



Home Again

NEVADA HOMEOWNER RELIEF PROGRAM



A Public Service from the Office of the Nevada Attorney General

MAKE *the* CALL
1-855-HLP4NEV
(457-4638)



Home Again

NEVADA HOMEOWNER RELIEF PROGRAM

A Letter from the Nevada Attorney General

July 11, 2013

On January 7, 2013, I announced the official roll out of the "Home Again Nevada Homeowner Relief Program," a new infrastructure designed to help homeowners who have been hit the hardest by the mortgage and foreclosure crisis. More than 10,800 Nevadans have contacted Home Again via phone or email; over 3,300 have already attended one-on-one counseling sessions and many more have scheduled appointments. With your help this number will continue to rise. I invite you to join our Community Partnership Program to help spread the word about Home Again to your employees, customers and members of the community that your organization may reach.

The purpose of the Home Again Community Partnership Program is to maximize the effectiveness of our advocacy efforts by uniting businesses and community partners in Nevada. Together, we can provide a voice to those hit the hardest by the mortgage and foreclosure crisis and alert them to the services that may be available to assist them.

Home Again is open to all Nevadans, but it is designed to specifically help those who are seeking credit restoration, households working towards homeownership, homeowners seeking loan modification and those who are facing foreclosure.

My office has partnered with several Nevada non-profit organizations to create this one-stop shop, a central resource to assist Nevadans in finding and accessing state, federal and proprietary programs for which they may be eligible.

Home Again is led by Financial Guidance Center, a U.S. Housing and Urban Development (HUD) approved housing counseling agency with 41 years of experience in providing a multitude of programs and services to assist Nevadans in meeting their financial goals.

The Home Again program is made possible from funding received from a historic multistate-federal settlement with the country's five largest loan servicers – Bank of America, Citi, JPMorgan Chase, Wells Fargo and Ally (GMAC). The program was developed as a result of planning and collaboration between my office, Financial Guidance Center, Nevada Legal Services and Legal Aid Center of Southern Nevada.

As the program continues to serve Nevadans, we are engaging community leaders to recognize its potential to help Nevadans recover from the housing crisis. I know that many of your customers and employees will benefit from Home Again and I remain confident that those who seek help will be directed to any and all forms of assistance for which they are eligible. Home Again will continue to help homeowners who have lost their homes realize the dream of sustainable homeownership once again and I hope you will join us in this important undertaking.

We appreciate your support in helping to educate and inform Nevadans about this critical infrastructure and thank you for your consideration in joining this important statewide partnership. If you have any questions about the Home Again Community Partnership Program and how your business or organization can get involved, please contact Sandra Jauregui, Director of Community Development and Partnerships, Financial Guidance Center, at (702) 364-0344 or Sandra@financialguidancecenter.org.

Sincerely,

Catherine Cortez Masto
Nevada Attorney General



A Public Service from the Office of the Nevada Attorney General

1-855-HLP4NEV (457-4638)

HomeAgainNevada.gov

[f /HomeAgainNevada](https://www.facebook.com/HomeAgainNevada)

[@HomeAgainNevada](https://twitter.com/HomeAgainNevada)

[YouTube /HomeAgainNevada](https://www.youtube.com/watch?v=HomeAgainNevada)

ABOUT *the* PROGRAM



A New Program

Home Again, initiated by the Office of the Nevada Attorney General, is a collaboration with counseling agencies approved by the U.S. Department of Housing and Urban Development (HUD). The Home Again program is designed for:

- **Those seeking credit restoration**
- **Households working toward home ownership**
- **Homeowners seeking loan modification**
- **Those who are facing foreclosure**

The no-fee service is available for all Nevadans simply by calling toll free 1-855-HLP-4-NEV (1-855-457-4638). The call center is open 7:00 a.m. - 7:00 p.m., Monday - Friday. Assistance is available in both English and Spanish. Information is also available at HomeAgainNevada.gov.

National Mortgage Settlement

The program originates from an unprecedented multi-state settlement, in which Nevada joined 48 states in a \$25 billion federal-state settlement with the nation's five largest mortgage services over foreclosure abuses and unacceptable nationwide mortgage servicing practices. These banks include Bank of America, Citi, JP Morgan Chase, Wells Fargo and Ally (GMAC).

About Home Again

This program is a partnership between the Office of the Nevada Attorney General, Financial Guidance Center (FGC), Nevada Legal Services (NLS) and Legal Aid Center of Southern Nevada. Participating U.S. Department of Housing and Urban Development approved agencies in the program include: FGC, NLS, Housing for Nevada, Community Services of Nevada, Neighborhood Housing Services, Novadebt, Springboard and Chicanos Por La Causa.

How it Works

The Home Again program creates a new and more efficient "single point of contact" call center. There is no fee to participate in the program. After the initial call to the Home Again hotline at 1-855-HLP-4-NEV (1-855-457-4638), the caller may be scheduled for an in-person housing counseling session at a U.S. Department of Housing and Urban Development approved counseling agency to determine the resources and programs available. The caller may receive assistance with accessing federal or state housing programs, be referred to a legal services organization for assistance (as needed) or receive advice on submitting a written consumer complaint to the Office of the Nevada Attorney General if it is suspected that he or she is a victim of mortgage fraud.

