

New York State Foreclosure Prevention Outreach Request

April 2021

Dear Elected Officials and Community Partners:

Empire Justice Center, The Center for NYC Neighborhoods (The Center), and the Local Initiatives Support Corporation (LISC) are asking for your help to **get the word out to all New York State homeowners struggling during and after COVID that no-cost foreclosure prevention assistance is available.**

Since 2012, the New York State Office of the Attorney General (NYS OAG) has been running the Homeowner Protection Program (HOPP), which funds a statewide homeowner hotline and contracts with 88 non-profit housing counseling and legal services programs to provide direct assistance to homeowners in every county of the state. Empire Justice and The Center are contracted by the NYS OAG to oversee the contracts and provide technical assistance and training to grantees. The Center also runs the statewide Homeowner Hub where homeowners' needs are assessed quickly and then immediately transferred to the appropriate agency serving their area. LISC works with many municipalities across the state to prevent vacant homes by connecting at-risk homeowners to HOPP providers.

In order to reach as many homeowners as possible, we are asking elected officials, municipalities and other organizations across the state to distribute the attached outreach materials via any of these communication vehicles:

- Post the attached "HOPP Info Box" (or same information in a different format) on your websites;
- Post information about HOPP on social media accounts including Facebook and Twitter [sample tweets and posts are attached];
- Include the attached copy about HOPP assistance in online and print newsletters and mailings to your constituents;
- Share these materials with other stakeholders who can further disseminate this important information at this critical time; and
- Continue to communicate this information bi-weekly for three months if possible.

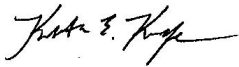
About 12% of New York State homeowners are struggling to pay their mortgage (three times our last high, set in 2009). Before COVID, homeowners typically were referred to HOPP services through foreclosure filing notices and settlement conferences. This important referral process has been interrupted due to foreclosure moratoria, and many homeowners are in forbearance agreements with their lenders. These measures are temporary, however, and we are concerned about what is to come for homeowners.

Time is of the essence – With various state and federally-mandated forbearance periods and foreclosure moratoria scheduled to end in May and June, it is critical to urge at-risk households to ask for help NOW. We are also very concerned about scammers and want to prevent homeowners from being taken advantage of by unscrupulous companies.

HOPP advocates include legal services lawyers and housing counselors who are specially trained and certified to work with homeowners in default and foreclosure. Agencies were selected to provide HOPP services through a competitive application process run by the NYS OAG. The full list of agencies, sorted by geographic region, is also attached.

Thank you for helping to get the word out to struggling homeowners across New York State that help is available. For any questions, please contact Kirsten Keefe at the Empire Justice Center at (518) 429-0837, kkeefe@empirejustice.org, or Julian St. Patrick Clayton with the Center for NYC Neighborhoods at 646-786-0889, julian.spclayton@cnycn.org.

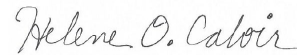
Sincerely,



Empire Justice Center



The Center for NYC Neighborhoods



Local Initiatives Support Corporation

Website Copy:

“HOPP Info Box”

COVID-19 Mortgage Wellness Check – Act Today

Help is available through the NYS Office of the Attorney General’s Homeowner Protection Program (HOPP) at no cost to you.

If you are a NYS homeowner struggling to make payments, or in a forbearance agreement with your servicer, know your options. You may qualify for new local or federal assistance.

Beware of scams and of companies asking for payment to help with your mortgage.

Before you give up your home, have your mortgage checked by a qualified NYS professional for free.

Call the NYS HOPP Toll-Free Hotline at 1-855-HOME-456 (1-855-466-3456) or go to HomeownerHelpNY.org to get connected with a non-profit in your area.



Newsletter Copy:

COVID-19 Mortgage Wellness Check – Free Help is Available for NYS Homeowners – Don't Delay

Now is the time to get your mortgage checked at no cost to see what options are available. A record number of homeowners in New York State have fallen behind on their payments during the COVID-19 crisis. Many homeowners are in temporary forbearance agreements with their servicers. Others who have missed payments may have direct agreements with their lenders or just be behind in payments. State and federally imposed foreclosure moratoria will end for many homeowners in June. These and other types of forbearance and deferral plans are only temporary solutions.

