

Nevada Attorney General's Home Again Program
4Q FY 2016 Quarterly Report
April 2016 – June 2016



The Home Again program was officially launched in 2013 and provides free access to HUD approved housing counselors, financial guidance assistance, information and direction on accomplishing and maintaining homeownership, and free legal services. 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 (LACSN), and Nevada based Housing and Urban Development (HUD) approved agencies, including Financial Guidance Center (FGC), Nevada Legal Services (NLS), Community Services of Nevada, Neighborhood Housing Services, and Chicanos Por La Causa.

Quarterly Highlights

During this quarter, Home Again has continued to see an increase in call volume as a result of the continuous effort to promote Home Again. These efforts consist of ongoing outreach by consortium members, updating the Home Again online calendar with future housing and consumer events, and advertising featuring the Home Again “Mayor” commercial in English and the ‘puzzle’ commercial in Spanish, as well as a highly successful event with the GLVAR in which Attorney General Laxalt spoke on behalf on the Home Again program.

HOME AGAIN CALL CENTER (FGC)

Inquiries Received by Home Again Call Center:

Month	Calls	Online inquiries
April	274	65
May	184	61
June	212	64
Total:	670	190

HOME AGAIN HUD COUNSELING CONSORTIUM

Services provided by all Home Again counseling agencies this quarter:

The Home Again consortium assisted more than 350 Nevada homeowners in resolving foreclosure issues this quarter. They also obtained down payment assistance for at least 16 families. Approximately 1,085 individuals were assisted with either counseling or classes which covered credit restoration, rental issues, and first time home buyers.

FGC Outreach and Educational Programs:

FGC participated in one community outreach program this quarter which was held in conjunction with the GLVAR and had approximately 200 realtors in attendance. Attorney General Laxalt and representatives from North Las Vegas, Las Vegas, and Henderson spoke about the benefits on the Home Again program. Jeff Segal, Chief of the Bureau of Criminal Justice, spoke about successful mortgage and rental fraud investigations from his department.

Attorney General Laxalt introduced a client who successfully saved her home through the Home Again program.

Home Again Success Stories:

- Ms. Rubio, a 59 year old casino attendant at the Excalibur, could not work for eight months due to an illness and a broken arm. She could not afford her mortgage and was about to lose her home of 21 years to foreclosure. By the time she received help from Home Again, she admitted she had considered suicide. Ms. Rubio received \$10,000.00 in federal funds from the Hardest Hit program and was able to save her home. She has now recovered from her injury and has returned to work and is current on her payments for her 30-year mortgage. Ms. Rubio gave an account of her experience at the GLVAR event and received a standing ovation.

LEGAL AID CENTER OF SOUTHERN NEVADA (LACSN)

Services provided: This quarter, the Self Help Center assisted approximately 14,753 people. During this same period, the foreclosure paralegal has assisted 351 homeowners at the self – help desk and opened 45 new cases. Since the program inception, the foreclosure paralegal has assisted 4,978 homeowners.

Besides the Self Help Center, LACSN provides direct legal assistance and advice. This quarter, 703 people were assisted with direct legal assistance or advice and opened 118 new cases. Of the 251 active cases this quarter, 134 were consumer related cases and 84 were mortgage related. They closed a total of 422 cases this quarter which includes 19 homes being saved and one foreclosure avoided.

LACSN Outreach and Educational Programs:

LACSN participated in 65 outreach/educational events. The most popular of these were the Small Claims class with 83 attendees; the Landlord/tenant “Ask a Lawyer” sessions with 156 attendees; and the Small Claims “Ask a Lawyer” sessions with 87 attendees.

LACSN Success Stories:

- LACSN has seen an uptick in “zombie foreclosures” in which the titled homeowner moves out of the home, usually after the mortgage company tells the homeowner the house is being sold in a foreclosure with no other options. However, instead of following through with the sale, the mortgage company stops or rescinds the foreclosure, leaving an abandoned vacant home. Often, the homeowner has no idea that the lender did not follow through on with the sale.

In one example, a homeowner attended a Nevada Mediation Foreclosure and was unsuccessful in saving his home. The homeowner moved out of the home as he agreed to during the foreclosure mediation. However, six months later he was still receiving bills from the City of Las Vegas and Republic Services for the property. The homeowner drove by the property and noticed that someone was living in it and had boarded up the windows. The homeowner went to LACSN and found out that his home had not been

foreclosed upon and that his name was still on the title, meaning he could be liable for any claims made against the property.

The homeowner is working with Metro to have the squatters removed from the home and also working with an attorney from LACSN to review his options with the servicer of his loan.

NEVADA LEGAL SERVICES (NLS)

Services provided:

NLS has 268 active cases this quarter which includes 99 consumer cases and 152 foreclosure cases.

NLS Outreach and Educational Programs:

NLS participated in 1 outreach event this quarter.

NLS Success Stories:

- NLS is currently handling the case of a woman who assumed the mortgage on her mother's home after her mother passed away. The client had lived in the home with her ill mother for over ten years prior to the mother's passing. The servicer refused to accept payment on the mortgage as the house was not deeded to the daughter. They threatened to foreclose on the home. NLS assisted the client in having the home title put in her name as her mother intended and reinstate the loan in her name.

ATTORNEY GENERAL CRIMINAL MORTGAGE FRAUD UNIT:

The Mortgage Fraud Unit received 83 mortgage fraud complaints which resulted in one open investigation for the quarter. They received 157 consumer fraud complaints which resulted in four open investigations for the quarter. There was one conviction for the quarter with \$84,769.83 in restitution ordered and \$4,150.00 in restitution collected.

Home Again Potential Future Event Calendar

September 2016: FGC Housing Fair