

**Coalition for Excellence in Homeownership
Education (CXHE) Conference
September 23, 2013**

**NYS OAG Homeownership Protection
Program (HOPP)**

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Statewide Foreclosure Trends

Regions	60+ (2011)	90+ (2011)	FC (2011)	Total (2011)	% of total risk (2011)	60+ (2012)	90+ (2012)	FC (2012)	Total (2012)	% of total risk (2012)
Northeast	1,999	6,496	8,985	17,480	7%	3,557	9,695	14,500	27,752	10%
Southern Tier	2,024	5,160	7,109	14,293	6%	4,373	8,706	13,801	26,880	9%
West	1,906	4,585	5,932	12,423	5%	2,904	6,434	8,197	17,535	6%
Central	1,939	5,241	7,464	14,644	6%	4308	9,301	13,983	27,592	10%
Hudson Valley	3,851	13,464	22,669	39,984	16%	4,680	14,763	24,877	44,320	16%
Long Island	6,484	23,444	43,516	73,444	30%	8,489	21,438	41,658	71,585	25%
NYC	6,729	23,570	45,311	75,610	31%	8,266	20,206	41,790	70,262	25%
Grand Total				247,878					285,926	

HOPP

Funding provided from the multi-state **National Mortgage Servicing Settlement (NMS)**, Feb. 2012

Funds statewide:

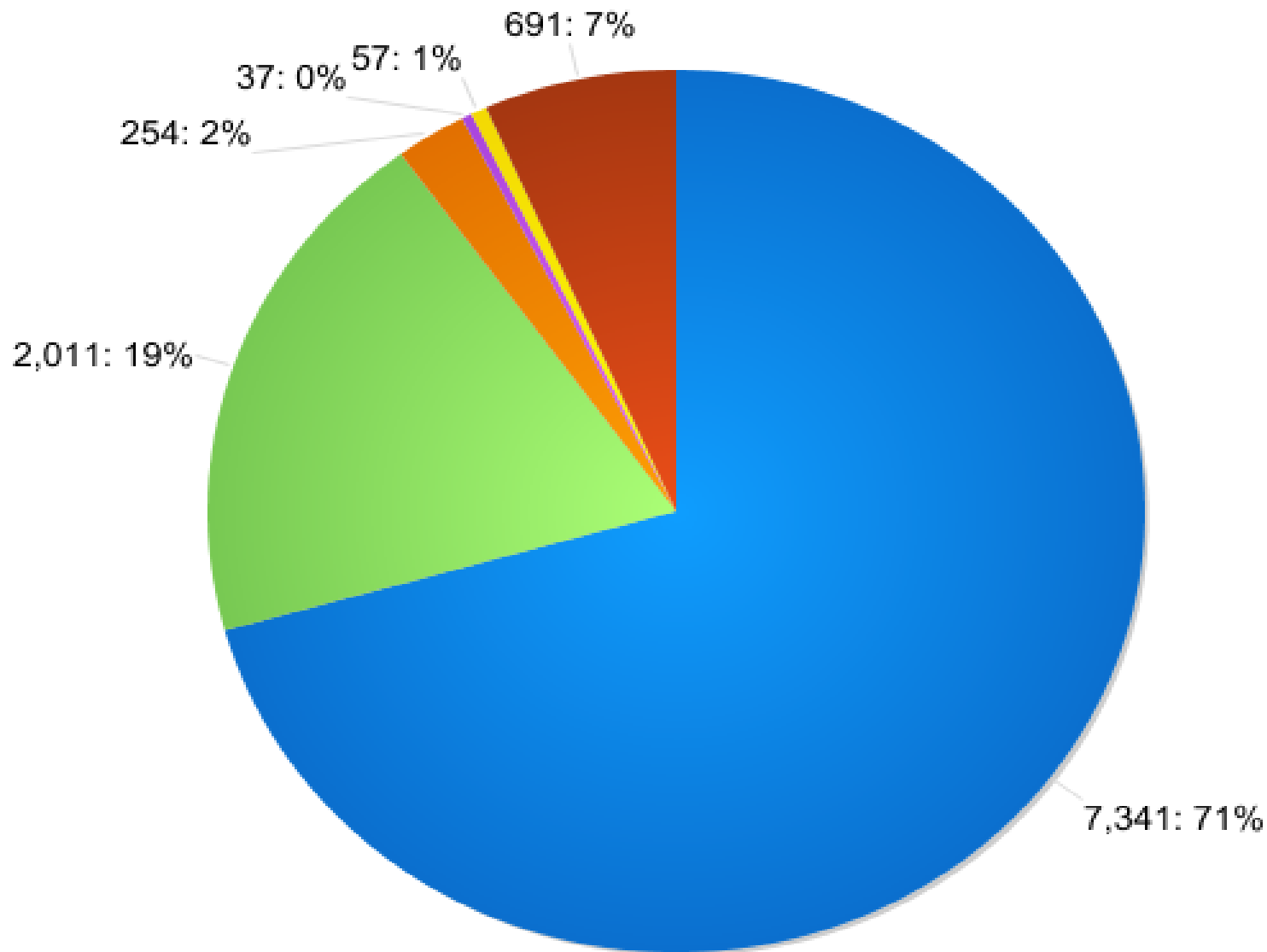
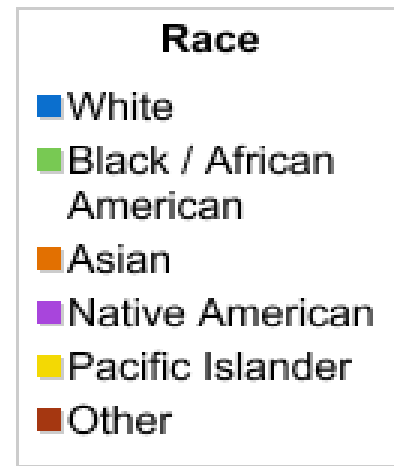
- 59 Non-profit housing counseling agencies
- 37 Non-profit legal services providers
- Plus, training, technical assistance and support to grantee agencies