Beware of Scams

Borrowers do not need to pay anyone for access to assistance. Attorney General Masto warns all homeowners to be aware of mortgage-related scams. Do not provide personal information or pay money to anyone who calls or emails you claiming that they are providing mortgage-related assistance. If you believe that someone is conducting a mortgage-related scam, contact the Attorney General's Hotline at 702-486-3132 to receive instructions on how to submit a written complaint.

Call 1-855-HLP4NEV today.
(457-4638)



Home Again

NEVADA HOMEOWNER RELIEF PROGRAM

HomeAgainNevada.gov

 /HomeAgainNevada

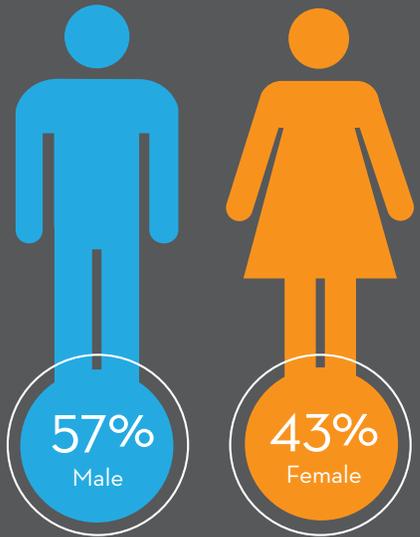
 @HomeAgainNevada

 /HomeAgainNevada



A Public Service from the Office
of the Nevada Attorney General

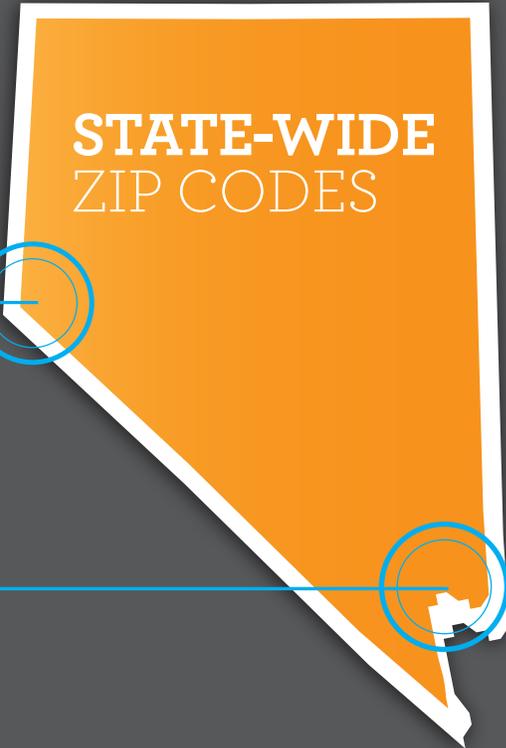
WHO HOME AGAIN IS HELPING



STATE-WIDE ZIP CODES

- 89403
- 89701
- 89436
- 89509
- 89410

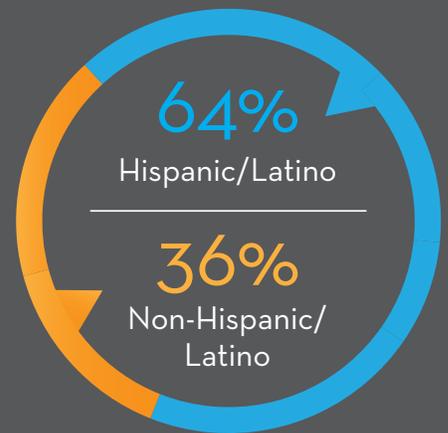
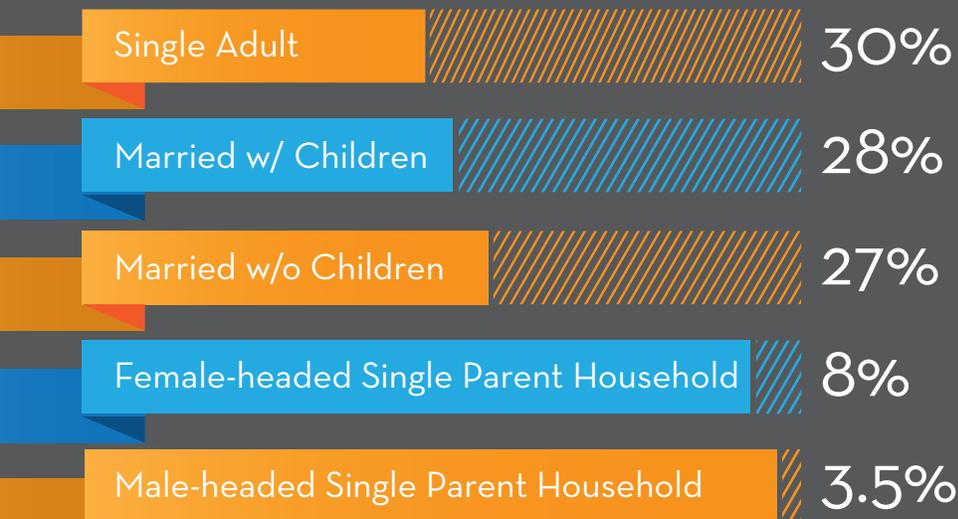
- 89031
- 89032
- 89108
- 89110
- 89122



AVERAGE INCOME

\$34,744

HOUSEHOLD TYPE



54

AVERAGE AGE