The NYS Office of Attorney General Leticia James has been funding non-profit housing counseling and legal services programs to provide services to homeowners in every county of the state since 2012 under its Homeowner Protection Program (HOPP). These services are provided to homeowners at no cost and generally regardless of a homeowner’s income.

HOPP agencies are specially trained to know the various programs and to work individually with homeowners and their mortgage servicers to get back on track. New local, state, and federal relief may be available to provide cash assistance to homeowners. Be wary of scammers asking you to pay for help. New York State provides these services at no cost through the HOPP network. The goal is to keep New York State homeowners in their homes. Services are also available for transition and non-retention options if homeownership is no longer affordable. Whatever your situation, homeowners have a right to remain in their homes throughout the foreclosure process.

Call the NYS HOPP Toll-Free Hotline at 1-855-HOME-456 (1-855-466-3456) or go to HomeownerHelpNY.org to get connected with a non-profit housing counseling or legal services program in your area.



Sample Facebook Posts:

For FB posts, make sure the homeownerhelpny.org link generates a preview:

1. If you're a homeowner struggling to make mortgage payments, it's critical to ask for help NOW. Call the NYS HOPP Toll-Free Hotline at 1-855-HOME-456 (1-855-466-3456) or go to HomeownerHelpNY.org to get connected with a non-profit housing counseling or legal services program in your area.
2. HOMEOWNERS — time is of the essence. Various state and federal moratoriums will end in May and June. Protect yourself and keep your home by contacting NYS HOPP Toll-Free Hotline at 1-855-HOME-456 (1-855-466-3456) or go to HomeownerHelpNY.org. We will get you connected with a housing counseling or legal services program in your area for FREE.
3. The NYS Office of the Attorney General's Homeowner Protection Program (HOPP) has helped over 120,000 homeowners statewide in mortgage foreclosure, tax foreclosure, and with deed theft and other scams. Whatever your situation, you have a right to remain in your home through the foreclosure process. Contact the NYS HOPP Toll-Free Hotline at 1-855-HOME-456 (1-855-466-3456) or go to HomeownerHelpNY.org. Assistance is free of charge to all homeowners.



Sample Twitter Posts:

1. If you're struggling to make mortgage payments, help is available at no cost thanks to funding from the @NewYorkStateAG through the Homeowner Protection Program (HOPP). Don't delay — call NYS HOPP at 1-855-HOME-456 or go to HomeownerHelpNY.org
2. HOMEOWNERS — if you're struggling or in forbearance with your mortgage, help is here. [@NewYorkStateAG @empirejustice @cnycn] can connect you with NO-COST housing counseling and legal services to help you keep your home. Call the NYS HOPP Toll-Free Hotline at 1-855-HOME-456 or go to HomeownerHelpNY.org
3. CALLING ALL HOMEOWNERS — with foreclosure moratoriums running out in May and June, now is the time to seek help. @NewYorkStateAG runs the Homeowner Protection Program (HOPP), funding housing counseling and legal services to help homeowners at NO COST to you. Call 1-855-HOME-456 or go to HomeownerHelpNY.org for info.

4. We've teamed up with [@cnycn @empirejustice @NewYorkStateAG] to keep New York State homeowners in their homes. Through the Homeowner Protection Program (HOPP), connect w/ NO-COST counseling & legal services in every county of NYS. Learn more at HomeownerHelpNY.org
5. Thanks to @NewYorkStateAG, NYS homeowners struggling to make their mortgage payments due to the pandemic can get assistance. If you're a homeowner in need, now is the time to act. Call NYS HOPP at 1-855-HOME-456 or go to HomeownerHelpNY.org
6. If you're behind in mortgage payments, BEWARE of scams. Get your mortgage checked by a New York State professional through the NYS Attorney General's Homeowner Protection Program (HOPP). Call NYS HOPP at 1-855-HOME-456 or go to HomeownerHelpNY.org

