

## EXECUTIVE SUMMARY

**Foreclosure: Sarasota County Administrator Jim Ley saw it coming, and the Sarasota Board of County Commissioners took action.**

› To mitigate the crisis at home, four specific programs were developed in Sarasota County to:

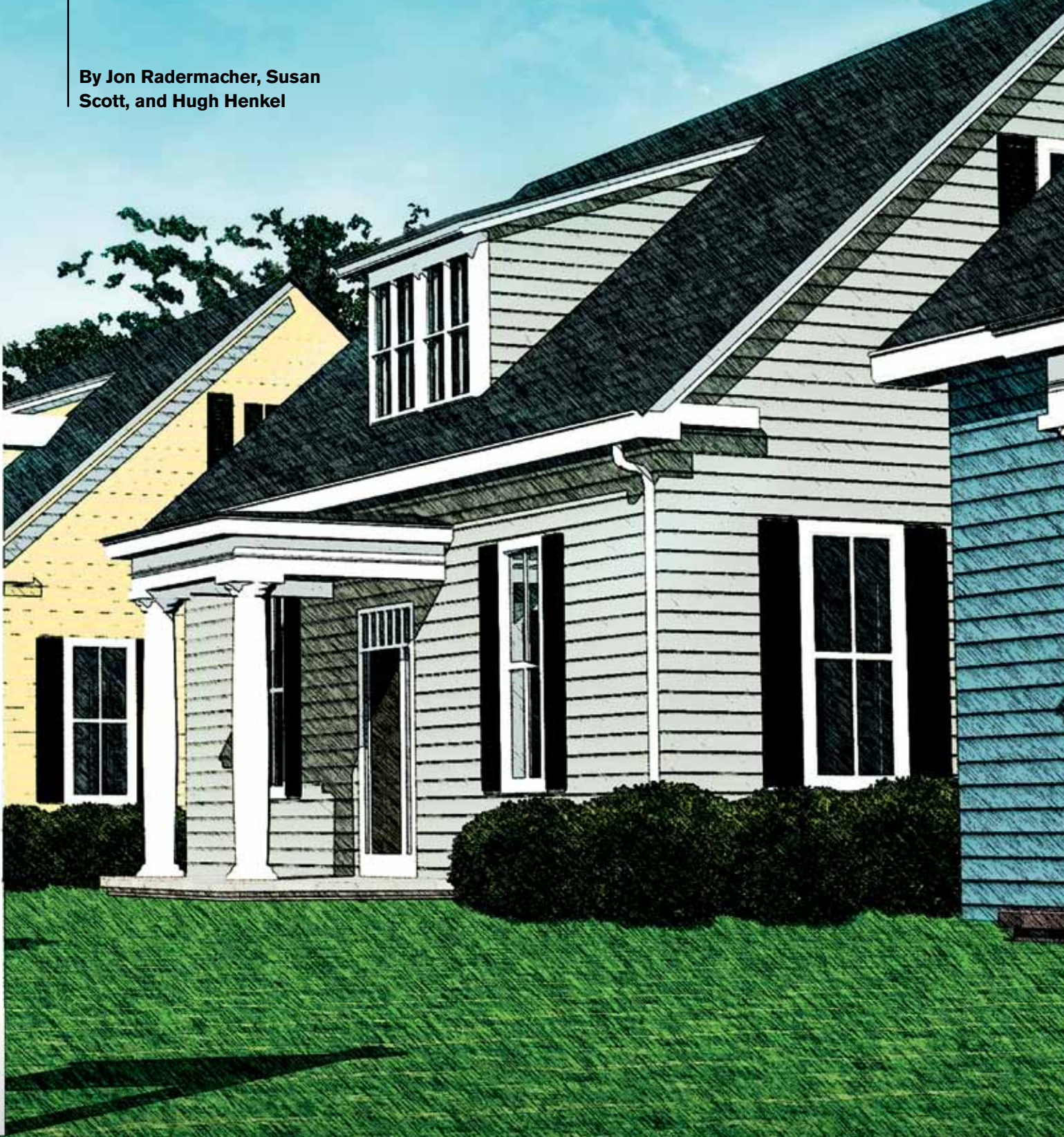
1. Drive local economic stimulus.
2. Invest wisely in funds available through the American Recovery & Reinvestment Act.
3. Stabilize neighborhoods.
4. Establish a resource to battle foreclosures.

› This article focuses on the fourth program: establishment of the Foreclosure Resource Assistance Network (FRAN).

A photograph showing a row of houses with several white signs in the front yard that read "NOT FOR SALE" in red letters. The houses are white with dark shutters and are set against a clear blue sky. The foreground shows a paved sidewalk and a green lawn.

