



Nevada Attorney General's Office
Home Again Program
National Mortgage Settlement
Budget 1045
Quarterly Report
April 2015 – June 2015

NEVADA ATTORNEY GENERAL'S HOME AGAIN PROGRAM

The Office of the Attorney General submits the Quarterly Report for the Nevada Attorney General's Home Again Homeowner Relief Program (Home Again) for the second quarter of Fiscal Year 2015.

The Home Again program was officially launched in January 2013 as first approved by the Interim Finance Committee in August 2012, and later by the Nevada legislature in 2013. The program is a free central resource for Nevada's homeowners, many of whom find themselves in distressed financial situations due to the significant housing downturn in Nevada over the past several years.

Home Again provides free access to financial guidance services and legal counsel, as well as to specialized information about available state and federal housing assistance programs. The program is a partnership between the Attorney General's Office, Financial Guidance Center (FGC), Nevada Legal Services (NLS), Legal Aid Center of Southern Nevada, and Housing and Urban Development (HUD) approved agencies, including Community Services of Nevada, Neighborhood Housing Services, Navicore Solutions (formerly Novadebt), Springboard, and Chicanos Por La Causa.

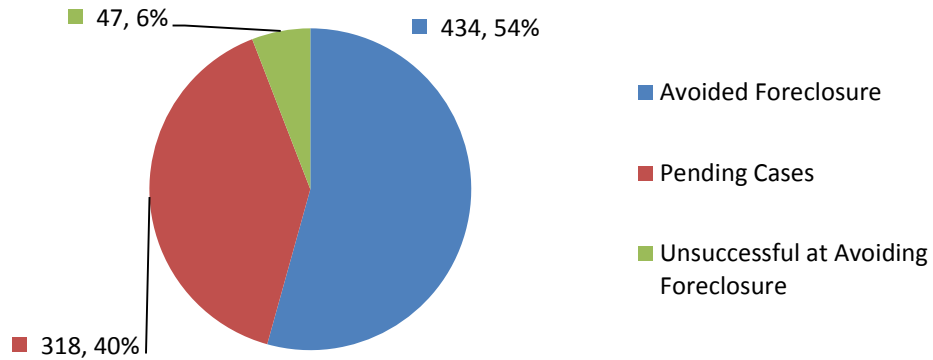
I. Performance Review

Updated performance measures and additional fiscal documentation requirements for grantees are being implemented to better meet the needs of the Program reporting.

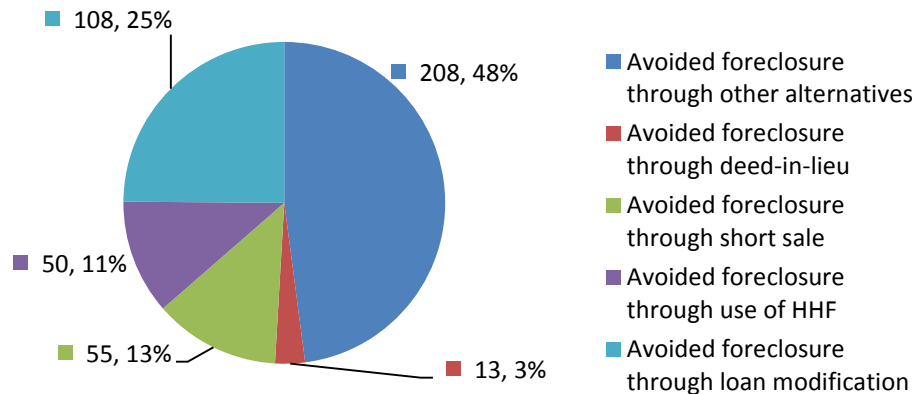
HUD approved housing counseling agencies, as members of the Home Again consortium, will be reporting client level data to include an identifying client number, city, zip code, and outcome. This will allow reporting of services provided to consumers residing in specific cities and zip codes. Previous reporting did not allow for the coordination of outcomes relative to city and/or zip code.

