

If you're in foreclosure or know someone experiencing it, keep in mind that:

- Foreclosure is a stressful process that can leave people feeling **embarrassed or ashamed**.
- The sense of being unable to save one's home can result in **isolation or irrational** behavior.
- When people are experiencing overwhelming stress they need **relief and comfort**.

If you want to help someone, here are some tips for you:

- You don't have to be a behavioral health professional to be helpful to your friends and family.
- **Familiarize yourself with the basics of the foreclosure process** and the resources available to homeowners (see "The Slippery Slope of Foreclosure" handout).
- The sooner homeowners take action the more likely the foreclosure process will be stopped. **Time is of the essence!**
- **Be yourself** and do what you always do. Incorporate some of the insights on the five common behavioral reactions described in this brochure to help your loved ones during their time of need.

For additional information about managing finance-related stress please visit
www.helpstartshere.org

If you feel as though you need professional help and somewhere to turn, please call the City of Philadelphia's **Suicide and Crisis Intervention Hotline at 215-686-4420**.



Urban Affairs Coalition

Driving Change from the Ground Up

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Brochure design and printing made possible by

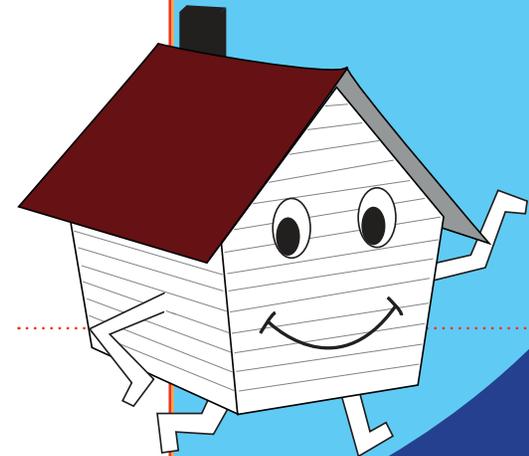


Applications of trauma were contributed by Dr. R. Dandridge Collins, PhD., a licensed psychologist in Philadelphia, Pennsylvania.

Here and Now

Be Yourself Again

Look inside to understand the emotional stress of foreclosure and how to manage it.



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When people experience traumatic events, they often display common behavioral reactions. The following are **five common reactions to traumatic stress**.

1. Imbalanced emotions

What does this mean?

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

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.

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.

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.

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.

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.

4. Inability to learn

What does this mean?

- Traumatized people tend to make the same mistakes, repeatedly.

How can you help?

- Reinforce the idea that mistakes are okay. We all make them so we can learn not to make them again.
- Encourage that this is a time to break the cycle and start anew.
- Kindly point out old patterns that created the problem, such as spending the mortgage payment on non-essential items.
- Encourage new do-able behaviors, such as making the mortgage payment the first financial priority.

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 one 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.

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.

