. 223

For seniors in Germantown, Mt. Airy, North Philadelphia Northeast, Northwest and West Oak Lane

Important Contact Information

- Journey's Way

Barbara Davis

215-487-1750 ext.1006

For seniors in Northwest, West, North Central , Southwest, Manayunk, Roxboro and East Falls

- Save Your Home Philly Hotline

215-334-HOME (4663)

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