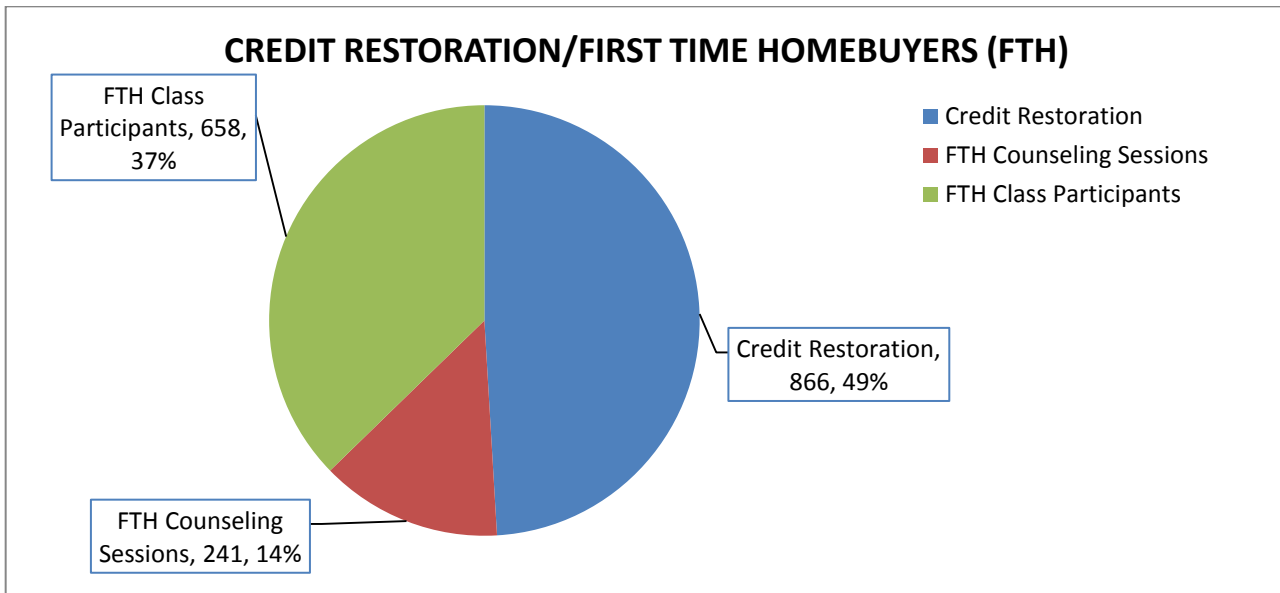
HOME AGAIN – QUARTERLY HIGHLIGHTS

FY15, 4th QTR FORECLOSURE PREVENTION



RESOURCE USED TO AVOID FORECLOSURE





II. Public Relations, Outreach and Educational Programs

After a period of assessment and review of the Home Again Program within the AGO during this quarter, in June we actively re-commenced marketing of the Home Again Program through public relations and community outreach efforts. Outreach through social media has been on-going and continued throughout this quarter.

In April, a Home Again consortium agency, Community Services of Nevada, hosted an event for Nevada homebuyers, at which Home Again was also represented by the Legal Aid Center of Southern Nevada (LACSN). In May, LACSN represented Home Again at the Summer Resource Fair coordinated by the Nevada Homeless Alliance to offer assistance to low-income families. In June we celebrated National Homeownership month with a series of press releases issued from the AGO, which focused on various issues of importance to homeowners and those interested in becoming homeowners. On Saturday June 27, Home Again joined with the Financial Guidance Center (FGC) in sponsoring the Eleventh Annual Housing Fair. This event was held at FGC’s offices and included representatives from HUD, NV Energy, NAHREP, and other professionals. Three television interviews were completed (KTNV, TeleMundo and Fox Mundo), which drove attendance and Nevadans came in at a steady pace during the event to learn of options regarding modification and opportunities for homeownership through down-payment assistance programs.

In addition, more than 20,000 letters were printed on behalf of the Nevada Attorney General and Home Again that will be sent by the end of July 2015 to Nevada homeowners who have been determined to be eligible for the Home Affordable Refinance Program 2.0 (HARP 2.0)

In this quarter, the Call Center received 161 inquiries, for a total of 16,445 inquiries since the official Home Again Program launch on January 7, 2013. This quarter, 241 Nevadans attended one-on-one, primarily face-to-face, counseling sessions, 658 attended an 8 hour first

time homebuyer education class, and 866 participated in credit restoration programs.

