

Dear Homeowner:

Helping families and communities impacted by the foreclosure crisis is a top priority for the Office of the New York State Attorney General. Utilizing some of the more than five billion dollars in settlement funds that we recovered from the big banks, our office has created a toolbox of resources to help struggling families who are fighting to stay in their homes and avoid foreclosure.



Our three signature programs, the Homeownership Protection Program (HOPP), the New York State Mortgage Assistance Program (MAP) and AGScamHelp.com have served tens of thousands of New York homeowners, but there are still more families in need.

Please help us spread the word so that no family in New York State ever has to face these challenges alone.

Sincerely,

Barbara D. Underwood



New York State Attorney General
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 Albany, New York 12224
 1-800-771-7755
 www.ag.ny.gov

The Office of the New York State Attorney General would like to thank all of the Homeowner Protection Program direct service providers who work every day to help families across New York avoid foreclosure and stay in their homes. Special thanks to the Center for NYC Neighborhoods and the Empire Justice Center who serve as our “Anchor Partners.” Their tireless efforts help keep these vital programs running, providing relief to thousands of New Yorkers.



New York State Attorney General’s Office
 Homeowner Protection Program
 www.AGScamHelp.com
 1-855-HOME456
 1-855-466-3456



NEW YORK STATE OFFICE
 of the
 ATTORNEY GENERAL



Resources for
 New York
 Homeowners

Free Help Available to New York

Free Housing Counseling and Legal Services

Homeowner Protection Program (HOPP)

The Attorney General's HOPP program funds nearly 90 legal services and housing counseling agencies, serving every county across the state. These qualified lawyers and counselors provide direct services to families who are at risk or who are facing foreclosure. These services are provided to homeowners at no cost.

The HOPP Program is designed to ensure that no family in New York State ever loses their home because they do not have access to a lawyer or qualified housing counselor.

Services include:

- Assistance with applying for a loan modification, or other types of loss mitigation;
- Direct representation in court proceedings, including settlement conferences;
- Homeownership counseling.

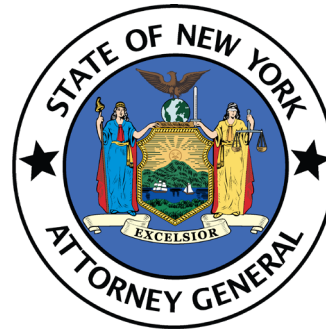
Loans for Mortgage Assistance

New York State Mortgage Assistance Program (MAP)

The Attorney General's MAP program provides homeowners who are at risk of foreclosure with small loans to pay down housing debts that are preventing them from becoming stable homeowners. The loans can go up to \$40,000, and do not get repaid until the home is sold, refinanced or until the mortgage matures. In order to access the MAP program a homeowner must be working with a HOPP counselor or lawyer.

Homeowners may use MAP loans to:

- Pay off a second or third mortgage;
- Pay off property tax arrears;
- Pay back mortgage arrears or pay down the principal on a mortgage.



Avoid Foreclosure Rescue Scams

www.AGScamHelp.com

Recently, there has been a rise in mortgage scams that prey on homeowners who are at risk of foreclosure. While pretending to offer desperate families a way out of foreclosure, the scammers instead cheat them out of thousands of dollars, or worse, actually steal their homes.

In the Office of the Attorney General, we know the most important way to combat these "foreclosure rescue scams" is to educate consumers about how to tell the difference between real help and a scam. In December of 2014, the Attorney General launched www.AGScamHelp.com.

The website allows homeowners to:

- Look up the name of a person or company to see if they are government vetted;
- Find the nearest HOPP-supported housing counselor or lawyer;
- File a report with the Office of the NYS Attorney General if you believe you have been the victim of a scam.

Need Help?

1-855-HOME-456 (1-855-466-3456)