HOPP Data for Year 1

The following slides are based on HOPP Data Reporting by Grantees to Anchor Partner Empire Justice Center for the period Oct. 1, 2012 through August 31, 2013. These slides do not include data reported to Anchor Partner CNYCN.

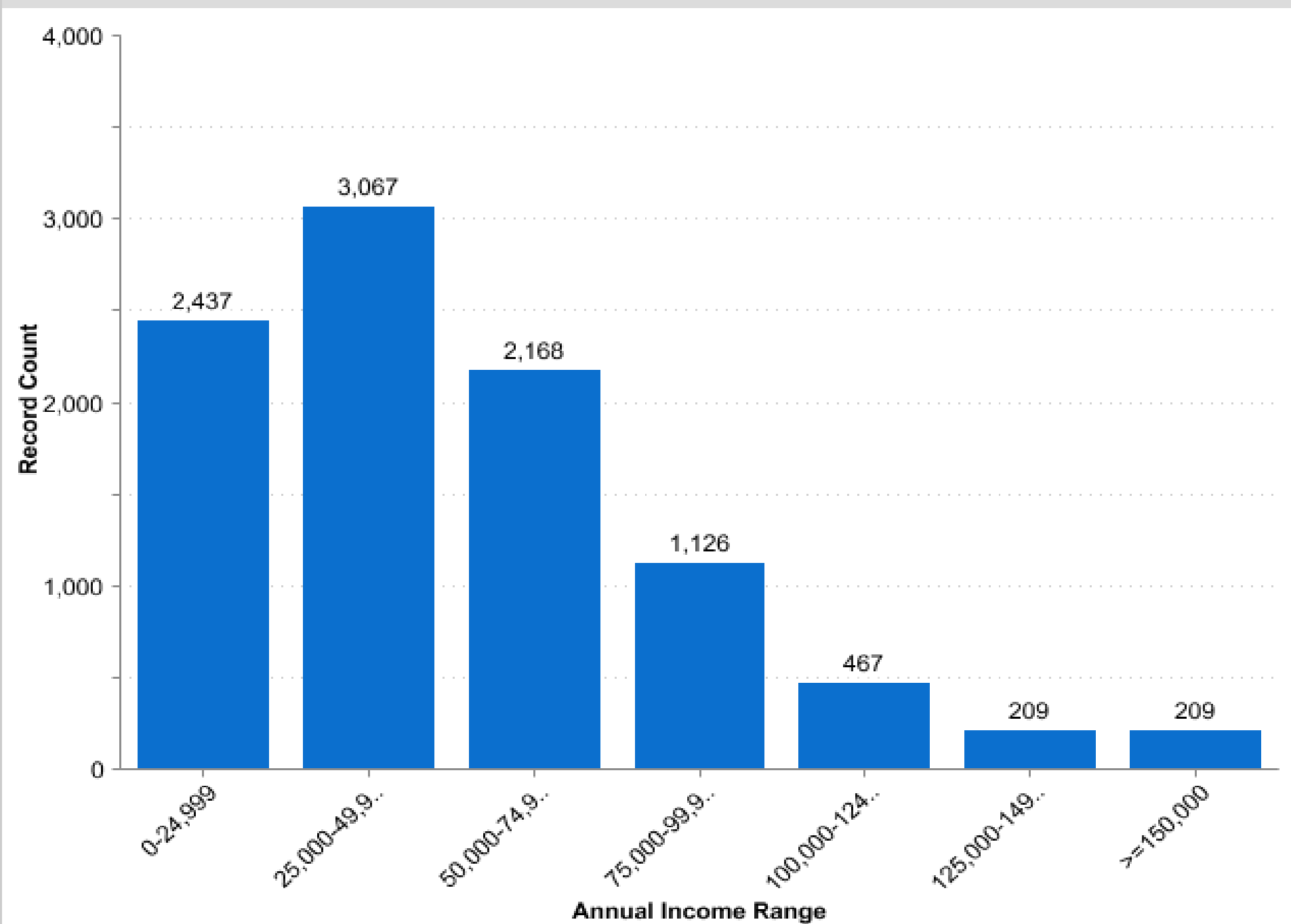


Race of Clients Serviced by HOPP

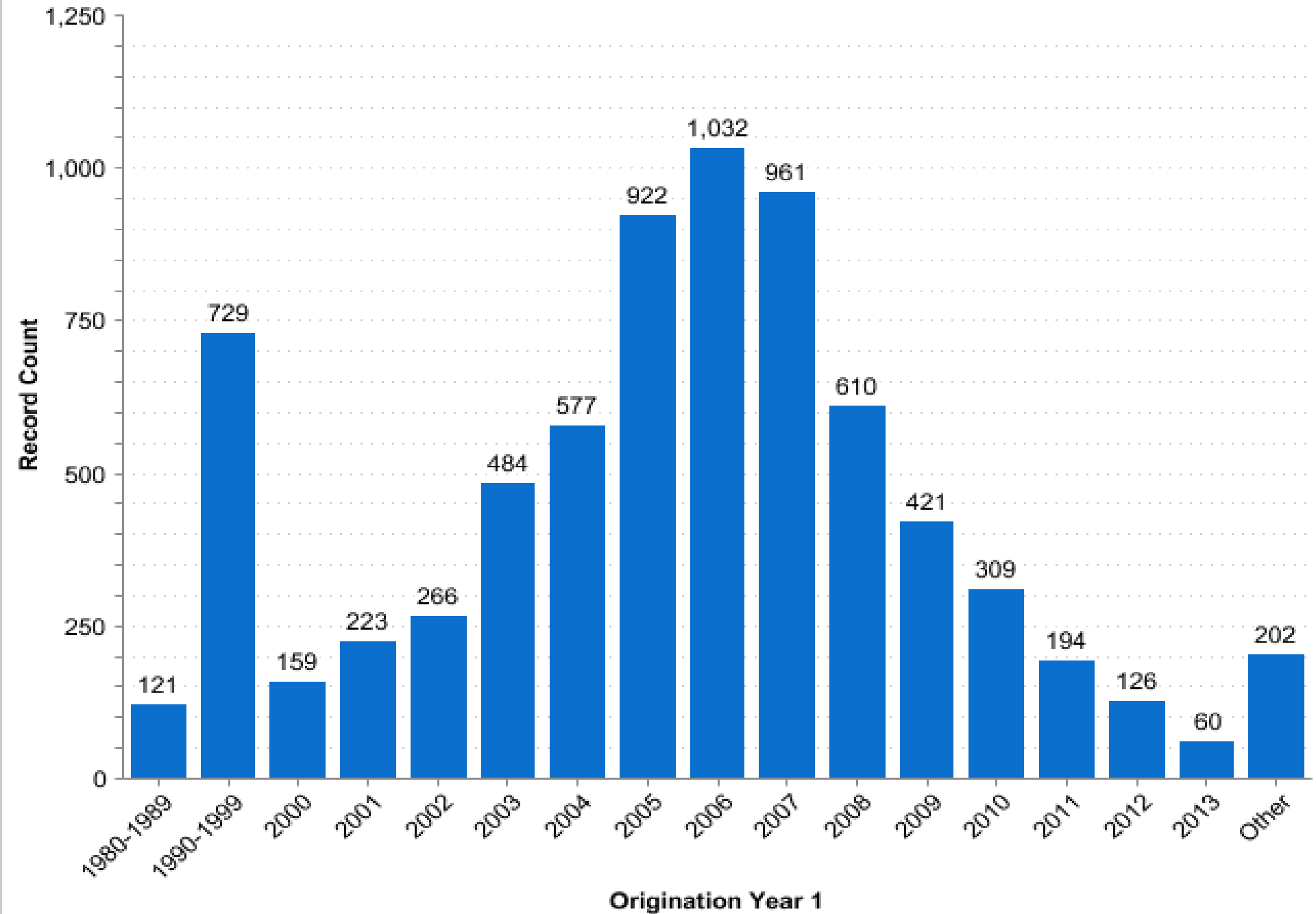


Record Count

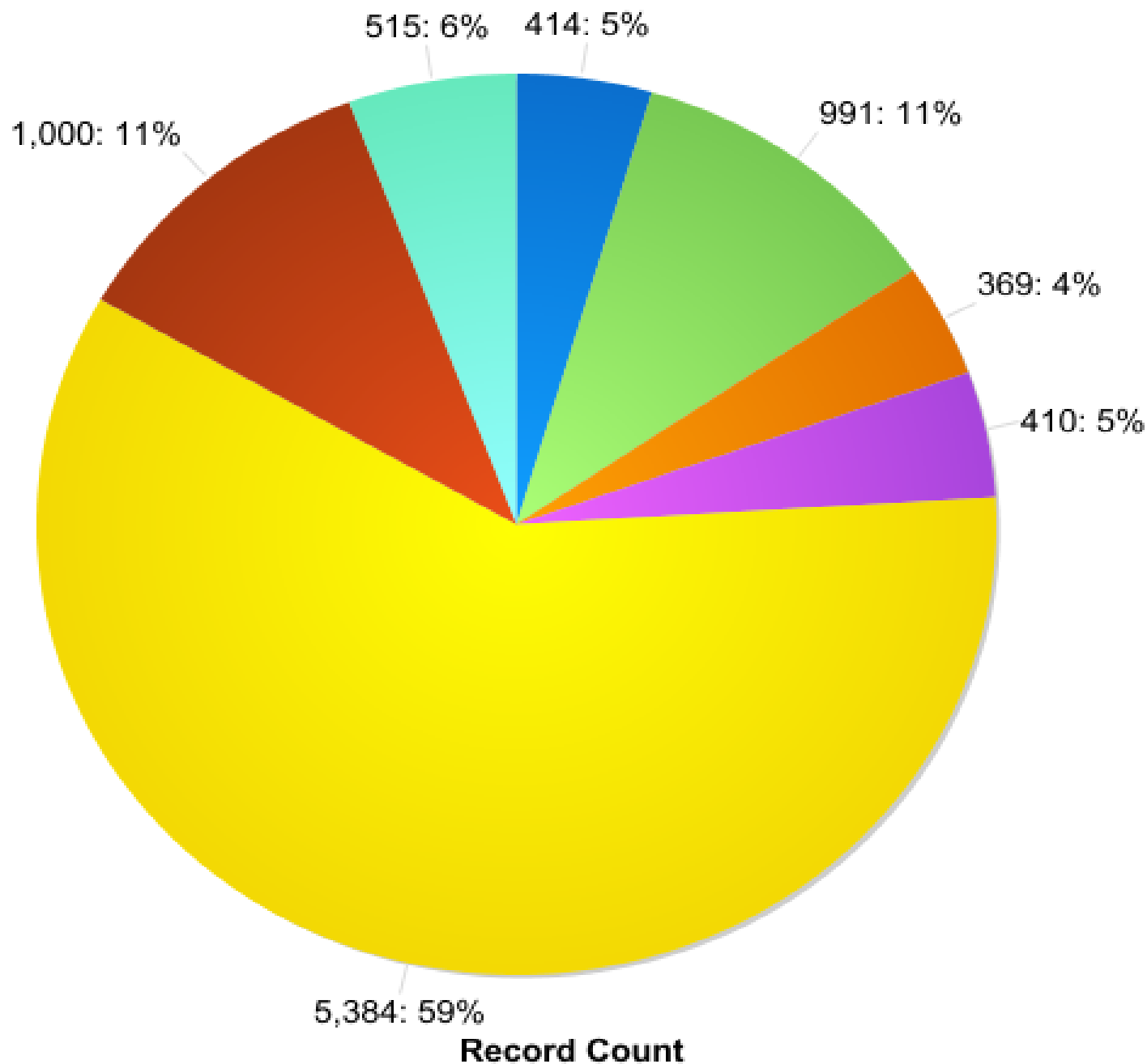