# A COMMUNITY NETWORK TACKLES

By Jon Radermacher, Susan  
Scott, and Hugh Henkel



# FORECLOSURES

## **IN OCTOBER 2008,** Jim Ley, county administrator of Sarasota County, Florida, engaged the Sarasota Board of County Commissioners in a dialogue about an aggressive foreclosure response initiative. **With the board's approval, county staff developed a detailed program, the Foreclosure Resource Assistance Network (FRAN).**

Two months later, staff stood before the commissioners to set before them the community risks of foreclosure, which include increased crime, declining revenue, financial scams, dislocated families and schoolchildren, and neighborhood blight. After framing the situational context, staff presented an action plan for FRAN, which included:

- Data analysis.
- Key goals.
- Framework for a community network.
- Organizing structure.
- Collaborative funding strategy.
- Communications strategy.
- Authorizing resolution.
- Model for success.

### **Data Analysis**

Detailed analysis of the foreclosure data told a statistically significant story. Approximately 8,000 *lis pendens*, or notice of pending actions, related to mortgage foreclosures occurred in 2008 between the months of January and November in Sarasota County. Of these filings, 43 percent were on homesteaded properties, meaning the property was the primary residence of the household. Further analysis informed us that 30 percent of the total *lis pendens* were on homesteaded properties with market values of less than \$300,000. It was apparent to all that the foreclosure trend line was heading up.

### **Key Goals**

Day in and day out the stories of the risks of foreclosure percolated through the community. They were heard in the courtrooms, seen in the newspaper, and discussed quietly in small groups. Several agencies were responding to foreclosures, but they were working with limited coordination and capacities. There was an overabundance of information and advertisements on television and Web pages, and in mail flyers, but none of these sources of information spoke with a trusted voice. It was in this context that the county developed the FRAN program's three driving goals:

- Stimulate personal responsibility for positive action.
- Promote fast, effective, positive resolution for households in crisis.
- Enhance the community's capacity to address community needs.

### **A Framework**

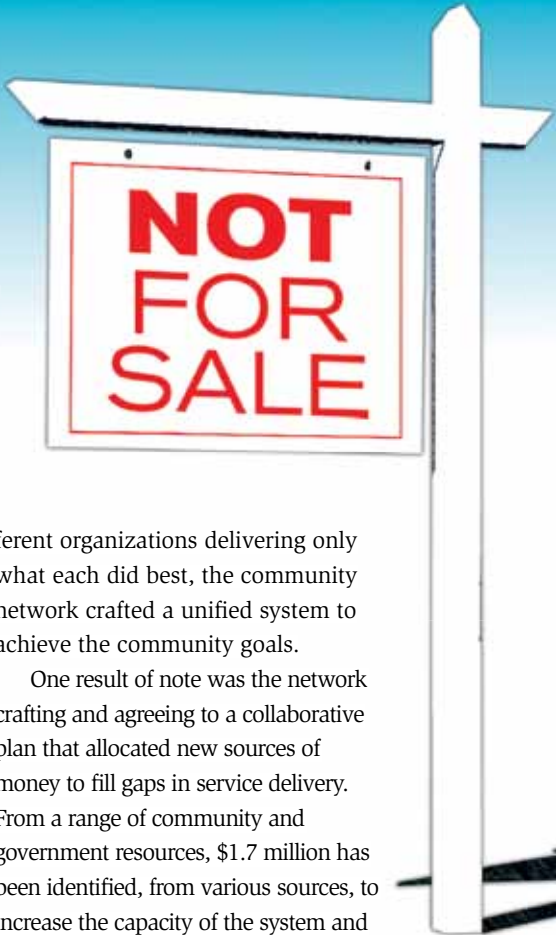
With these goals in focus, a wide range of community organizations and assets came together. In partnership, they developed strategies designed to achieve these goals and instill an understanding of the whole, identify gaps in service delivery, and recognize the need to redirect resources to strengthen and enhance community capabilities. These strategies included:

- Providing accurate, credible, and trustworthy information that was easily accessible.
- Making community support systems apparent.
- Providing a clear road map for what people could do.
- Building knowledge, skills, and confidence of the homeowner, thus enabling a call for action.

### **Organizing Structure**

As the community assets gathered, the need for collaborative action, supportive partnerships, consistent communication, and clarified roles and responsibilities became primary. The challenge for the network was how to organize a more effective and integrated system of community services.

Staff searched for a system in which outcomes, organization, process, and performance interconnected. The result was a structure adapted from the National Incident Management System (NIMS), a broadly recognized model noted for delivering clarity out of chaos, fostering communication and collaboration, eliminating duplication, and providing unity of purpose. In fact, Sarasota County and the network have extensive experience functioning in a NIMS model. All of the county's hurricane and emergency response is organized and operates successfully in this system.