Paid television advertising is beginning again in July after a hiatus of several months. This will drive participation of consumers in reaching out to Home Again.

The Home Again Program “Community Partnerships” outreach initiative, which aims to attract business and community participants to share the Home Again resource with their employees, members, and congregants through community grassroots outreach activities, currently, consists of 125 active partners.

III. Legal Aid Services

In addition to housing counseling services, Home Again provides Nevada residents with free legal services statewide through its partners, Legal Aid Center of Southern Nevada (LACSN) and Nevada Legal Services (NLS). These organizations represent homeowners in foreclosure mediations, bankruptcy proceedings, consumer protection issues and other legal assistance as needed.

Nevada Legal Services, a state-wide nonprofit organization, currently has an office in Las Vegas, two in Reno, one in Elko, and a part-time office in Carson City.

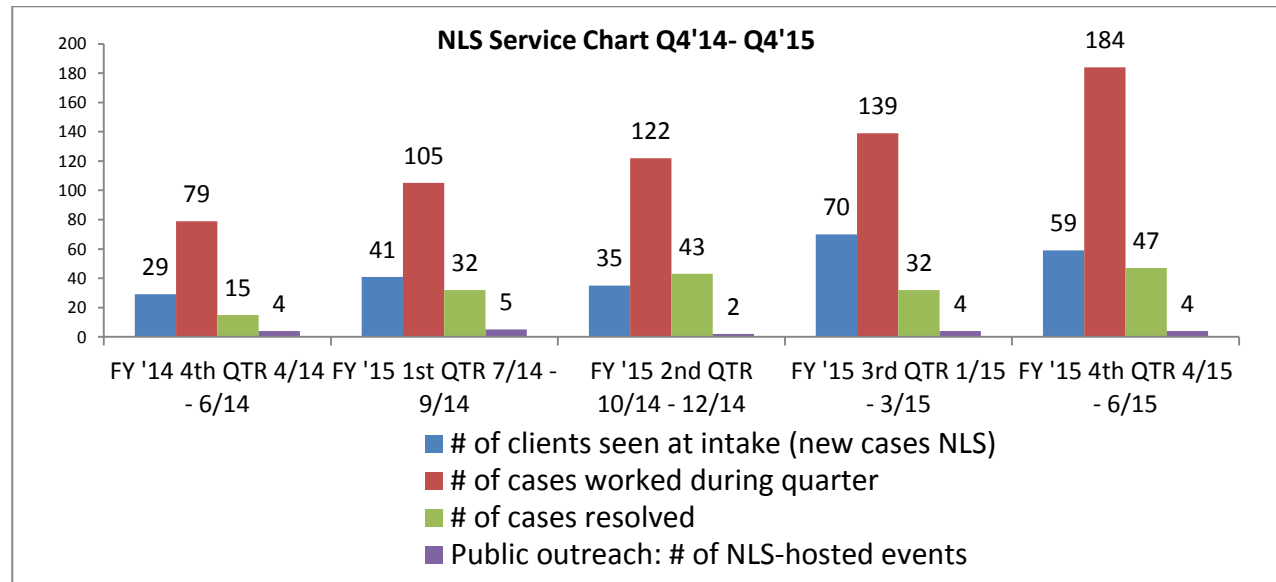
Legal Aid Center of Southern Nevada, a nonprofit organization established in 1958, had a fully developed Foreclosure Prevention Program when the center became a partner in the Home Again Program. LACSN also offers a Foreclosure “Ask-a-Lawyer” program, and a Self Help Center at the Regional Justice Center in Las Vegas.

Second defaults under loan modifications signed in 2009-2010 and regulated by the federal Home Affordable Modification Program (HAMP) have become increasingly common as interest rates rise under the terms of the program. Some rates may rise as high as 7-8%. This situation appears to especially impact homeowners with restricted incomes, such as those who depend on Social Security. Home Again legal service agencies continue to be a vital source of assistance for many homeowners and legal services are actively assisting with document preparation, communication with mortgage representatives, and providing legal representation as needed on a statewide basis.

LACSN also reports that many of its clients are directly impacted by the instability of the local economy and job marketplace and typically earn hourly wages. These clients are vulnerable to financial problems caused by fewer hours available to work in a given month, which can create problems in making regular mortgage payments.