HOPP Income Breakout



Origination Date



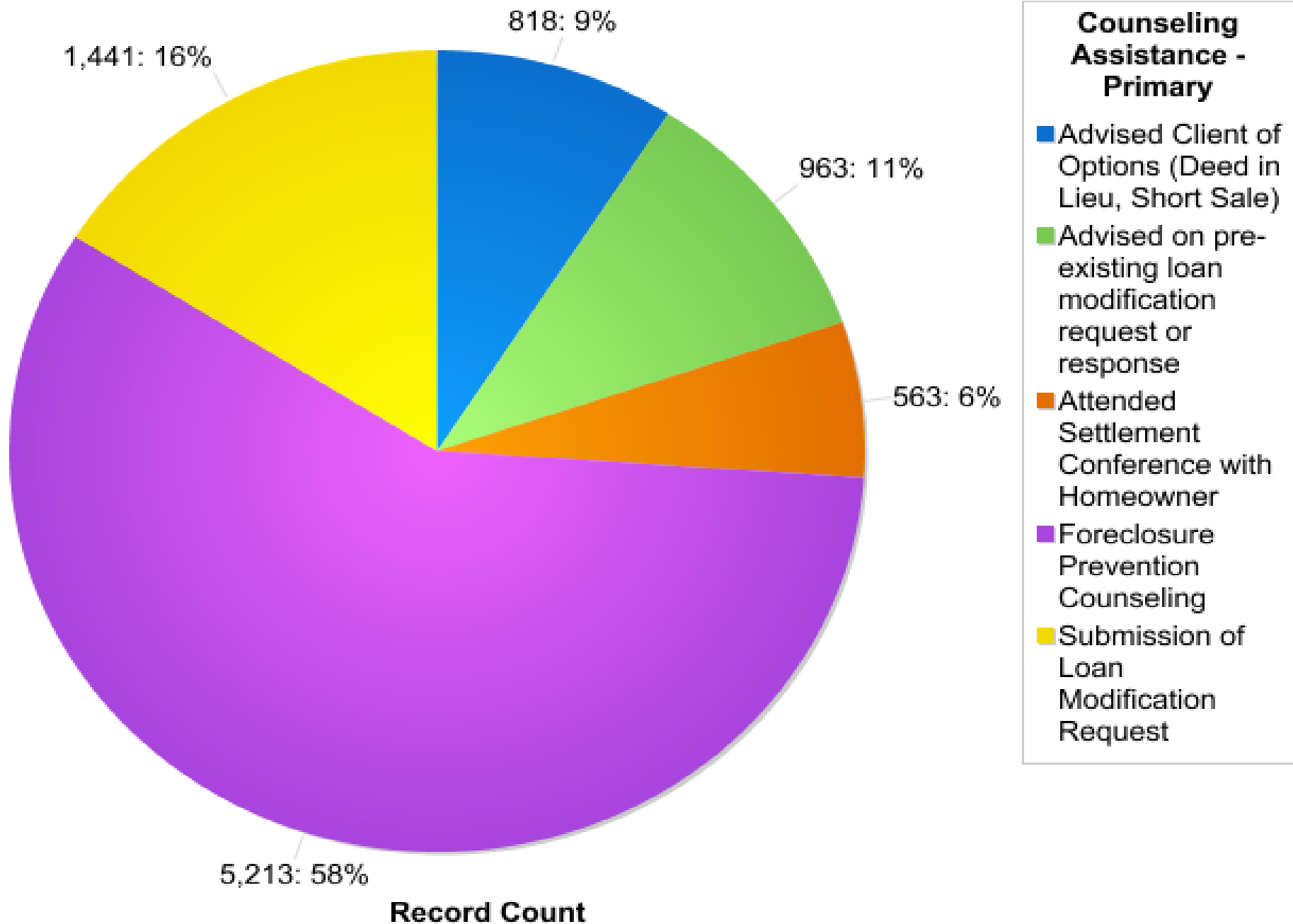
Primary Reason for Distress



- Reason for Distress - Primary**
- High Non-mortgage debt
 - Increased/Unexpected Medical Expenses/Issues
 - Loss of income from Business Failure
 - Loss of income from Death in Family/Borrower
 - Loss of Income from under/unemployment
 - Marital/Relationship Dispute
 - Sandy Related Property Damage/Income Loss

