



HOMEOWNER PROTECTION  
PROGRAM FUNDING CAMPAIGN

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## **With Thousands of New York Homeowners Facing Foreclosure as Moratorium Ends January 15, Advocates Urge Governor Hochul to Fund Foreclosure Prevention Programs Across State**

**Albany, N.Y.** – With New York’s moratorium on residential foreclosures scheduled to expire this Saturday, January 15, 2022, thousands of New York homeowners are at risk of losing their homes. While Governor Kathy Hochul and legislators continue to mull a deadline extension, the Homeowner Protection Program (HOPP) funding campaign, comprised of 89 organizations that provide legal and housing counseling services to homeowners in every county in New York State, urge Governor Hochul to include funding for the HOPP in the upcoming Executive Budget due out on January 18, 2022.

“New York homeowners are in trouble,” said **Jacob Inwald, Director of Foreclosure Prevention at Legal Services NYC**. “The average homeowner delinquency rate reached an all-time high during the pandemic, an average of 10.75%, or 433,423 homeowners, in distress over a recent three-month period (July 21 to October 11). When you compare that to the pre-pandemic delinquency rate of 3.3%, and the historical high 7.7% in 2012, it becomes painfully obvious just how dire circumstances are for New York homeowners, particularly homeowners of color who report a 19.8% delinquency rate compared to a 6.6% rate of white households. We are urging Governor Hochul and the legislature to act fast so homeowners in danger can stay in their homes.”

“New York’s HOPP network provides critical services including helping homeowners apply for Homeowner Assistance Funding, negotiating with mortgage servicers, representing homeowners in New York’s mandatory settlement conferences and preventing homeowners from falling prey to foreclosure rescue scammers,” said **Kirsten Keefe, Senior Attorney at the Empire Justice Center and Director of their HOPP Anchor Partner Program.**

Last month, the HOPP funding campaign coalition sent a letter ([here](#)) to Governor Hochul signed by 70 organizations across NYS explaining the urgent need for \$35 million in HOPP funding in the upcoming Executive Budget, with a commitment of \$40 million for each of the succeeding two years.

**For more information on the HOPP Campaign, visit <https://fundhopp.org/>.**

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**About Homeowner Protection Program Funding Campaign.**

The Homeowner Protection Program (HOPP) funds 89 nonprofit legal services and housing counseling agencies, serving every county across the state. These community-based organizations employ hundreds of specially trained lawyers and housing counselors. HOPP is the only source of dedicated funding for foreclosure prevention, and one of the only statewide programs supporting low-income and working-class homeowners. HOPP agencies assist homeowners applying for Homeowner Assistance Funds (HAF), provide representation in New York’s mandatory foreclosure settlement conferences leveling the playing field, and help homeowners negotiate with their lenders to avoid loss of their home. Foreclosure prevention services were established in 2008 with \$25 million in state general fund dollars to NYS Homes and Community Renewal. Today, HOPP is run by the NYS Office of the Attorney General. In the aftermath of the COVID-19 pandemic, with record high delinquency rates, NYS’s struggling homeowners are more in need of these services than ever.