As the graphic depicts, the structure is basically horizontal so that communication flows freely, roles and responsibilities are well defined, and services are delivered efficiently. Centralized leadership is key, however, to ensuring unity of purpose, alignment of resources, and expeditious decision making.

Network members also found that working in this system and coming together regularly allowed them to quickly identify needs, overlaps and gaps in services, and resources. FRAN became not only a valuable resource to the community but also a resource to support the mission of these organizations.

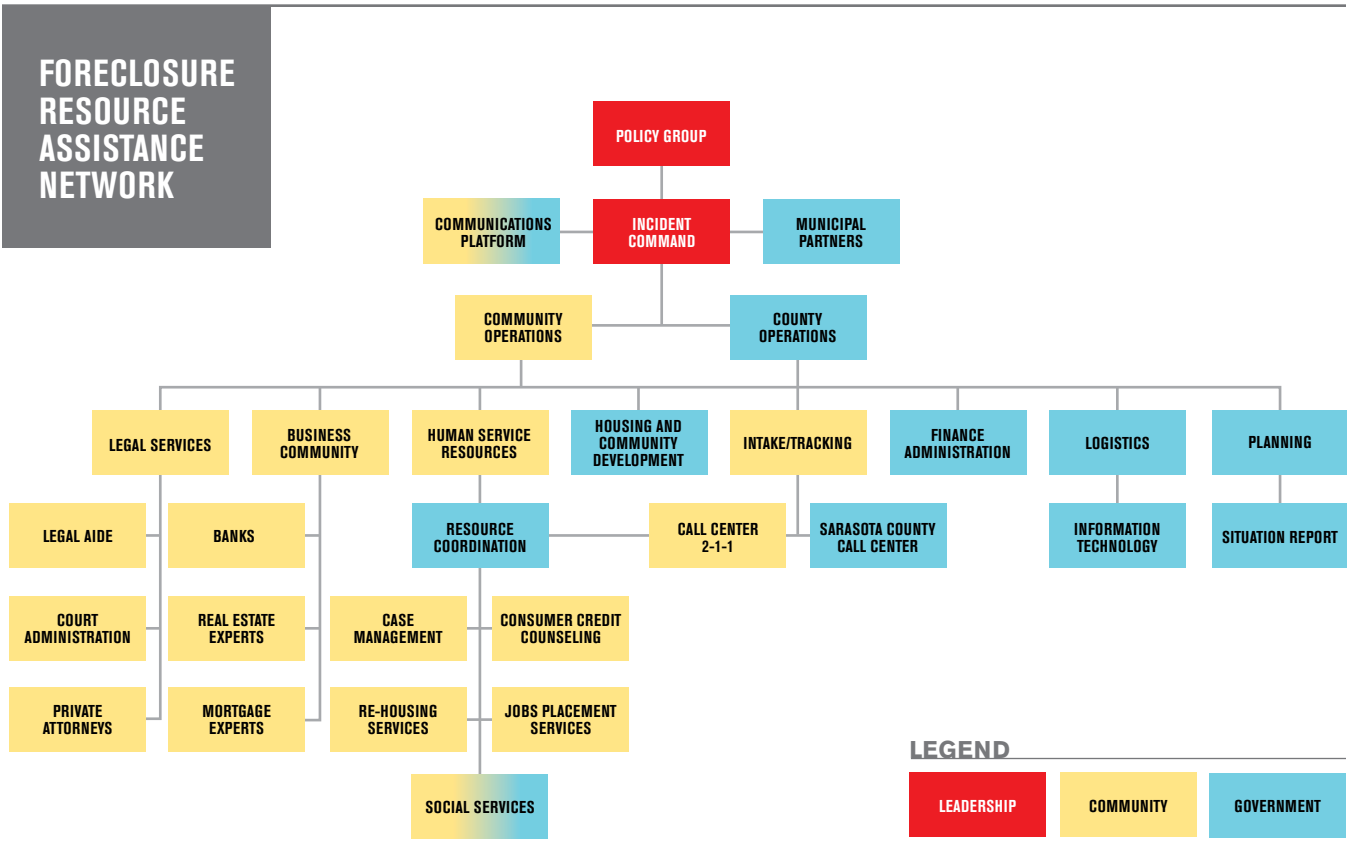
**Collaborative Funding**

Among the many participating partners are Catholic Charities, Jewish Family & Children’s Service, Salvation Army, Consumer Credit Counseling Services, Sarasota County Community Action Agency, Gulfcoast Legal Services, Legal Aid of Manasota, Suncoast Partnership to End Homelessness, Senior Friendship Centers, Community Foundation of Sarasota County, North Port social services, United Way, and Sarasota County government.