Record Count

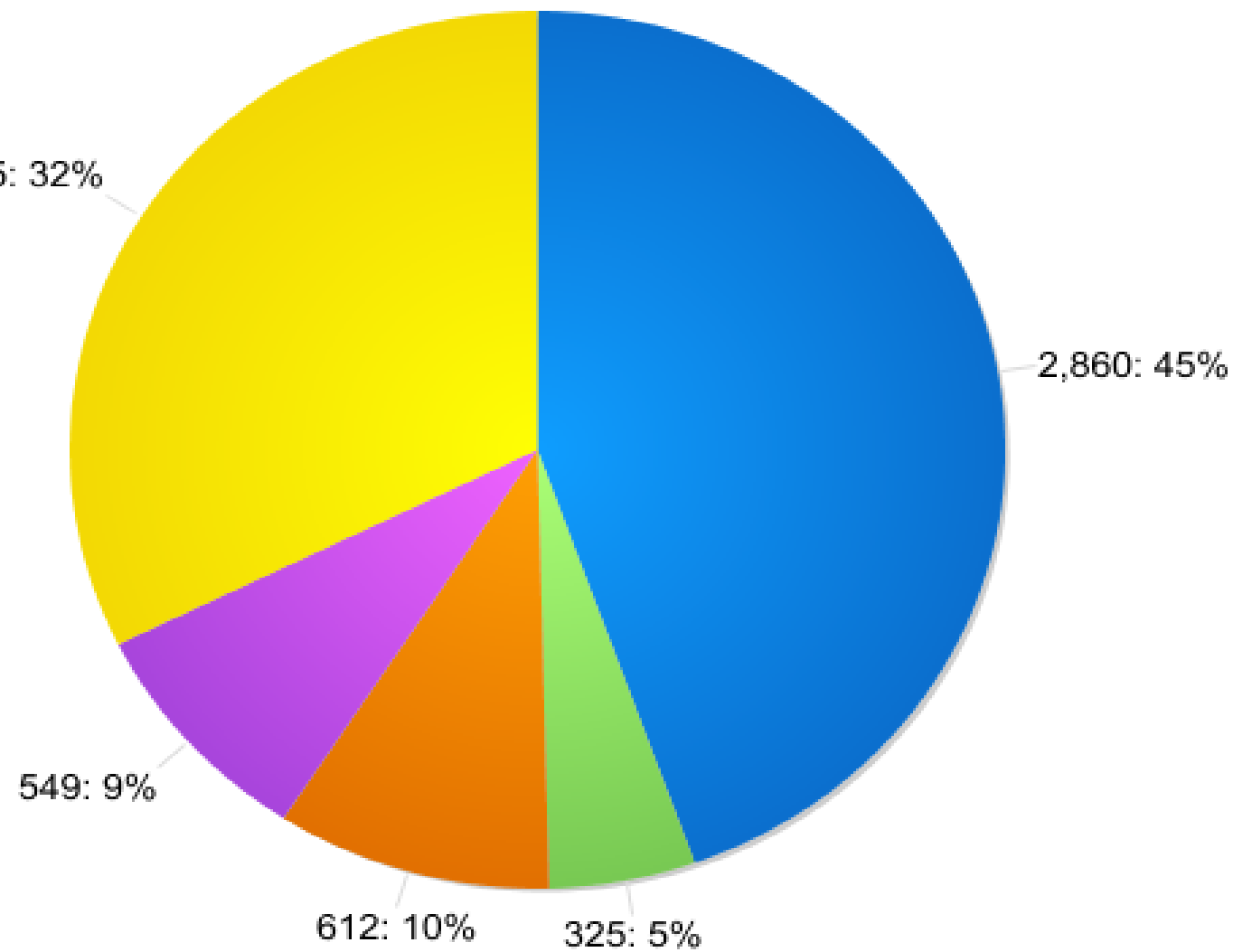
Top 5 Primary Counseling Services



Top 5 Primary Legal Services Provided

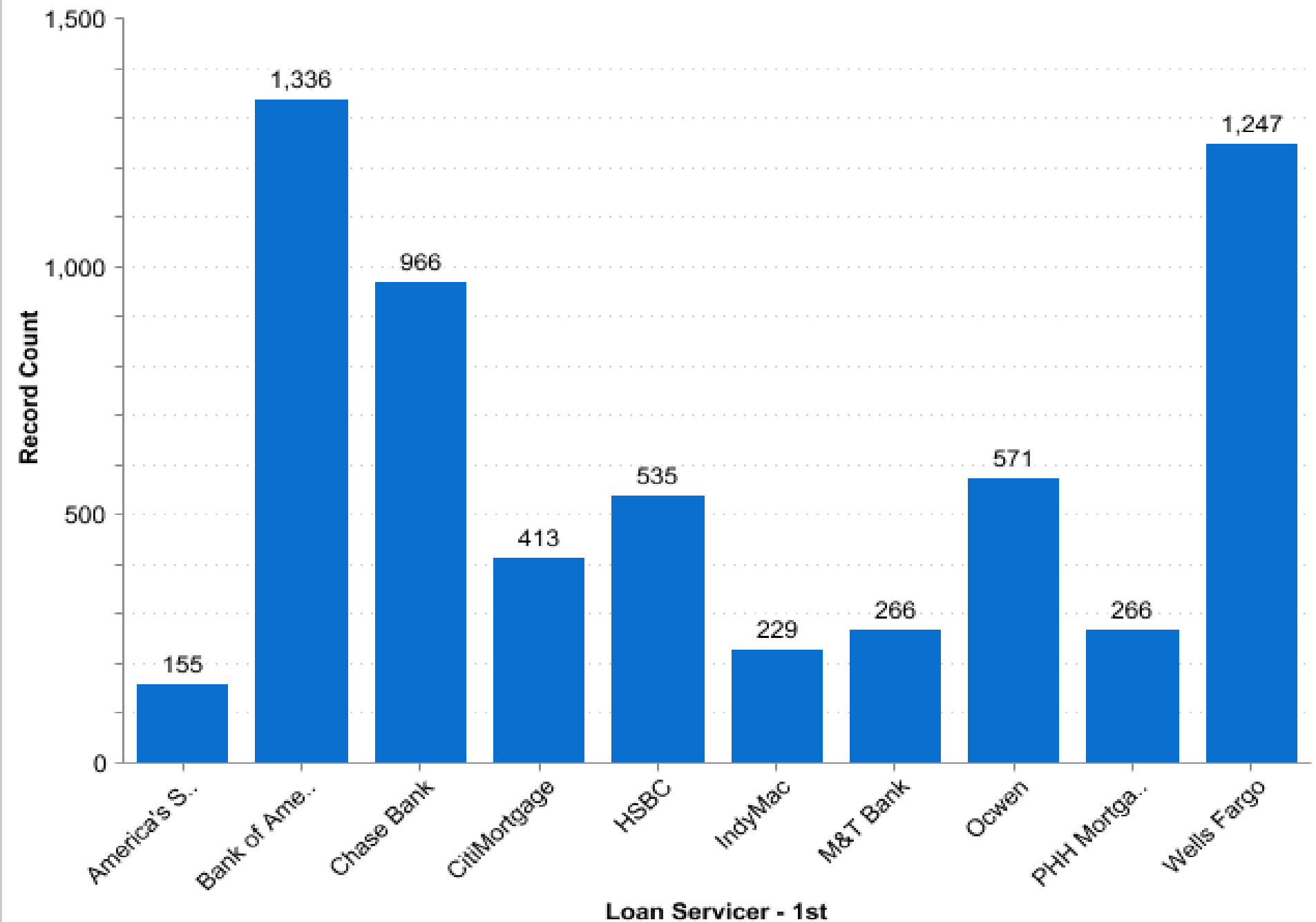
Legal Assistance Provided - Primary

- Advice and Counsel
- Assisted with Pro Se Representation
- Investigation and Advice and Counsel
- Litigation
- Provided Representation at Settlement Conference



Record Count

Top 10 Primary Loan Servicers



Top 6 Servicing Violations Reported

