Attorney General James Announces $10 Million to Protect Homeowners During COVID-19 Pandemic Crisis

Homeowner Protection Program (HOPP) to Provide
Support to New York Homeowners At-risk for Foreclosure

NEW YORK – Attorney General Letitia James today announced $10 million in grant funding as part of a total $20 million allocation to support New York homeowners struggling with foreclosure. The Homeowner Protection Program (HOPP) connects homeowners to free, qualified mortgage-assistance relief services across New York.

According to FHFA's 2020 first-quarter report on foreclosure prevention actions, **just over 170,000 homeowners asked for a forbearance on their payments, compared to around 7,000 that were filed in the last quarter of 2019.** As mortgage payment deferrals due to COVID-19 begin to expire, New Yorkers, more than ever, need this support to ensure they can remain in their homes. The funding supports a network of more than 80 housing counselors and legal service organizations that have helped more than 100,000 families avoid foreclosure and remain in their homes.

"Owning a home is a staple of the American Dream," said **Attorney General James**. "During these uncertain times, the need for assistance and guidance to get homeowners back on track is evident and urgent. My office is committed to protecting homeownership and ensuring that all New Yorkers have a safe and decent home."

"Throughout the pandemic, New Yorkers have proven that they are smart, tough and resilient, but these are the most challenging times we have faced in generations and we have an obligation to do all we can to prevent foreclosures from plaguing communities," **Governor Andrew Cuomo** said. "The Homeowner Protection Program championed by Attorney General James will provide homeowners across the state with much-needed security during this incredibly difficult time."

The Attorney General's Office is partnering with the Center for NYC Neighborhoods and the Empire Justice Center to help manage and coordinate the program.

"We are thrilled to see HOPP entering its ninth year under the direction of the New York State Office of the Attorney General," said **Kirsten Keefe, Program Director for HOPP Anchor Partner Program**. "HOPP's network of housing counseling and legal services programs available to homeowners in every county of the state, will be more critical than ever given the unprecedented number of homeowners who have fallen behind on their mortgages as a result of the COVID-19 pandemic. We thank Governor Cuomo, the state legislature, and Attorney General Letitia James for their strong commitment to the program."

“We are grateful to the Office of the Attorney General for championing consumer relief and housing stability for homeowners in need across New York state,” said **Christie Peale, CEO and executive director, Center for NYC Neighborhoods**. “We especially applaud Attorney General Letitia James for pushing for ongoing funding for this critical work, which will enable thousands of our fellow New Yorkers to save their homes this year.”

The Office of the Attorney General (OAG) established the program in 2012 in response to rising foreclosures stemming from the financial crisis. However, even a decade beyond the “housing crisis,” communities across New York state continue to face many challenges related to homeowner stability, such as continued foreclosures, predatory mortgage lending, deed theft, and other scams.

Until now, the funding for HOPP came from bank settlements secured by the OAG. Funding will also continue to support educational and referral services. Now the program is state funded, and the New York state legislature has allocated a total of $20 million to support the program through a ninth year.

“As millions of New Yorkers struggle to make ends meet during this coronavirus pandemic and economic crisis, government has a responsibility to step up and help,” said **New York State Senate Majority Leader Andrea Stewart-Cousins.** “I applaud Attorney General Letitia James for allocating funds to help homeowners avoid foreclosure. This effort, as well as the steps taken by the Senate Majority to help tenants and homeowners, will mean more of our neighbors can stay in their homes and communities. I look forward to continuing to work with the Attorney General and my colleagues in state government to help all New Yorkers during these difficult times.”

“The Homeownership Protection Program is essential to homeowners in ordinary circumstances, but in the wake of the COVID-19 pandemic and resulting economic crisis, it is an absolutely critical resource to New Yorkers,” said **New York State Assembly Speaker Carl Heastie.** “Homeownership is the foundation of the American Dream, and this program helps assure that New Yorkers never lose their homes because they do not have access to a lawyer or qualified housing counselor. The Assembly Majority has fought for years to ensure the program is adequately funded because we know how important stable housing is for families. I applaud Attorney General Letitia James for her commitment to protecting vulnerable homeowners when they need it most.”

Attorney General James is committed to protecting vulnerable homeowners and encourages those who have been scammed to report complaints by calling the office (800) 771-7755 or by **filling out a complaint form**. The OAG cannot assist with mortgage payments; however, homeowners throughout New York state who are behind on their mortgage or other charges can get free help in their community by calling HOPP hotline at (855) HOME-456 or (855) 466-3456. Any identifying information provided to the OAG will be protected in a manner consistent with state law and policies on the safeguarding of identifying information.

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