These organizations came together, constructed a system for service delivery, identified roles and responsibilities, and delineated the gaps in the system. Instead of 20 dif-

ferent organizations delivering only what each did best, the community network crafted a unified system to achieve the community goals.

One result of note was the network crafting and agreeing to a collaborative plan that allocated new sources of money to fill gaps in service delivery. From a range of community and government resources, \$1.7 million has been identified, from various sources, to increase the capacity of the system and fill service gaps.



## Communications Strategy

Developing a clear, concise, and meaningful message is paramount. The community network branded itself as a central source of information and distilled complex subject matter into a trusted message for a diverse audience. With the message understood, the task became organizing and implementing delivery methods.

Sarasota County's Communications Department is using a variety of communication vehicles, including a common website ([www.scgov.net/homehelp](http://www.scgov.net/homehelp)),

local libraries and events where pro bono legal advice is available to income-qualified individuals.

## Resolution

Just as a broad range of community organizations gathered to work together to effect a foreclosure response, Sarasota County sought collective support for the initiative from its sister governments. When staff stood before the Sarasota Board of County Commissioners in December 2008, the presentation concluded with a resolution.

complex challenge, it was extremely important to stay focused on the established goals of the program: personal responsibility for positive action; fast, effective, and positive resolution; and enhancement of the community's capacity to address these needs.

It is important to see that the stated goals did not include preventing foreclosure. The goals are about personal responsibility and a positive resolution for households in crisis. The metrics of performance do not include households "saved" from foreclosure. The network is working to make the community assets and support systems apparent and available to households in crisis.

The success of the network is predicated on being a trusted source of information easily accessible and widely available. We wanted to ensure that the effort touched the broadest possible range and number of people. Some of the immediate measures of success include:

- Number of attendees at each event.
- Number of calls referred to resource coordination from 211 and the Sarasota County Call Center.
- Number of hits to the FRAN website.

An example of the network's success came on August 1, 2009, in the first of a series of housing seminars. The seminars, called "Hope for Homeowners," are designed to introduce the resource network to residents so they may better understand their situation, the foreclosure process, and their options.

More than 350 people attended the first event, and 41 exhibitors provided legal information, mortgage consultation, credit counseling, human services, and other help. An overwhelming success by all accounts, this event is a symbol of community support and security.

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television programs, DVDs, signage, public service announcements, a range of public meetings and events, printed materials, a community call center (211), and trusted word-of-mouth.

Numerous other community partners, including the chief judge in Sarasota County's judicial district, stepped up. The chief judge organized panel discussions about resources available and how to navigate the foreclosure process. Participants included credit counselors from the U.S. Department of Housing and Urban Development, human services providers, and attorneys. Each of the panel discussions was video recorded, repeatedly televised on the government channel, and made available through DVDs and Web-based video.

The legal community is also offering a series of foreclosure seminars at the

Board members adopted that resolution as a demonstration of their commitment to the stated community outcomes and the foreclosure response initiative, and they extended an invitation to other local governments to support the philosophy, tone, and intent of the Foreclosure Resource Assistance Network. All four local governments in Sarasota County—Sarasota, Venice, North Port, and Longboat Key—adopted similar supportive resolutions.

## A Model for Success

Dealing with the challenge of foreclosures across America has been and remains an overwhelming task. As millions of former homeowners across this country can attest, the process of mitigating foreclosure is daunting but possible. As the Sarasota County community gathered to address this

## Lessons Learned

Regarding our citizens facing foreclosure, we learned that a large group of nonprofit organizations is ready and willing to respond and help people work through the often abrupt challenges of foreclosure. We learned citizens value and trust the information presented by the consortium of government and nonprofit entities.

We saw 20 nonprofit organizations self-organize and jointly support each other in terms of funding, service delivery, and coordination. We recognized that older, established communities could reconnect with original American values—values that establish the importance and commitment of both citizen and community.

Our community has grown in a positive fashion through the foreclo-

sure challenge. The willingness of concerned individuals and agencies to come together is inspiring. From legal aid, to credit counseling, to human services, to county and city governments, to foundations and the business community, Sarasota County has come together to address collectively one of the key economic crises affecting community.

Sarasota County government is in awe of its community engagement and honored to have been a facilitator and a participant in this eye-opening experience. **PM**

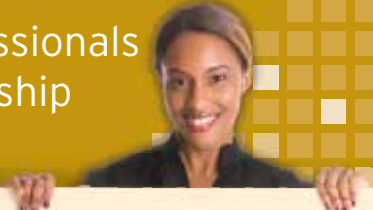


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