Legal Aid Services, Nevada Legal Services, Service Delivery FY 2014-2015

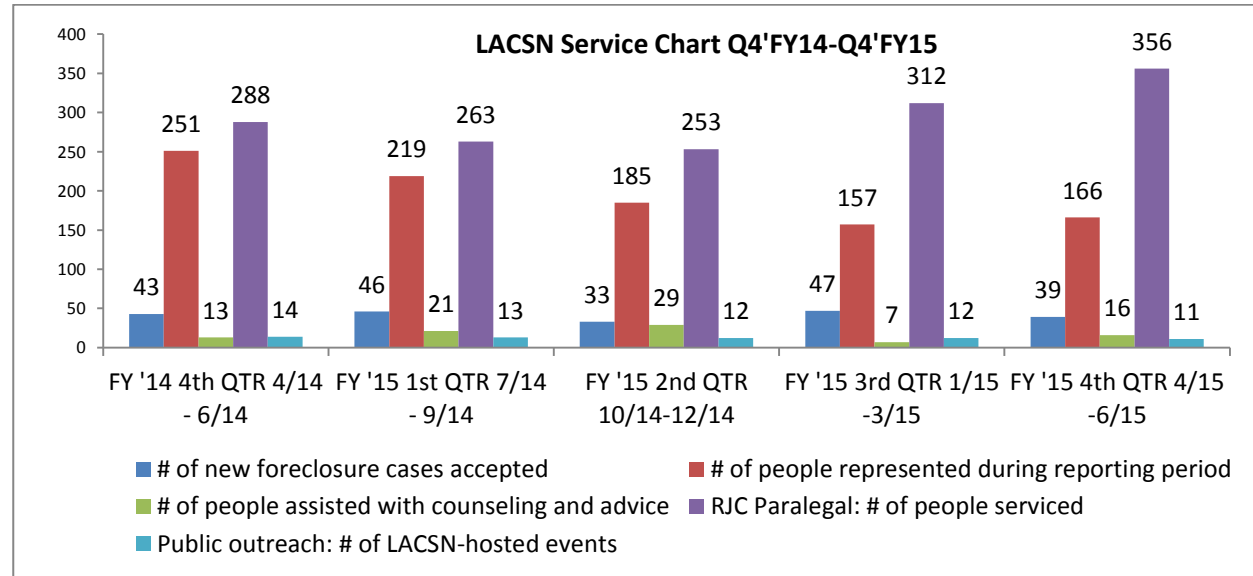
Nevada Legal Services (NLS)	
# of clients seen at intake (new cases NLS)	59
# of cases worked during quarter	184
# of cases resolved	47
Public outreach: # of NLS-hosted events	4



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Legal Aid Services, Legal Aid Center of Southern Nevada, Service Delivery FY 2014-2015

Legal Aid Center of Southern Nevada (LACSN)	
# of new foreclosure cases accepted	39
# of people represented during reporting period	166
# of people assisted with counseling and advice	16
RJC Paralegal: # of people serviced	356
Public outreach: # of LACSN-hosted events	11



V. Advocacy and Education

Home Again was on a brief 'hiatus' for the quarter as the leadership transitioned and became familiar with Home Again, the purpose, and the value of the Program. During this time, all collateral material was updated, refreshed, and new materials created to reflect identified needs of Nevada citizens. This includes materials addressing mortgage scams, reverse mortgages, and the benefit of the federal Home Affordable Refinance Program 2.0 (HARP 2.0) program, available to more than 20,000 Nevada homeowners.

Credit restoration needs are soaring. As Nevada citizens continue working toward financial stability, they are discovering their previous mortgage and financial issues are holding them back and they are reaching out for direction, resources, and programs to gain their financial footing. Many Nevadans have homeownership as a goal and Home Again assists these consumers through the provision of in-depth financial and housing counseling and, as the household becomes financially stable, provides resources such as homebuyer education and down-payment assistance to assist them with a home purchase that is affordable and sustainable.

Education and outreach are paramount in helping Nevada consumers to avoid becoming targets of scams and fraud in the marketplace and play a major role in the consumer protection efforts of the Home Again program. There seems to always be an opportunity for bad actors to perpetrate fraud and Home Again is leading the charge in educating consumers on how to avoid becoming a victim and the resources available to assist them should they be victimized.